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THE PRESIDENT'S REPORT

Dear CAI Members,

Its amazing how fast this year has already gone by and how much we have already accomplished. In three short months we have had our annual meeting, several successful lunches, our CAI tradeshow at the Emerald Coast Convention Center and so many more things on the way. We expect this year to continue its ongoing success as we get ready for our annual golf tournament in June.

Our goal as a board this year is to continue to have successful events while working to add some new ideas to drive participation and membership. We all know that in today's market it is important to adjust and stay current with trends so that we can continue to be a successful chapter. This cannot be done without the help of all our sponsors but most importantly our diamond sponsors who year after

year show their full support of this organization.

Last, if you have the time and can join us don't forget that we have our annual conference in Orlando this year on May 4-7. If you haven't had an opportunity to go to one of the annual conferences it is a great event with so many professionals from around the world that you can network with, learn from, and find plenty of educational opportunities. I hope to see you all there but if not, I will surely see you at our next luncheon.

Our board thanks each and every one of you for all your support and we look forward to a successful 2022.

Sincerely,

Luke Gerald
NGCC President



Luke Gerald
Chapter President



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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FLORIDA LAWMAKERS FAIL TO REACH AGREEMENT ON CONDOMINIUM SAFETY BILL



*By Dawn Bauman, CAE
State Advocacy*

Legislators failed to reach an agreement on a bill to improve building structural integrity before the session's adjournment.

Members of the Florida legislature did not reach an agreement on legislation that would require building inspections and mandatory reserve studies for certain condominium and cooperative communities prior to this session's adjournment, despite the tireless efforts from Sen. Jennifer Bradley (R-Orange Park) and Rep. Daniel Perez (R-Miami) as well as CAI advocates to pass legislation that would contribute to condominium safety after the tragic collapse of Champlain Towers South in Surfside, Fla., last June.

Condominium safety is CAI's top priority this legislative session. Our advocates will continue efforts and support sensible laws that benefit an estimated 9.6 million Floridians living in 48,500 community associations. There may be as many as 20,000 condominium buildings impacted by this legislation and many owners or residents of those buildings may be unaware of building conditions that require immediate attention. (Estimates from the American

Communities Survey.)

"While CAI is disappointed that condominium safety legislation didn't pass in Florida, we certainly appreciate the complicated nature of these legislative proposals," says Dawn M. Bauman, CAE, CAI's senior vice president of government and public affairs. "CAI applauds the efforts of Sen. Bradley and Rep. Perez to develop legislation that attempted to balance condominium safety without imposing regulations that create undue and unanticipated financial burdens and compliance concerns."

CAI's Florida Legislative Alliance began working with state legislators after the condominium collapse in Surfside in June 2021 to provide support, research, subject-matter expertise, and public policy recommendations. We remain committed to condominium safety and to working with legislators in Florida and around the country to pass legislation that will result in safe and well-maintained condominiums with properly funded budgets.

To date, condominium safety legislation pertaining to building inspections for multifamily buildings has been introduced in Florida, Hawaii, Maryland, and Virginia.

The Virginia General Assembly

recently passed legislation introduced by Sen. Scott Surovell (D-Fairfax, VA) that requires the Virginia Housing Commission to study condominium safety issues, specifically building inspections. The Maryland legislature is considering funding for condominium buildings in need of critical repairs, while Hawaii is considering building inspection requirements for condominiums.

Learn more about CAI's efforts to improve condominium safety by visiting www.caionline.org/condosafety.

For more information, contact Dawn M. Bauman at dbauman@caionline.org or (703) 867-5588.



Dawn Bauman, CAE

Senior Vice President, Government & Public Affairs

Executive Director, Foundation for Community Association Research

Getting to Know You



Alice R. Martin

Hobbies: Avid bicyclist supporting cycling as alternative transportation and non-impact exercise

Favorite color: Blue

Favorite Jell-O: Been decades since I have had Jell-O. Do they still make the orange one?

What is your go to dance move? Two left feet

What is one weird fact or tidbit that you still remember from school: Lunch best avoided

Best piece of advice you could give: Good work requires no excuses

Anything that you would like the Chapter membership to know about you: I'm a condo board director. The invaluable information learned because of CAI membership benefits all. CAI is just not for CAMs and services providers. It's for everyone. When we work together, we work better.



Debra Laminack

Hobbies: Writing, reading, spending time with my grandson

Favorite color: Green

Favorite Jell-O: Cherry

What is your go to dance move? Can't dance at all

What is one weird fact or tidbit that you still remember from school: The color wheel

Best piece of advice you could give: You are living proof that you have survived 100% of the days you thought would kill you.

Anything that you would like the Chapter membership to know about you: I am dedicated to the field of community management and the promotion of education in this field. I believe that it is imperative to ensure that owners, Board members, managers, and business partners understand the value of the relationships we form for the betterment of the communities we serve.



Hayley Anastasia Bryant

Hobbies: Shopping, Jogging, Beaching, scrolling Pinterest

Favorite color: Purple

Favorite Jell-O: Ewww...can't eat it!

What is your go to dance move? Tango steps

Fact tidbit from school: Don't "Rubberneck" from my 7th Grade science teacher; he wanted us to read something and copy down as much as we could without looking back and forth.

Best piece of advice you could give: No one cares how much you know until they know how much you care.

Anything that you would like the Chapter membership to know about you: I'm married with two boys, ages 6 & 8. We enjoy Grayton Beach where my husband loves to kayak fish. The boys love Legos and Minecraft. We enjoy couch potato time with shows like: Lego Masters, Cobra Kai and my fave, Law & Order.



