

NORTH GULF COAST CHAPTER

community
ASSOCIATIONS INSTITUTE



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EXECUTIVE DIRECTOR

Kathy Barber
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THE PRESIDENT'S REPORT

This spring has brought with it so many changes. First, we would like to thank Kathy Barber, our former Chapter Executive Director, for all her hard working getting us through Covid, hosting a fabulous trade show and building a robust website. She has recently retired and leaves us with a great foundation to build on moving forward. We wish Kathy the best with her new pursuits and hope to see her at our future events.

Our new Chapter Executive Director is Kate McDougall-Mason, MBA. Kate has nonprofit, event planning, special needs and military experiences and has worked extensively with volunteers and board members over her career. She has worked tirelessly in her surrounding communities to build solid programs and provide support for families throughout their military career. She came on board at the end of May and jumped right into carrying out and planning chapter events to with ideas that will enhance the Chapter in many ways.

Scholarship applications are available for those working on their CMCA or AMS designations. From now until August 31 we are accepting scholarship applications to help reduce the cost of tuition by 50%. Slots are limited and open on a first come, first serve basis. More information is available in the newsletter.

September 17 will be the Annual Golf tournament held at Indian Bayou Golf

Club in Destin, FL. Registration and Sponsorship opportunities are available now. Proceeds will benefit One Hopeful Place, Beach Care Services, and provide those pursuing designations in our chapter. We look forward to this stellar event and are excited to see the impact on the beneficiaries.

Membership in our chapter continues to grow steadily, with 373 members active currently. We are excited for the growth and welcome new faces at our lunches and events. The membership committee has been hard at work fine tuning the onboarding process of new members and increasing efforts for retention of current members.

Planning for the Fall education conference is underway for midfall. Speakers, topics and sponsors are all in the works. This will be a great opportunity to earn continuing education credits and reconnect with other CAMs and business partners. If you are interested in attending, please look for an email more information about registration in the coming weeks.

Attendance at our lunch meetings has blown us away! We have had more than 100 people per month at our 3 lunch meeting locations and expect to see that trend continue! Our speakers have been excellent and provided us with so much information. No lunch meetings are scheduled in July, however we look froward to the programs in the next few



**Danny Ellis,
LCAM, CMCA
Chapter President**

months. To help us ensure that there is enough space, please preregister for the lunch meetings; registration closes at 3pm the day prior to the lunch meeting.

Thank you to all our Diamond, Platinum, Gold and Silver sponsors. We really appreciate your contributions to our Chapter and continued support as we have transitioned from Covid precautions back into a more normal routine. To all our chapter members, thank you for your continued support and participation; you bring valued knowledge and unparalleled skills enhancing our Chapter! We look forward to seeing you all very soon.

**Danny Ellis
President of CAI-NGCC
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ITCH, OUCH, SCRATCH, IT'S BUG SEASON!

Whether you're attacked while working in the garden, enjoying a picnic in the park or lounging by the pool, bug bites and stings are an inevitable summer annoyance. At best, bites and stings can be uncomfortable for a few days; at worst, they can be a serious, life-threatening hazard.

Here are some tips on how to relieve the itch or sting and when to know if you should seek medical attention:

If the bite or sting is mildly painful or itchy, apply over-the-counter medication that contains Benadryl or cortisone for topical relief. Other home remedies, like applying a paste made from baking soda and water, dabbing on ammonia with a cotton ball, soaking in oatmeal baths or even applying toothpaste to the site may also provide relief.

Whatever you do, don't scratch. This can cause an infection and leave a scar. And it won't relieve the itch or sting.

If you feel faint, nauseous, dizzy or disoriented, or if you experience rapid heartbeat, difficulty breathing or your lips, tongue or throat swell, call 911 immediately. These symptoms indicate a severe allergy



to the insect's venom. Administer an Epi-pen (injectable epinephrine) if one is available and administer CPR if symptoms worsen before emergency personnel arrive. After the episode, follow up with a physician who can determine an allergy prevention treatment.

