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SEPTEMBER 2026 NEWSLETTER

INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

Is Your Condominium Association Ready for the Next Big Earthquake?

Earthquake preparedness belongs in every board's risk-management plan. A major Pacific Northwest quake could damage buildings, disrupt utilities and transportation, and limit emergency services for an extended period. Boards that understand these exposures in advance are better positioned to protect residents, plan financially, and make informed insurance decisions.

Different Buildings, Different Risks

Earthquake exposure varies by association. Design, age, construction materials, prior seismic work, and the location of critical systems all affect the type and severity of damage.

High-rises face risks such as structural damage, broken water and fire-protection piping, damaged mechanical systems, inoperable elevators, falling glass or other debris, and extended periods when the building may be uninhabitable.

Garden-style communities may see foundation damage, broken underground water and sewer lines, damaged chimneys, fire following the quake, and disrupted roads and utilities.

Boards should know their buildings' age and construction type, whether seismic evaluations or retrofits have been completed, and where critical utility shutoffs are located. This knowledge supports emergency planning and faster post-quake response.

Understand Your Earthquake Insurance

Generally, earthquake damage is not included in a property policy. Specific earthquake coverage must be purchased. When evaluating earthquake coverage, key questions to ask include:

- What is the policy limit?
- What is the deductible amount?

- How will the association fund the deductible or any uninsured loss?
- Is ordinance or code-upgrade coverage included?
- How is water damage handled after a quake, and is it included in the earthquake policy?
- Are underground utilities covered?

Usually, earthquake deductibles are a percentage of the insured value. For example, a 10% deductible on \$50 million of applicable value could mean a \$5 million association exposure, depending on policy wording and structure.

Remember Unit Owners

Even with association earthquake insurance, unit owners should review their HO6 policies. They may need coverage for personal property, interior improvements, additional living expenses, and potential loss assessments.

Prepare Before the Earthquake

Insurance is only part of the solution. Oregon and Washington emergency officials urge residents to be ready to live without normal services for at least two weeks after a major emergency. Associations need an emergency response plan that includes, at minimum:

- Current resident contact information
- Procedures for post-earthquake building inspections
- Plans for communication when normal systems are down

Earthquake readiness is more than buying coverage. Boards that know their buildings' risks, understand what insurance will and won't pay, coordinate with unit owners, and maintain a clear emergency plan are better prepared to protect residents and recover after any quake.



Ready Your Roof and Gutters Before the Rains Hit

Heavy rain doesn't wait for a convenient weekend. When storms roll in, your roof and gutters are the first line of defense — and the first place trouble starts if they aren't ready.

Why Fall Prep Matters

Leaves, shingle grit, and twigs collect quietly through autumn. Once gutters clog, water has nowhere to go. It backs up under shingles, seeps behind fascia, stains ceilings, and can undermine foundations. A few hours of prevention can spare you a costly claim later.

Clean Professionally — Don't DIY the Hard Parts

Roofs and gutters should be professionally cleaned before wet weather arrives. Pros clear downspouts end-to-end, check for loose hangers and pitch problems, and spot damaged flashing or missing shingles you might miss from the ground. Plan the service while the days are longer and roofs are dry enough to work safely.

Hire the Right Contractor

Choose a licensed and insured contractor. Before scheduling the work, ask the contractor for the following:

- A current certificate of insurance
- An additional insured endorsement naming the association or homeowner
- Proof of any license your state requires (rules vary — verify before work begins)

A clean, free-flowing gutter system turns hard rain into background noise instead of a middle-of-the-night emergency. Schedule the clean-out now, while the calendar — and the weather — still give you a choice.

JOIN US!

SEPTEMBER
2026

CAI LAW DAY | 8 AM-2 PM

WASHINGTON SQUARE, EMBASSY SUITES

SEPT
18

SEPT
19

PARTY IN THE PEARL | 11 AM-4 PM

NW 13TH BETWEEN HOYT & IRVING

Don't Go Out on a Limb

There is rarely a bad time to conduct a tree hazard assessment, but the best time is before the next storm hits! With the Pacific Northwest rainy season fast approaching and a potential super El Niño on the horizon, it is highly recommended that your association conduct its annual tree hazard assessment before the weather turns.

Tree-related hazards are one of the most common ways a storm turns into an insurance claim for an association, but this can be prevented. To an untrained eye, a tree may appear perfectly healthy and safe while it is dying, decaying, diseased, has shallow roots, has large overhanging limbs, or is too close to a building or utility lines. This is why it is important for associations to hire an ISA-certified arborist to document the inventory and health of trees within the association and complete any necessary pruning. This will minimize the potential for any tree-related property and liability claims.

Most associations are also responsible for maintaining the common area where these trees may be found. By having an arborist assess the association's trees, the board demonstrates its fiduciary duty of maintaining these common areas.

Insurance companies also love to see an association that regularly hires an arborist and adheres to their reports and recommendations. This can help prevent a possible non-renewal or open the association up to new, more competitive markets with lower rates.



So, before we find out what the super El Niño has in store, conduct your association's annual tree assessment to be best prepared for this year's winter storms.



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