Jonathan Hartness

Hobbies: Fantasy football, film/TV, playing guitar/singing, basketball

Favorite color: Sky blue

Favorite Jello: Orange, unless we're talking pudding, then chocolate, vanilla and pistachio are all good.

What is your go to dance move? Floss

Fact tidbit from school: I purged all that from my brain years ago.

Best piece of advice you could give: Love God and keep his commandments, and spend as much time with your children as possible. For financial advice: avoid debt like the plague, live on less than you make, live on a budget, and contribute early and often to your retirement accounts.

Anything that you would like the Chapter membership to know about you: You will not find a more responsive and attentive CPA for your association's tax/audit work. I also have a passion for personal finance and financial coaching. Hit me up.



Luke Gerald

Hobbies: Spending time with family, Fishing, Hunting and Boating.

Favorite color: Gray or Navy

Favorite Jell-O: Not a huge fan of jello but will destroy some chocolate pudding.

What is your go to dance move? Step side to side and snap my fingers. If bourbon is involved: You might catch me dancing to "All the single ladies" by Beyonce.

What is one weird fact or tidbit that you still remember from school: From 7th grade shop class all the way through high

school most of the boys carried knives and during hunting season there would be hunting rifles hanging from the back window in our trucks so we could go hunting with friends after class.

Best piece of advice you could give: Nothing in the world can take the place of persistence. Persistence and determination alone are omnipotent.

Anything that you would like the Chapter membership to know about you: I truly enjoy working with everyone within this chapter and am so grateful for the many friendships it has created for me.



Mark Huebner

Hobbies: Hiking, kayaking, and skiing

Favorite color: Gold

Favorite Jell-O: Cherry

What is your go to dance move? Sitting

Best piece of advice you could give: Do what you love and be amazing at it.

Anything that you would like the Chapter membership to know about you: I love high-rise management and working with a passionate staff who love what they do.



Patrick Wilborn

Hobbies: Cycling, Kayaking, Running, Craft Beer, Bourbon, Reading, Golf, Tennis

Favorite color: Red

Favorite Jell-O: I quit Jell-O when I was 14.

What is your go to dance move? Making Pizza followed by the Sprinkler.

Best piece of advice you could give: Show up, prepared, with a good attitude and an open-mind.



Patty Campbell

Hobbies: Kayaking, gardening, spending weekends with husband & pups

Favorite color: Yellow

Favorite JellO: None

What is your go to dance move? Put your right foot in take your right foot out....seriously, no dancing for me!

Fact tidbit from school: Having to walk a mile to school and back in the snow in Buffalo, New York to wearing shorts to school in Melbourne, Florida. Culture shock!

Best piece of advice you could give: Be true to yourself.

Anything that you would like the Chapter membership to know about you: Work hard, be honest and take time for yourself.



Tom Cooper

Hobbies: Harley Riding, Scuba Diving, Fishing (when I have friends that own boats)

Favorite color: Probably blue since my Harley and my truck are that color

Favorite JellO: Orange and grape

What is your go to dance move? I try not to go there, but probably the Willard Hewitt

Fact tidbit from school: It was OK to have a gun in my gun rack in my high school parking lot....during school

Best piece of advice you could give: If you can't be positive, be quiet.

Anything that you would like the Chapter membership to know about you: I co-wrote 2 country songs that have been copy written and published, one of which was up for the Americana Award at the Josie Music Awards in 2017. No, we didn't win.

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MY ASSOCIATION IS RESPONSIBLE FOR WHAT?!? THE GOOD, BAD, AND UGLY OF CONTRACTUAL INDEMNITY

By Jay Roberts

“Indemnity” is a legal term of art which stands for the right of a party to claim reimbursement for its loss, damage, or liability from another party who has such a duty. Ordinarily, the duty to indemnify arises through express contractual agreement. The 2014 adoption of section 468.4334, Florida Statutes, has brought a spotlight to the concept of indemnity in the community association world. The new statutory provision provides guidelines regarding acceptable indemnity provisions in contracts between a community association manager (or management firm) and community associations. The purpose of this article is to discuss appropriate and inappropriate scopes of indemnification clauses in contracts entered by your association.

At its most fundamental level a contract

is nothing more than assignments of obligations and allocations of risks. Indemnification address both obligation and risk by stating that Party A is obligated to pay for any loss, damage, or liability suffered by Party B due to Party B's actions (or inactions) covered in the indemnification clause. Indemnity is not inherently a “bad” thing and serves very important purposes. For instance, many community associations’ governing documents provide indemnity to officers and directors acting in their official capacity. This is good because it encourages volunteer owners to participate as directors of the association by assigning the association, as a corporate entity, the legal obligation to pay for any damage caused to the directors by acting in their official capacity. Another area where indemnity clauses are routinely contained is construction contracts. This is so because often dangerous activities

are taking place and the parties involved with the contract want to make sure prior to such activities occurring that the allocation of risk involved is clearly delineated.