Stay alert for delayed symptoms around the bite or sting, like redness or swelling, which could indicate an infection or other condition. And see a doctor right away if you have a headache, fever or joint pain within

a few days of being bitten. Some insects, like ticks and mosquitoes, can infect their victims with serious, fullike illnesses, such as Rocky Mountain spotted fever, Lyme disease and West Nile virus, which only a physician can diagnose and treat.

Most important, use insect repellent when outdoors and wear light-weight, light-colored clothing over arms, legs and feet to keep insects off your skin. And avoid wearing perfume and fragrances, which can attract bugs.

DO YOU HAVE A TOPIC OF INTEREST?

Contact Kate McDougall-Mason at: (850)797-3472 or ed@cai-ngcc.org to submit an article for the newsletter.

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HURRICANE PREPAREDNESS AND RECOVERY GUIDE FOR COMMUNITY ASSOCIATIONS

“ Our Hurricane Preparedness and Recovery Guide is designed to assist community association boards and managers to prepare themselves, their members and their property for the approach as well as the aftermath of a serious storm or other disaster. ”

Disaster planning is a fundamental fact of life for all Floridians. As a community association board member or manager, you are responsible for preparing your communities as hurricane season approaches. Our Hurricane Recovery Team is ready to partner with you to help you weather the storm by providing important tips and information to protect your community.

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KEEPING POOL WATER SAFE

Your backyard swimming pool may look refreshing, particularly on a sweltering hot day. But if it's not properly monitored, the water can harbor bacteria, viruses and parasites that can cause what the Centers for Disease Control (CDC) call recreational water illnesses. Instances of these ailments, which include ear and eye infections and respiratory, intestinal and skin diseases, are dramatically on the rise according to the CDC; reported cases have more than tripled in the past 20 years.

If your home includes a backyard swimming pool, hot tub or wading pool, take the following steps to minimize outbreaks of infections:

- Be diligent about hygiene.
- Change diapered children well away

from the pool and its surrounding deck, and make sure all swimmers take frequent bathroom breaks.

- Remind swimmers not swallow pool water and to shower with soap each time they enter or leave the pool.
- Don't allow pets in the water.
- Don't allow anyone who has an infection or illness to enter the pool area. And have a plan—and implement it immediately—if anything occurs that contaminates the water.

Be Aware. Check the water pH and chlorine levels regularly—or have it monitored regularly by a professional pool service—particularly during times of heavy use. The CDC website says the following signs can indicate whether or not pool water is safe:



- Water should be clear enough that you can see any painted stripes and the bottom of the pool.
- The sides of the pool should be smooth and not sticky or slippery.
- A well-chlorinated pool has little odor, while a strong chemical smell indicates a maintenance problem.
- Make sure the pool pumps and filtration systems are in good repair and operating as they should.

Be Informed. The chemicals used to sanitize pool water are themselves toxic

if used, stored or applied improperly, so make sure you know how to handle them or have a professional pool service do it for you on a prescribed schedule.

Swimming pools are a great source of recreation, exercise and relaxation, and a little vigilance on your part can help ensure that you and your guests don't get sick.

Visit www.cdc.gov/healthywater/swimming/protection/pool-user-tips-factsheet.html for more information about pool water safety.

The advertisement features the AFPS logo with a stylized red flame icon above the letters "AFPS". Below the logo is a circular graphic containing the text "Contact us today!". Overlaid on a photograph of two technicians standing next to a white pickup truck in front of a large, multi-story apartment complex, the circular graphic is positioned in the lower-left quadrant of the image.

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EDUCATION SCHOLARSHIP PROGRAM (ESP)

Become a CMCA or AMS for 1/2 the cost

May 15, 2021 – August 31, 2021

Must be a member of CAI to be eligible for either scholarship



CMCA Scholarship

- Applicants must complete or have completed the M-100 course online or in person.
<https://www.caionline.org/LearningCenter/Education-for-Managers/M100/Pages/default.aspx>
- Must successfully pass the CMCA exam within the scholarship period stated above.
- If the initial exam isn't passed, must successfully complete a retake of the exam within 90 days.
- Test Retake fees will not be reimbursed
- First 10 applicants will be eligible for the scholarship on a first-come, first-serve basis.
- Not retroactive for classes or exams taken prior to May 15, 2021.
 - » Scholarship program will reimburse eligible applicants
 - » 1/2 of successfully completed M-100 course and 1/2 of successfully passed CMCA exam.
 - » Total cost not to exceed \$397 per person.

