

# U.S. Energy Group Unveils Energy Management/Metering Product

FRESH MEADOWS, N.Y.—US Energy Group recently announced the release of TEEMSM, a newly enhanced energy management and metering service.

Company officials said that the service provides clients with a dedicated Energy Manager who works to maximize fuel, electric and water savings, while improving tenant comfort.

TEEMSM clients outsource their energy monitoring to U.S. Energy Group and a dedicated expert checks their buildings daily, comparing them to other buildings. The expert also provides a weekly update on the efficiency of each building, company officials said.

"Using the most advanced technology in the industry and experts who are knowledgeable and customer-focused, TEEMSM makes running an

efficient building completely hassle-free," said David Unger, chief operating officer of U.S. Energy Group.

TEEMSM is an add-on service, available in buildings using U.S. Energy Group's flagship BEMS, which reduces fuel usage by 15-to-30 percent with a payback in less than two years, as well as the USE Manager Information Portal. The dedicated TEEMSM Energy Manager handles daily Alert Monitoring, reviewing all HVAC system issues and troubleshooting with the building staff to determine the exact cause of the issue. The expert also conducts trend analyses, identifying concerns such as short cycling and heat imbalances.

Solutions are recommended for ongoing operational issues and are tracked until they are resolved. TEEMSM clients also

receive comprehensive BEMS and USE Manager Training for property managers, superintendents, and administrators, as well as unlimited phone support, officials said.

During weekly conference calls, the TEEMSM Energy Manager provides a comprehensive and succinct status update on all open issues. The manager also discusses the overall performance of the building. The client receives a building report card each week, providing three separate grades for the building. The Energy Grade reflects energy consumption in comparison to other similar buildings. The Comfort Grade is based on interior space temperature, and the Operations Grade is based on quantitative metrics reflecting boiler plant operations, such as stack temperature and

water loss.

As the leading pioneer in energy management solutions for existing residential, commercial, and industrial buildings from 20,000 to 500,000 square feet, U.S. Energy Group's BEM and USE Manager are currently in more than 3,500 buildings. They include high-profile portfolios owned by Newmark Grubb Knight Frank (37 commercial buildings) and OMNI Properties (110 residential buildings). TEEMSM makes these robust and powerful systems even more versatile and personalized, company officials said.

"TEEMSM clients can let us worry about the details," said Jerry Pindus, chief executive officer of U.S. Energy Group. "They have peace of mind knowing that their buildings are running efficiently, their tenants

are comfortable, and that they are saving money."

For more information on TEEMSM and US Energy Group's BEMS, contact Justin Rumack, vice president of Client Services, at (718) 285-9172, or Justin@use-group.com. With 30 years in the industry and more than 3,500 system installations, U.S. Energy Group has earned a reputation for product quality and personalized customer support, company officials said.

Founded in 1978 by Pindus, U.S. Energy Group is a metro-New York based building energy management solutions firm. The company develops and integrates energy control, monitoring and analysis hardware and software systems for large residential and commercial properties, according to company spokesmen.

## "Shore Up" Your Knowledge of Flood Insurance:

### 10 Flood Insurance Facts You Should Know

#### INSURANCE INSIGHTS

By Ken Furst and Jason Schiciano, Levitt-Furst Associates Ltd.



YONKERS—Who should care about flood insurance? You!

Why? Because if you own a building; manage a building; build buildings; buy or sell buildings; are a board member of a condo or co-op; own a condo unit; a co-op apartment; or a home; or have a mortgage or a loan on real estate; then not caring about flood insurance could cause problems, including uncovered claims, by-law non-compliance, or lender non-compliance.

Here are 10 facts about flood insurance:

**FACT 1:** Standard property insurance—for commercial buildings, homes, and condo/co-op units—excludes flood losses (commercial carriers sometimes offer flood insurance by endorsement, if the property is not in a high-risk flood zone.)

**FACT 2:** Because of the massive property loss exposure associated with floods, and the lack of interest by commercial insurance carriers to offer flood insurance for properties located in high-risk flood areas, Congress established the National Flood Insurance Program (NFIP) in 1968. The NFIP offers flood insurance to residential and commercial property owners, even (and especially) for properties located in high-risk flood areas.