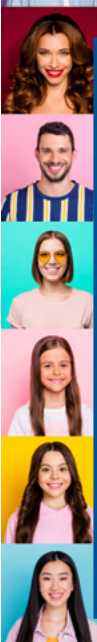
When evaluating an indemnity clause, it is important to understand whether the obligation to indemnify arises even if the damage incurred was due to the negligent or otherwise wrongful act of the party who is to be indemnified. As the Florida Supreme Court has explained, indemnity provisions which create an obligation to indemnify even in the instances of wrongful conduct are disfavored. See *Charles Poe Masonry, Inc. v. Spring Lock Scaffolding Rental Equipment Co.*, 374 So.2d 487 (Fla. 1979) (“With respect to the possibility of contractual indemnity, we take note that contracts of indemnification which attempt to indemnify a party against

its own wrongful acts are viewed with disfavor in Florida.”). That said, these types of indemnity clauses will be upheld if the contract expresses “an intent to indemnify against the indemnitee’s own wrongful acts in clear and unequivocal terms.” *University Plaza Shopping Center, Inc. v. Stewart*, 272 So.2d 507 (Fla.1973).

Indemnification clauses can be useful in many contractual relationships, but community association boards considering contracts which discuss indemnity issues need to be cognizant of scope of the indemnification sought and be wary of any indemnity clause which seeks to force the association to be obligated to indemnify for the negligent or otherwise wrongful acts of the other party to the contract. As always, your association should consult with its attorney before signing any contract.



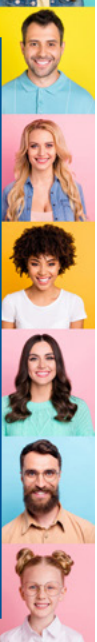
Membership Campaign: Each One, Reach One



Happy Spring from the Membership Committee! We are focused this year on a Membership Campaign entitled, “Each One Reach One.” We’re hoping to enlist our current members to continue to invite friends, Homeowners, co-workers, and business partners to experience CAI. Remember, if you bring a first-time guest to any luncheon, you are BOTH entered in a special door prize drawing. We encourage you to invite a guest and also share any feedback from their visit.

Additionally, for any member who joins (and lists you as a reference), you’ll be entered for our Grand Prize Drawing at the end of the year. We are very excited about growing the chapter and raising awareness for CAI. Remember there is special pricing for homeowner Board Members as well as for students. Although we hope to reach out to the student contingent through fall programming and special focus in Tallahassee, we’d love for you to bring your friends or family if you feel they might enjoy the exposure to CAI.

We represent a specialized field that supports millions of Americans throughout Associations in Florida and across the United States. Help us grow! Help us raise awareness! Our goal as a chapter is to grow up to the next size chapter. Thanks to our broad geographic reach this is achievable, but only with your help and support.



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BUILD A BETTER MOUSETRAP

By Judith Watkins
Herbafex Landscaping and Pest Control

Picture for a moment, it is pest control day at your property. The technician arrives and needs access to the interior of the units. This means you or a member of your staff has to escort the technician to each unit. Upon arrival to each individual unit you must unlock the door, bother each guest or owner, spend time explaining what you are doing, deal with the guests or owners that do not want to be bothered with a treatment, allow the tech to complete the treatment, and lock the door behind you.

For decades the industry standard was exactly this, interior chemical application, on a recurring basis that requires time, staff, owner/guest cooperation and loads

of unnecessary frustration.

As you can see, this treatment model is not only outdated but loaded with problems. First, this application style requires pests to come inside of the units/treated space in order to come into contact with the chemical used to prevent them. Once inside, the chances of them going to the exact spot where chemicals have been applied is slim to none. Also, let's face it the moment someone comes in and cleans the treated area, they are wiping away the dust, dirt and the chemical applied. Second, this method creates a waste of resources. The person escorting is pulled away from tasks that otherwise are a priority. You are also compensating yourself or an employee to escort someone around. Third, you are



unnecessarily applying chemicals into the living space of your owners or guests.

The answer to all these issues is integrated pest management with a focus on exterior treatment and prevention. The EPA

defines integrated pest management as “a sustainable approach to managing pests by combining biological, cultural, physical, and chemical tools in a way that minimizes economic, health, and

Continued on page 9



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environmental risks.” This process is the industry standard for pest control. It is proven to be more effective in the prevention of pests and overall quality of your pest control treatment.

Why is this method better? First, treating the exterior creates a treatment zone around the main entry points that pest would access. The chemical is applied to coincide with the natural habitats and migration paths of pests. With this approach you are bringing the pest control to where the bugs regularly are and now you are proactively managing your pest. Second, the exterior of your building should be fairly easily accessible. There probably is only a handful, if any; areas a tech would need the assistance of property staff to access. This essentially eliminates the need for an escort around the property. The benefit here is you or your staff is freed up to handle the tasks they are there to do instead of spend hours walking around with a technician. Third, unnecessary interior application is a waste of resources and budget dollars. It also creates needless and avoidable

chemical interaction with humans and pets. It should be standard practice of any reputable pest control company to utilize the safest products and application processes available while also keeping the customers bottom line in mind. That being said, having the best price, products and training are worthless if a pest control company doesn't make protecting the customer from bugs and the chemicals used, its top priority.

Overall, we have created a better mouse trap. However, I have received consistent feedback that this is not going to work. Bids are being passed over, not because my price was too high but because my treatment plan isn't what they have grown to expect. As the person competing for your business, I had to sit back and ask myself why? Why, when this is the better option, are boards shutting it down without a second glance? The overwhelming answers have been, “we are missing out”, “we are not getting a complete treatment if you don't come inside every time”. With this feedback in mind, the question now becomes, how do we overcome decades of practice and expectation to implement a better product? That question is not

an easy one to answer. Each decision maker has different values, expectations, wants and needs. However, the common priorities amongst everyone are they don't want bugs; they want to keep fees low, and when money is to be spent, they want the best service for their money. An exterior treatment without fail, checks these boxes. As we have discussed, the exterior treatment brings the pest control to where the bugs naturally are. From a financial standpoint, a staff member is not being paid for putting off their tasks to escort a technician around the property. The efficiency of you and your staff plays a factor in the dues that are collected from your owners. From an economic standpoint, this is the best protection for the money. Your treatment zone is more effective and is safer for the humans and pets that live in the units you represent.