AMS Scholarship

Applicants must complete or have completed two M-200 courses online or in person.

- Must submit application and be approved for the AMS Designation.
- First five applicants will be eligible for the scholarship on a first-come, first-serve basis.
- Not retroactive for classes or designation approvals prior to May 15, 2021.

Here is the link to the Scholarship Application:

<https://forms.office.com/r/wwj4AwVPdQ>

- » Scholarship program will reimburse eligible applicants
- » 1/2 of successfully completed M-200 courses and 1/2 of approved AMS application.
- » Total cost not to exceed \$554 per person.

Management companies are encouraged to work with employees to cover all or part of the remaining 1/2 of the fees.

RESERVE STUDIES: COMPONENT METHOD VS. CASH FLOW ANALYSIS



Nick Brenneman,
Regional Account Manager
Reserve Advisors

The responsibilities of a community association are threefold: to serve as a business, a government and a community. As a business, the community needs a business plan for the maintenance and replacement of its assets. A professional reserve study is a continuous blueprint for the future of the community. Professional reserve studies have two parts: a physical analysis and a financial analysis. The physical analysis will identify the common elements, their useful lives,

remaining useful lives, future replacement costs and times of future repairs and/or replacements. The financial analysis determines a minimum and stable level of funding to accommodate the future expenditures.

As most Condominium Managers and experienced Board Members already know, the Florida Statutes require associations to establish reserves for capital expenditures and deferred maintenance including roofing, painting, paving and any other item for which the deferred maintenance expense or replacement cost exceeds \$10,000. Knowing this, every association in Florida should have some money set aside for future expenditures. The question community association Boards have to ask is: Is it enough? If not, the association will likely face

special assessments or worse – further deterioration of the property elements and higher overall eventual costs of replacements because the funds were not available and the Board waited too long to act.

There are two primary methods used by professionals to conduct the financial analysis portion of a reserve study. Historically, State requirements have caused associations to use the Component Method which develops a funding plan using the sum of the contributions for individual reserve components. This required associations to segregate the funds and contributions for their individual reserve accounts (Roofs, Painting, Paving, etc.). However, the Florida Administrative Code allows associations to group their reserve assets

together. This allows associations to use the cash flow or “pooled” method of funding reserves. The use of the Cash Flow Method typically results in lower overall reserve funding requirements than the Component Method. The following example depicts the two methods of calculating reserve funding requirements:

COMPONENT METHOD (The Physical and Financial Analysis are both shown in the table, page 6):

In the **CASH FLOW METHOD** Financial Analysis, the “Anticipated Expenditures” (numbers in parentheses) are derived from the sum of all expenditures in any given year using the same data from the component method.