**FACT 3:** If you think your property is not threatened by

a flood, because it is not located near a body of water, think again. While a "flood" is most typically associated with water inundation of normally dry land due to "an overflow of inland or tidal waters," the inundation can also be caused by "a rapid accumulation or runoff of water." By the latter definition, even if your property is miles away from an ocean, lake, pond, river, or stream, it can still experience a flood, especially if your property is located somewhere on a slope (as is the case with most Westchester County properties.)

**FACT 4:** Every property address in the United States is in a "flood zone." However, some zones (zones starting with an "A" or a "V") have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHA's). A or V Zone SFHA's have been deemed by FEMA to have a one percent annual chance of flooding (i.e. "100-year flood" areas). Other zones (B, C, or X) are in Non-Special Flood Hazard Areas (NSFHA's), with less than a one percent annual chance of flooding. You can identify your property's flood zone at floodsmart.gov, or by calling Flood Smart at 888-379-9531.

**FACT 5:** If your property is collateral for a loan (mortgage, development loan, capital improvement loan, etc.) and is located in a SFHA, then the

lender will almost certainly require flood insurance. Even if your property address is not in a SFHA, but is close to one, the lender may still require flood insurance.

**FACT 6:** While your property may not have been located in a SFHA yesterday, it might be located in a SFHA today, or tomorrow, because—thanks in part to our friends Irene and Sandy—FEMA is drawing new flood zone maps, re-assigning thousands of addresses from previously designated Non-Special Flood Hazard Areas to Special Flood Hazard Areas. (See Fact 3 for how to identify your property's Flood Zone.)

**FACT 7:** If you know your property is not in a SFHA, and therefore think your property does not require flood insurance, think again! A total of 30 percent of all NFIP flood losses are paid to property owners whose properties are not in a SFHA!

**FACT 8:** The NFIP flood insurance policy coverage is limited in scope. (a) The maximum building coverage limit is capped at \$250,000 for residential buildings (co-op apartment buildings or homes); \$500,000 for commercial buildings; and (the lesser of) \$250,000 per unit or 80 percent or building Replacement Cost for condos. Contents coverage is limited to \$100,000 (residential) or \$500,000 (commercial). Some commercial in-

surance carriers offer excess coverage, beyond NFIP limits, but this coverage is relatively expensive; (b) Some items excluded from coverage by NFIP flood insurance are: money, landscaping, retaining walls, decks/patios, pools, temporary living expenses, loss of business income; and vehicles.

**FACT 9:** Flood insurance premiums will be increasing. The FEMA NFIP program

factors that affect the type of coverage you can purchase, and the cost. The time to learn what you need to know about flood insurance and flood zones relating to your property is long before you come to a lender's closing table, and definitely before the next major storm brings flooding to your area. Keep in mind, in most cases, there is a 30-day waiting period, after binding cov-

**Flood insurance is complicated. There are many factors that affect the type of coverage you can purchase, and the cost. The time to learn what you need to know about flood insurance and flood zones relating to your property is long before you come to a lender's closing table, and definitely before the next major storm brings flooding to your area.**

has been operating at a deficit (i.e. it has paid-out more in claims than it has collected premiums), due in large part to multiple major storms and hurricanes in recent years. The Biggert-Waters Flood Insurance Reform Act of 2012, which re-authorized the NFIP through 2017, seeks to shore up (no pun intended) the program financially. In short, this means that flood insurance premiums will be going up, in some cases drastically, for many policy holders, over the next several years.

**FACT 10:** Flood insurance is complicated. There are many

erage, before coverage becomes effective, so call your insurance broker before you watch the storm--on your cool new iPhone weather app--making its way up the coast in all of its red and yellow satellite-image brilliance.

Remember, insurance is always something best acquired before there is a need.

**Editor's Note: Levitt-Furst Associates Ltd. is the Insurance Manager for The Building and Realty Institute of Westchester and The Mid-Hudson Region (BRI). Levitt-Furst Associates is based in Yonkers.**

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