At the end of the day, this is not an overnight adjustment. It takes time to turn a ship. My advice to you is this, ask questions. To your current or potential pest provider ask about their treatment method, give examples of problems you have encountered and see how they would approach them. Ask yourself, did

their answers streamline the process and keep your budget in mind? Are they using integrated pest management or just putting out chemical and hoping it works? Ask your boards, what are the deciding factors in hiring a pest control company? Don't be afraid to ask why they feel a certain way and if necessary, educate them on the better mousetrap.

Bugs are not going away. This means pest control is always going to be a priority. Embrace the new mousetrap and let pest control work for you!



Judith Watkins
Herbafex Landscaping and Pest Control

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GRASSROOTS ADVOCACY INITIATIVES ARE MORE ESSENTIAL THAN EVER

By *Phoebe E. Neseth, Esq.*
Federal Advocacy
Used with permission from CAI
<https://advocacy.caionline.org/grassroots-advocacy/>

Grassroots advocacy initiatives are critical to the success of CAI's legislative action committees and advocates at their respective state capitols. Each year, CAI advocacy leaders engage with and encourage members across the country to connect with their elected officials and advocate on behalf of the 73.9 million Americans currently living in community associations.

As this housing model continues to grow, we predict a greater need for advocacy efforts this year. In 2020, more than 24,800 CAI advocates sent over 116,500 call-to-action emails to their respective state and federal legislators advocating for issues impacting their communities. CAI anticipates these numbers to increase drastically in 2021 with all 50 states convening their legislative sessions.

It is more important than ever for CAI advocates to engage in grassroots activism across the country. CAI believes it's crucial for our members to tell legislators their stories and help them better understand the need for proper public policy decisions when approaching state legislation regulating community associations.

As the COVID-19 pandemic continues, some legislative sessions are being held virtually. CAI has ample resources available for our members to use when connecting virtually with their legislators. The most effective advocacy tool is for organizing call-to-action email campaigns, which directly connect CAI members and their elected officials with the click of a button. Advocates can curate a compelling ask for their legislator and connect with hundreds of CAI members at the same time. These campaigns easily allow for a legislator to understand if members of the community association industry are in support or in opposition of a bill and its impact on the housing model.

CAI members can join us today in advocating for community associations by:

- Visiting the Advocacy Action Center page to see if your state has a current advocacy campaign.
- Visiting your state's Legislative Action Committee page.
- Downloading CAI's Grassroots Advocacy Resources:
- Advocacy Guide for Telephone Calls, Email, and Social Media handout (1 page)
- Advocate's Guide to Written and Oral Testimony handout (1 page)
- Advocate's Guide to Personal Visits with Legislators handout (2 pages)

Our team is here to help support CAI advocates navigating grassroots campaigns and membership engagement. Please reach out to our Government and Public Affairs team at government@caionline.org to learn more about how you can become an advocate for the community association housing model.



Phoebe E. Neseth, Esq.
Director of Government and Public Affairs and the College of Community Association Lawyers



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HOW TO ADDRESS HOARDING IN YOUR HOA

By Kiara Candelaria

Used by permission from HOA Resources
<https://hoaresources.caionline.org/how-to-address-hoarding-in-your-hoa/>

Hoarding is a prevalent issue in condominiums and homeowners associations. While clutter all over a resident's yard can diminish curb appeal, hoarding can bring more serious nuisances such as odors, pest or rodent infestation, structural distress, and safety hazards, especially in buildings with shared hallways, walls, ceilings, and HVAC systems.

Nuisances are generally defined as conduct that interferes with another resident's quiet enjoyment of their home or unit and creates conditions that are hazardous, noxious, offensive, or a violation of a law. Association governing documents typically contain some language relating to nuisances, although it's generally not very specific.

Most hoarding problems are tied to mental health issues, which means that board members and community managers must tread carefully. "For the most part, the main reason (a resident) can't clean up (the clutter) is that they don't have the skill set, and emotions are in the way," says professor Gail Steketee, dean of Boston University's School of Social Work and co-author of *Stuff: Compulsive Hoarding and the Meaning of Things*.

She suggests identifying someone in the association who has the best relationship with the hoarder or who is most comfortable addressing difficult problems to make the initial approach. Eventually, a person representing the association's interest in terms of health and safety can be brought in to explain why the clutter needs to be removed.

Associations may employ other methods for handling hoarders. Brendan P. Bunn, a shareholder at Chadwick, Washington, Moriarty, Elmore & Bunn in Fairfax, Va., and a fellow in CAI's College of Community Association Lawyers (CCAL), says that association leaders

should contact family or social service agencies that can help determine the hoarder's behavior and address the core problem.

He also recommends reaching out to the local government or fire marshal for assistance. "In many jurisdictions, local governments have instituted programs through zoning and code enforcement departments to deal with hoarders," notes Bunn. "Your tax dollars pay for



these services, so at least give them a try before spending money on legal counsel."