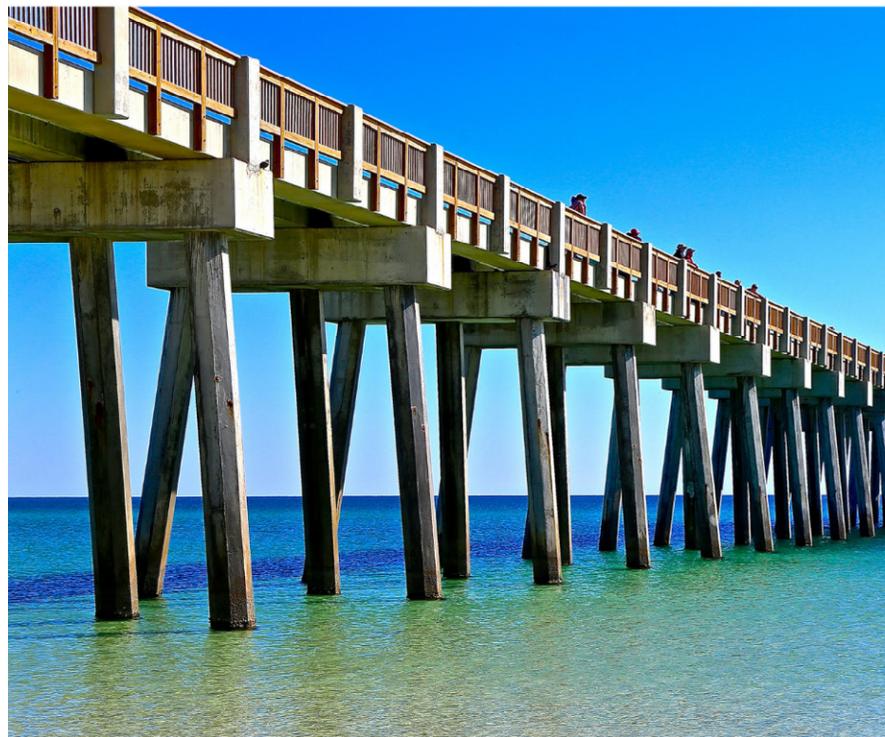
In the Cash Flow Method, all reserves at

Continued on page 6

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Component Reserve Funding Plan (Straight Line)

Reserve Component Inventory	Reserve Balance 01/01/2022	Residual Balance 01/01/2022	Required Contribution for 2022
Roofs, Asphalt Shingles	\$335,000	\$200,000	\$40,000
Painting, Stucco	\$60,000	\$120,000	\$30,000
Paving, Asphalt Pavement	\$20,000	\$80,000	\$8,000
Pool Finish	\$20,000	\$5,000	\$5,000
Pool Furniture	\$6,000	\$2,000	\$2,000
Total	\$441,000		\$85,000

According to this component method or “straight-line” analysis, the required contribution for 2022 is \$85,000.

CASH FLOW METHOD

Physical Analysis:

Reserve Component Inventory	Future Costs of Replacement					
	2021	2022	2023	2024	2025	2026
Roofs, Asphalt Shingles					535,000	
Painting, Stucco					180,000	
Paving, Asphalt Pavement						
Pool Finish		25,000				
Pool Furniture		8,000				8,000
Anticipated Expenditures, By Year	\$0	\$33,000	\$0	\$0	\$180,000	\$535,000
						\$8,000

Financial Analysis:

Pooled Reserve Funding Plan (Baseline or Threshold Funding)

	2021	2022	2023	2024	2025	2026	2027
Reserves at Beginning of Year	N/A	441,000	483,000	558,000	633,000	528,000	68,000
Recommended Reserve Contributions	N/A	75,000	75,000	75,000	75,000	75,000	75,000
Estimated Interest Earned, During Year	N/A	0	0	0	0	0	0
Anticipated Expenditures, By Year	N/A	(33,000)	0	0	(180,000)	(535,000)	(8,000)
Anticipated Reserves at Year End		441,000	483,000	558,000	633,000	528,000	68,000
							135,000

the end of 2021 (\$441,000) are pooled into one account (We'll discuss how to do this later). Then, based on the required expenses and your starting point (current balance), the reserve contributions are

adjusted for the next fiscal year. Note that the total 2022 Recommended Reserve Contribution for the same community is \$75,000 using the cash flow method in this example. The savings is \$10,000

in 2022 for this small community comprising only five reserve components. When we look at schedules with dozens of components, the difference between the two methods becomes more substantial. One recent association client saw a difference of more than \$200,000 in their annual contribution by switching to pooled reserves.

A simple explanation of this difference is that the pooled method considers the flow of cash over time and most communities never, thankfully, have to complete every single reserve project in the same year. While one component is being replaced, others may have several years of serviceable life left. The component method never results in a year end reserve balance approaching a reasonable but sufficient threshold when multiple components exist. Only

the above example, 2026 is considered a Threshold Funding Year when the reserve balance reaches a critical low point of \$68,000.