If the hoarding problem remains unresolved, a board can file letters asking the resident to clean up the clutter to show evidence that the association sought voluntary compliance before taking legal action, which is important to prove the association's commitment to fairness and due process. The letters should include a notice to the hoarder that he or she may end up paying the association's legal fees if court action is required, says Bunn.

In addition, most governing documents give the association the right to inspect a unit if violations are suspected. Taking photos from various angles to document the hoarding will allow the association to show the seriousness of the situation if the case goes to court, Bunn notes.

"These steps may sound daunting, but they are worth consideration," he adds. "Hoarder problems do not solve themselves. Your fellow homeowners will appreciate the resulting improvement in their lives and property values."

WI-FI IS ABOUT TO GET FASTER

By Don Carter, Sr Account Executive III
800.428.7280 | imssolutionsgroup.com

When Covid-19 and the subsequent variants put our lives on hold, a lot of people were forced to stay home. Work-from-home and stay-at-home mandates led to unprecedented home internet usage and associated challenges. Kitchens became offices, and work invaded our homes. Office meetings and classrooms were replaced with Zoom and Microsoft Teams meetings. Even our source of entertainment moved to the internet as families binged on Netflix, children and adults played more video games, and most of the shopping moved online.

As a result, households slammed networks with more devices that were connected to Wi-Fi than ever before. The multitude of new devices caused internet connections to appear slow; it interrupted video calls, slowed downloads, creating even more frustrations. These issues soon became terrible headaches and the cause for much consternation among couples, families, and roommates.

When Wi-Fi 5 came out, the average US household had about five Wi-Fi devices in it. Now, homes have nine Wi-Fi devices, with various firms predicting we will hit fifty on average within several years. To handle this level of network connectivity, a new generation of Wi-Fi is required.

Wi-Fi 6 increases speeds, coverage, and security; but most important, the technology does a better job with sharing data connections more efficiently across many devices. With Wi-Fi 6, when one device consumes copious amounts of data, like a video game console downloading a huge game, it will not slow down the entire network, which is what happens using older Wi-Fi technology.

HOW FAST IS IT?

The short but incomplete answer: 9.6 Gbps.

That speed is a theoretical maximum as most home/office use-cases are unlikely to reach that level.

Wi-Fi 6 is about six times faster than Wi-Fi 5 - though speed is largely dependent on the number of access points, devices on



the network, and environment. Overall, Wi-Fi 6 users get the speed, stability, and availability on the level of a wired connection.

The typical download speed in the U.S. is 72 Mbps (less than 1 percent of the theoretical maximum speed). The benefit behind the higher theoretical speed is that in a single environment, it can be split across a whole network of devices. That equates to more potential speed for each device, for example: 10 appliances each using 50 Mbps (download) won't cap out your network capabilities. Speed limitations move to the circuit, versus the appliances.

CONSISTENT ACCESS AND PERFORMANCE

Just as important as pure speed is consistent access with optimized performance. This is where Wi-Fi 6 shines. Wi-Fi 6 does a better job balancing the load and demands of a network across more devices (than its predecessors). As we see more internet-enabled devices and applications (for travel or for home), this elevates from important to necessary.

CAPACITY AND DENSITY

When your children in the next room have hijacked the internet or all your roommates are on video conferences, Wi-Fi 6 efficiently handles any co-channel interference. It is a solution for dense environments like condominiums, apartments, or hotels that have a myriad of devices and simultaneous connections across the building or campus, capable of handling gigabit speeds and greater throughput.

So how does it work? Imagine driving on Highway 98 in July. On an older Wi-Fi network, all these cars, represent devices

like iPhones, laptops, TVs, and game consoles transmitting data - with all of them driving in a single lane. A device that takes more time to finish a task is like that obnoxious car making everyone else behind them tap the brakes.

Wi-Fi 6 reduces traffic congestion by directing traffic. It creates multiple paths, like carpool lanes for the newer, faster devices, and a slow lane for the older, slower devices.

REACH AND COVERAGE

Another common challenge that users experience with Wi-Fi is reach. As you move around your property, your Wi-Fi comes and goes. In some places, there may be no internet access at all. Wi-Fi 6 expands coverage areas throughout your property and does a better job at prioritizing access for applications, devices, and users.

BETTER SECURITY

Wi-Fi 6 also introduces a new security protocol (WPA3) that makes it harder for hackers to crack - WPA3 uses an AES algorithm that is theoretically uncrackable. It also makes some data less useful if hackers do manage to get through. Fortunately, older devices are backward compatible to the new security protocol.

WHAT'S NEXT?

Wi-Fi 6E represents the next big step in wireless with a newly available spectrum in the 6 GHz band that unlocks the capacity, performance, and reliability needed to deliver mission-critical hybrid work experiences of today and tomorrow. With 6E-capable devices, the workforce can experience a true wired-like performance.

6E was a planned effort designed to accommodate the growing number of internet-enabled devices coming on the market and appearing in places of business, in homes, and everywhere. The FCC made a new spectrum available "to enable wider channels that can be immediately used [by Wi-Fi 6] to support gigabit connectivity with lower latency, improved coverage, and better power efficiency." The additional 6GHz band turns a two-lane roadway into a six-lane highway.

WHAT TYPE OF ROUTER OR ACCESS POINTS ARE WI-FI 6 AND 6E CAPABLE?

Several manufacturers already have capable appliances, but a more fitting example would be the Cisco Meraki wireless access solutions. Cisco is world-recognized as the leader in network communications with a heavy focus on solutions and security tailored to the needs of growing communities and businesses.

The Meraki MR57 Access Point (APs) is designed specifically for the rigors of highly dynamic and congested network environments. The new APs combine the speed, power, and security of business-class appliances with the streamlined management of the Meraki Cloud-Managed Dashboard. Designed for next-generation deployments in offices, schools, hospitals, retail shops, condominiums, and hotels, the MR57 offers high throughput, WPA3 enterprise-grade security, and scalable cloud-based management. With a flexible tri-band radio that can operate in 2.4/5/5 GHz or 2.4/5/6 GHz mode, the MR57 gives network teams flexibility in deployment and scaling capacity as 6E clients become more prevalent in the hybrid workplace. The MR57s (and all Meraki appliances) are managed through a single cloud-based software platform allowing rapid deployment and intelligent optimization across highly distributed networks.

For answers to any questions that you may have or if we can assist your property in modernizing your network, please contact us.

LEGISLATIVE ACTION COMMITTEE AT WORK

Did you know that nearly 10 million Floridians live in community associations and pay over \$17 billion a year to maintain their communities? 85 percent of residents rate their overall community association experience as positive (63%) or neutral (22%). 90 percent of these residents say their association's rules protect and enhance property values (64%) or have a neutral effect (26%). 77 percent of Florida residents oppose additional regulation of community associations. Community Associations Institute (CAI) supports public policy that recognizes the rights of homeowners and promotes the self-governance of community associations – affording associations the ability to operate efficiently and protect the investment owners make in their homes and communities.

In Florida, the group that is tasked with carrying out CAI's objective is the CAI Florida Legislative Alliance (CAI-FLA), of which I am a proud member. CAI-FLA is a volunteer legislative action committee consisting of homeowners and professionals serving community associations. We advocate in Florida by identifying community association issues, monitoring pending legislation, and setting legislative priorities. In addition, we build relationships with and educate state legislators, providing invaluable advice with community association issues arise.

CAI-FLA is comprised of delegates from each of the seven CAI chapters located in Florida as well as additional state-wide delegates. The North Gulf Coast Chapter is represented by me, Alan Jowers, a CPA from Destin and Tom Cooper, CMCA, AMS with Sandestin Owners Association in Miramar Beach. We also have Tammy Mercer, CMCA, AMS on our committee as a state-wide delegate from the Perdido Key area. We are led by our current Chair, Michal Bender, an attorney from Broward County and our chief lobbyist, Travis Moore, from the St. Petersburg area. We receive a significant amount of support from the CAI national team, which is led by Dawn Bauman, Senior Vice President of Government & Public Affairs. One of the great strengths of CAI-FLA is that we bring together community association



managers, volunteer homeowners and business partners from a variety of industries, including legal, insurance and accounting, to bring a full scope of viewpoints and perspectives on legislation.

Every year we convene as a committee in August with our Chair and chief lobbyist to discuss legislative priorities for that year. These priorities guide us as we proceed through the legislative year. In Florida, the legislature generally has committee meetings in the fall, and then the full session runs for about two months in the following winter/spring. CAI-FLA has monthly meetings throughout the year and ramps up to weekly meetings when the legislature is in session. Each year, during the committee meeting sessions in the fall, we travel to Tallahassee

to personally visit with key legislators. In the COVID timeframe, we have also become experts at Zoom meetings with legislators. For two years we have held a virtual advocacy week where we schedule virtual visits with multiple legislators and staff. These in-person and virtual visits are key as we work to build relationships with legislators and establish ourselves as valuable resources when legislation about community associations is being debated.

The 2021-22 legislative year saw a considerable focus on community association legislation in response to the tragic collapse of the Champlain Towers South condominium in Surfside, Florida. Multiple bills were filed in both the Florida House and Florida Senate affecting topics ranging from newly required structural inspections, mandatory reserve studies,

changes to construction defect processes, eliminating the waiver of funding for future major repairs and replacements, and several others. CAI-FLA was involved in every step along the way. Unfortunately, members of the Florida legislature did not reach an agreement on legislation prior to this session's adjournment. Despite the tireless efforts of key legislators in both the Florida House and Senate as well as the CAI advocates, legislation did not pass that would contribute to condominium safety in as many as 20,000 condominium buildings.

So how can you help in CAI-FLA's efforts? First of all, if you have any thoughts or comments about legislation from the past year or input on what our priorities should be for next year's legislative year, please reach out to me, Tom Cooper or Tammy Mercer and let us know what those are. Secondly, if you have personal relationships with State legislators, please let us know. A warm introduction is always preferable to a cold one. Lastly, if you are interested in serving on CAI-FLA, please reach out to Kate McDougall Mason to express your interest. It is hard work and at times is fast-paced beyond belief, but I must say that it is a rewarding volunteer effort. I have enjoyed the personal and business relationships I have made and feel accomplished realizing that we are part of the process to set good policy for the community associations throughout the State.

Property Tips and tricks for Maintaining Appearance of elevator



- **Cleaning Stainless Steel** – WD40
- **Removing Minor rust on stainless steel** – Mix Lemon Juice and baking soda into a paste rub with the grain of the stainless, let dry buff off with soft cloth (do NOT use on mirrored stainless)
- **Buttons and Braille** – disinfectant spray directly on cloth
- **Door edges** – Dust and keep free of salt residue
- **Door sills** – Vacuum weekly based on use
- **Phones** – periodically test
- **Pressure washing** – NEVER in front elevator landings

MAINTAINING A HEALTHY HOME

Used with permission from CAI
Taken from Common Ground May/June 2020

Many Americans are now working remotely, taking online classes, or spending more time with family in their homes. They Healthy buildings at Harvard University's T.H. Chan School of Public Health offers practical tips for a healthier home, leading to higher productivity and overall well-being.