Another benefit of the Cash Flow Method of Reserve Analysis is that it gives associations the flexibility to make minor adjustments to the plan without having to worry about funding shortfalls. Having an adequate threshold of reserves means that if one or more of the expenditures are slightly higher than anticipated (i.e. Increased paving costs due to accelerated inflation in petroleum products), the association has a cushion to use and can avoid having to special assess the owners or borrow money from another reserve account. Of course, the threshold or “cushion” has limits and any over-spending in one year will require a new cash flow analysis for the following year to ensure sufficient funds in every year of the funding plan. For those thinking pooled reserves are a “slush fund”, keep in mind that the funds in a pooled reserve are still restricted to the items in the “pool” and can not be spent for other purposes without prior approval of the owners.

In recent years, we have seen a trend of associations switching to pooled reserves due to the flexibility and lower funding requirements under the pooled method. However, moving any existing funds into a pooled reserve likely requires owner approval in advance so consult your attorney prior to making the switch.

Regardless of the method of financial analysis that a Board chooses to use, the reserve study is an essential tool to fulfill their fiduciary responsibilities, protect current owners from unexpected special assessments and to send a positive signal to prospective buyers and their lenders. The professional reserve study will reduce claims of financial mismanagement because the Board sought the advice of an independent reserve study expert. Demonstration of sound fiscal management with a professional reserve study will provide the owners with a high comfort level that their investment in their property is being managed properly. An independent professional reserve study makes good business sense.

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- ⇒ Remediation Supervision

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HURRICANE PREPAREDNESS. ARE YOU READY?



Jonathan Bowers,
Executive Vice President
Clean Environmental Solutions LLC
850-450-2676 | jonathan@moldtestpro.com

Merriam Webster's definition for the word "prepare" is to make ready in advance.

As a Manager, Board Member, or resident, ask yourself an honest question. "How prepared are we for a direct or indirect hit from a hurricane?" Think about it for a minute.

Who is your first call going to afterwards?

Who is responsible for checking on the residents who stayed and the units for those who evacuated?

Where are the main shut offs for power and water in your building?

How large a generator will you need if the power is out for a prolonged period?

Does the association have enough in reserves to cover a hurricane deductible?

These are all PARTICULARLY important questions.

For many of us in the panhandle, we are still recovering from Michael, Sally or Delta. Heck, if I am being honest, I know of several structures that did not fully recover from Ivan or Opal!

While memories are still fresh in many of our minds of the damage, destruction, and loss, surprisingly many people still live not knowing what they would do if they were next in line for these powerful and



catastrophic storms.

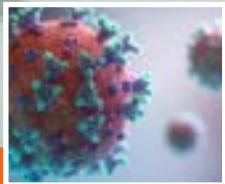
Accuweather.com is predicting another above normal season estimating 16-20 named storms with 3-5 major hurricanes. At the time of writing, the current forecast for named storms is at 3 with Tropical Storm Claudette dropping tornadoes and rain in

Alabama and NWFL.

While hurricane preparedness for Condo Associations and Property Managers takes effort and coordination, you still have time to get some vital tasks out of the way.

Preparation can mean the difference

Continued on page 10



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between a long or short recovery period. It can mean the difference between Life and death. The following is a list to help you to get started.

1. Evaluate your building's insurance policy. Not having adequate coverage can mean the difference of the Association paying hundreds of thousands or possibly millions more dollars to repair the structure that could have been covered by insurance.

2. Establish a communications plan with residents, board members, vendors, and contractors. Evacuation policies are critical. Create an emergency response team.

3. Perform a pre-loss damage assessment. Photo document and video common areas. Have yearly inspections of the roof and exterior of the building. This takes time but should significantly smooth the claims process. Encourage your residents to do the same inside

their units!

4. Select and vet contractors! Do not wait to identify companies who can handle catastrophic loss to your building. Verify licenses and insurance. Set up Servicing Contracts and response expectations. Who will be there to provide power to the building? Many areas were without power for 2-4 weeks after Hurricanes Michael and Sally.