Bring in fresh air. Ventilate your home to get rid of indoor pollutants. Replace HVAC filters every 3-6 months.

Let the light in, then dim it out. Open the window shades in the morning and limit exposure to electronics that emit blue light in the evening for improved sleep.

Control moisture. Consider using a dehumidifier or a ventilation fan to prevent mold growth.

Clean regularly. Vacuum carpets and rugs with a high-efficiency particulate air filter. Use surface cleaners that are environmentally friendly and only use harsher disinfectant when necessary.

Fine more tips at www.forhealth.org



Annual Charity Golf Tournament Friday June 3, 2022

Indian Bayou Golf Club, Destin, FL

Registration 10:30 am

Lunch: 11:30 am-12:30 pm

Tee Time: 1 pm

Dinner & Awards Ceremony immediately to follow

Hawaiian prints are a must!

Funds will be given to Children in Crisis & the NGCC Scholarship fund.



5 REASONS TO JOIN CAI

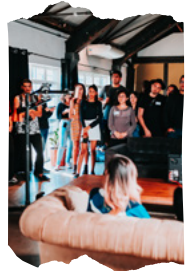


CAI is an international membership organization dedicated to building better communities by providing education and resources to the homeowner leaders who govern and the professionals who support them.

Education & Training

1

Learn how to be a great HOA board leader at luncheons, tradeshow and other educational and social events across the chapter.



2

Resources

Access FREE homeowner guides, publications and best practices to shape outstanding board leaders.

Advocacy

3

Stay connected to the latest state & federal laws. Come participate with the Legislative Action Committee and shape the laws that govern living spaces.



4

Networking

Connect with HOA leaders, and other support professionals locally and worldwide. Draw on the knowledge of others to problem solve and answer questions.

Member Benefits

5

Answer your HOA questions 24/7 with the CAI Exchange online community. Attend discounted and free events locally or join us at the annual meeting.

CAI NORTH GULF COAST CHAPTER

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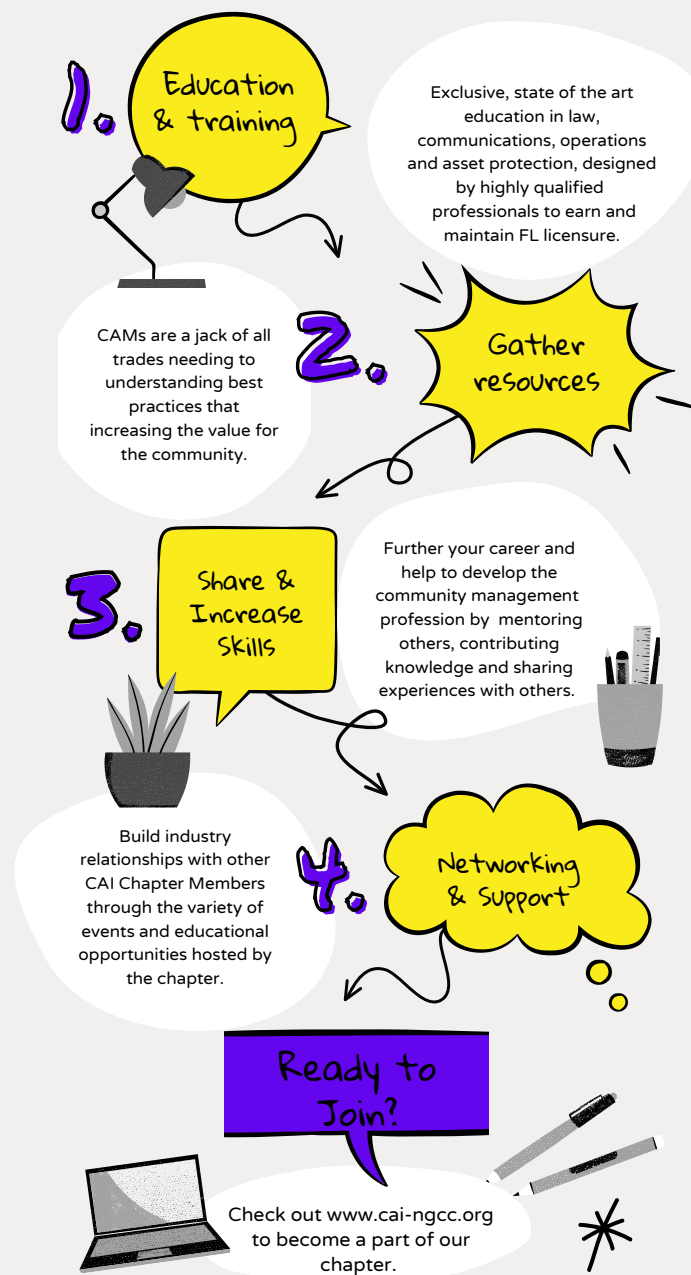
WELCOME

NEW MEMBERS

Deborah Flemings	Kyle Hightower
Eva Garcia Alcantara	Steven Newman
Sonya McKelvey	Greg Cartwright
Lillian Morton	Brandon Hayes
Julie Paliza	Jessica Stainbrook
Mark Schlaudraff	Jim Burgess
Ellen Scott	Jim Burns
Cynthia Sherwood	Jordan Harding
Mechala Matthews	Jason Lamb
Stephen Miner	Mark McCulla
Tammy Johnson	Robert Villio
Erin Huegerich	Tommy Zoghby
Stephen Stabler	Steve Erwin
James Burnes	John Waas
Veronica Trout	Sheila Lee
John Edwards	Maegan Woytek
Mike Snodgrass	Michael Logan

4 Reasons * Managers Should Join CAI

Do you need to present a complex idea or process in an easy-to-understand manner? A process infographic can give a creative, simplified explanation of each step in an informative way.