This is only a preliminary list of actions you can take to streamline the process of recovering from a Tropical Storm or Hurricane. Commercial properties are vastly different in nature than Residential or Industrial properties. A proper plan involves creating a team of experienced professionals who you can leverage their experience and expertise to make your own.

In our world of Disaster Response, we have a saying, "It's not if, but when."

We may all get lucky this season and have a summer filled with laughs, sun, sand, and great memories. But if the worst



heads our way, it is best to be ready. Our experience has been that top managers prepare. The ones who do not almost always find themselves stuck scrambling to find any available contractor to stop the proverbial bleeding after the storm rips holes in their building. Unfortunately, there are bad actors in our industry, and it is really easy to find yourself two months after the storm wondering why you ever hired that contractor and hoping to God,

they have insurance that will cover their incompetence.

Do yourself and your clients a favor and get out in front of these problems before you find yourself having to answer for why you did not.

Next issues installment will cover strategies and techniques to follow in a post catastrophic loss environment. Until then have a safe, fun, and amazing summer!

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CAI SHARES CONDO SAFETY RESOURCES IN WAKE OF SURFSIDE TRAGEDY

By Dawn Bauman

Condominium association residents and volunteer board members around the world understandably have questions about the safety of their own communities and are wondering how to protect their buildings after the tragic collapse of Champlain Tower South Condominium Association in Surfside, Fla. CAI is providing information and resources to help concerned residents and board members understand structural integrity, maintenance, and reserves.

Condominium residents should ask the community's board members and community association manager the following questions:

- Is our building safe?
- What is being done to protect our health, safety, and investment?
- Does our community have a reserve study to plan for the repair and replacement of major components owned by the community? When was this reserve study last updated?
- Does our community have a plan to fund the repair and replacement of major components owned by the community?
- Does our building need an inspection by a professional engineer to evaluate the structural integrity of the building?
- Are critical components in the building such as structure, balconies, stairwells, etc., included in the reserve study?
- Will a special assessment be required to fund the repair and replacement of any components that are not included in the reserve study?

Condominium owners also can take several steps to protect themselves and their investment:

- Know your rights and responsibilities as



a homeowner.

- Attend board meetings.
- Read communication from your community.
- Ask questions and participate in your community meetings and events.
- Regularly pay community association assessments.
- Agree to fund reserves for repair and replacement of major components.

Condominium association board members have a fiduciary duty to protect their community. There are several steps board members can take to ensure the community is safe:

- Determine if an inspection is needed.
- Determine if there are any signs of structural concerns that need to be addressed.
- Determine whether your building is safe.
- Conduct or review your reserve plan using best practices.
- Review your reserve funding plan and fund accordingly.
- Have a conversation with your community homeowners about reserve study/plan/schedule and funding.
- Take actions required in the reserve plan.
- Maintain frequent

communication with residents/homeowners about these important issues.

- Be transparent with homeowners about how much repairs might cost and whether a special assessment may be necessary.

Reserve studies or reserve schedules are required in California, Colorado, Delaware, Florida, Hawaii, Nevada, Oregon, Utah, Virginia, and Wisconsin. Washington state statutorily encourages associations to have a reserve study performed every three years unless doing so would impose an unreasonable

hardship. In most states, there are several points at which homeowners are made aware of reserves, including:

- Initial point of sale/public offering statement where many states have laws requiring the declarant to provide the buyer with information about whether there is funding (reserves) for future repair and replacement of major components.
- Disclosure of funds budgeted for future repair and replacement of major components during resale of a unit to a new owner.
- Annual budget adoption.

For additional resources, visit www.caionline.org/CondoSafety.



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FROM THE MEMBERSHIP COMMITTEE

The Membership Committee is comprised of five members of CAI and one Board Liaison member. We meet monthly to discuss ideas to boost retention and growth for the chapter. We are planning a fall Social for members who have joined this year. The event will be a morning breakfast mingle, details coming soon. We are finalizing a New Member Onboarding process which we hope will help make new members feel welcome and provide them opportunities to get more involved.

We are developing new member resources to assist and advise on how to maximize their membership. We hope that members will take full advantage of the wonderful benefits associated with being a part of the chapter, including the opportunity for Scholarships, Continuing Education, as well as access to wonderful events monthly and annually. The Membership Committee is always looking for new active participants. Anyone interested in joining this group, please email Hayley Bryant at Hayley.bryant@communitybank.net.

**NEW
UPDATE**



NORTH GULF COAST CHAPTER
community
ASSOCIATIONS INSTITUTE

CAI's North Gulf Coast Chapter will be held this year on Friday September 17th at Indian Bayou County Golf & Country Club in Destin, FL. The Golf Tournament registration will begin at 11am with Lunch to follow. Tee-off is at 1pm with an awards reception & dinner ending the days event.

Proceeds will benefit One Hopeful Place & Beach Care Services. One Hopeful Place is a primary shelter in Okaloosa County serving unaccompanied individuals and veterans experiencing homelessness. OHP operates a 50-bed shelter for men and a 10 bed shelter for women who have the desire to make changes in their current life circumstances. Beach Care Services provides emergency assistance with rent payments, utilities, transportation, prescriptions, food, clothing, employment information and a variety of other needs to benefit people living and working in the Panama City Beach area.

We still have teams available to play and sponsorships available for sale, however they are filling up fast. New this year, will be dinner and award ceremony tickets for those nongolfers who would like to mingle with other chapter members. Please contact Kate McDougall-Mason to participate at 850-797-3472 or visit the website www.cai-ngcc.org for more information.

We look forward to seeing you there!

CAM'S CORNER

GETTING TO KNOW OUR COMMUNITY ASSOCIATION MANAGERS

An Interview with Pat Hodson

How did you start your CAM career?

Working in the community association industry as a manager's assistant I was dead set I would never take the step to become a licensed CAM. As time evolved, I found myself again in the field and was persuaded by a good friend to start considering the field of homeowner/condominium management. I'm glad I did as it has been such a rewarding journey and career path.

What was one of your favorite communities to manage and why?

The majority of my career was spent working in Sandestin Golf & Beach Resort. There aren't many associations on the north side I didn't get to touch in my 12+ year tenure there, but my greatest pleasure was managing The Grand Sandestin complex at Baytowne Wharf in Sandestin Resort for 7 years.

What was one of your biggest

challenges as a CAM?

Time management. There were times I managed as many as 7 HOA/COA associations at once. Making sure each property had the attention they desired was challenging as I took each one of them as serious as the other.

How was CAI helpful in your career?

My goodness, I wouldn't be where I am today without the opportunities for education through the CAI. Having worked as the North Gulf Coast Chapter part-time CED years ago I gained a lot of experience sharing education opportunities through the local and national organization. Seeing the chapter grow to where we are today is very exciting to me.

What advice would you give to a new CAM? Or What piece of advice have you received as a CAM that has had a lasting impact on your career?

Take advantage of all the advancement you can to become the best educated CAM you can be. Each time a CAM moves forward with other designations they will find the education behind that accomplishment will make them a stronger community association manager.

Don't take it personal! – There are days managers feel you just can't please some people. Once I learned it wasn't personally directed to me, but rather about a "thing" they were dealing with as a leader of their association, I was better able to separate my personal feeling and focus on fixing their issue.

If you could retire today, how would you spend your time?

Having lived and worked in Perdido Key for the last 7 ½ years, I can't think of another area I'd rather retire giving back to the community. Of course, given the opportunity, I would definitely consider tropical living.



Pat Hodson, CMCA/AMS
Condominium Association Manager
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Notary Public



16787 Perdido Key Dr, Pensacola, FL 32507
850.492.0111

Welcome NEW MEMBERS

Anthony O'Rourke

Bob Cabe

Clara Y Pease

Cynthia Stenberg

David Eddy

Debbie Hyde

Dennis Wallace

Gary Josephson

Gina Rutherford

Jeff Flowers

John S Edwards III

Julian Cross

Michelle Taormina

Peter Schmidt

Richard Jacobs

Robin Cooper

Shea Garret

Tamya Wilson

Toni High

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