Phone: 850-797-3472
ed@cai-ngcc.org

NORTH GULF COAST CHAPTER
community
ASSOCIATIONS INSTITUTE

ARE YOU WORKING WITH
COMMUNITY ASSOCIATIONS?

EARN PRIZES FOR REFERRALS!

**We are expanding our membership
across the Florida Panhandle and want
your help in 2022.**

EACH ONE REACH ONE

Chapter members, we need your help to reach out to Board Members, Community Managers and Business Partners to increase membership in our chapter.

For each new person you bring to CAI-NGCC events, you will receive a small prize. For each person you refer that joins the chapter, you will receive one entry for a special drawing on December 1, 2022 and recognized at our Awards Dinner in January 2023.

This is your chance to spread the word on how great involvement in the North Gulf Coast Chapter of Community Associations Institute is and earn prizes and incentives along the way.

Note: All new guest need to actually be first timers to chapter events and sign up for the newsletter. All new chapter members cannot be renewals from year



Contact: ed@cai-ngcc.org 850-797-3472
www.cai-ngcc.org

Congrats

Congratulations on
earning designations
during the 1st Quarter!

Carol Scicchitano, AMS
Ellen Laminack, AMS
Luke Elgee, CMCA
Joseph Scott, CMCA

TRADE SHOW BOOTH WINNERS!



The winner of the
trade show booth is a tie!
FirstService Residential and
Dune Docs will both receive
free booths in 2023!

THE IMPORTANCE OF DESIGNATIONS FOR COMMUNITY MANAGERS

By Debra Laminack, CMCA, AMS, PCAM

Director of Community Management at Burg Management Company, an Association Company and NGCC-CAI Board Member

In the field of community association management, a manager is always under the gun with a heavy load to carry. There are critical statutes and codes that the manager must be aware of, and the manager must have a clear understanding of the Association governing documents to provide proper guidance to the Board of Directors to aid them in making decisions. Experience and education in the field go a long way with boards but building confidence among the clients that a manager services is sometimes extremely difficult to say the least.

One of the best ways for a community association manager to gain respect and demonstrate knowledge is by completing continuing education courses available through The Community Association Institute. Completing the M100 gives

a community association manager an overall knowledge of how association management works on a broad level. This course prepares a manager to test for and obtain their Certified Manager of Community Associations (CMCA) designation through CAMICB. Once the manager successfully passes the CMCA exam, they can add the CMCA designation to their toolbox and their signature line.

The Association Management Specialist designation can be obtained after two years' experience with two 200 level classes taken through the CAI and a Board member certifying that the manager has properly managed their community. Taking the step to obtain the AMS designation demonstrates the commitment of a community association manager to furthering his or her education and building confidence with the boards of the community or communities they support. When the AMS number is issued through CAI, the manager has another designation in their toolbox and their signature line.

After five years of experience as a community association manager, six 200 level classes through CAI, and volunteer hours working within the industry and participating in events that bring education, knowledge, and experience to the manager, he or she can take the case study to obtain the Professional Manager of Community Associations designation which is the highest-level designation in the industry for managers. The case study is an intensive review of a community that needs assistance in various aspects of governance including evaluation of processes, governing documents, etc. The manager is tasked with providing detailed suggestions that can be supported by documentation and state laws that will bring change to the community in the study. The time, knowledge, and ability that it takes to write the PCAM case study paper is only gained through experience in the industry, and thus the PCAM designation brings a great deal of respect to the manager when it is achieved.

Obtaining the CMCA, AMS, and PCAM designations should be both a goal and a desire of every manager in the industry because the requirements to obtain these designations help managers to better service their communities and to make a difference in the field of community association management. Obtaining designations also often leads to a manager being able to demand more pay for the services they provide and can lead to leadership opportunities that go beyond managing communities.

If you have been thinking about beginning the process of obtaining your designations as a community manager, I highly encourage you to do so for your benefit, the benefit of your communities, and for the North Gulf Coast Chapter of CAI. The chapter offers a scholarship program that will assist you in paying for part of the cost of the courses and designations, and it is a great benefit of being a chapter member. There is no better step you can take than to better yourself!

CAM'S CORNER GETTING TO KNOW OUR COMMUNITY ASSOCIATION MANAGERS

An interview with Andrew Hall, CAM, PCAM, AMS, CMCA

How did you start your CAM career?

While working for an association management company expanding its resort management contracts on the east coast, I earned my CAM in anticipation of relocation to Florida.

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

Although Bermuda does not require a CAM license, I managed a resort with a Homeowner Association that expected attention to detail, compliance, and overall owner satisfaction. I enjoyed managing the resort because of the challenge of adapting to an international culture, learning the laws, and working with the friendly Bermudians.

What was one of your biggest challenges as a CAM?

The past two years of the pandemic have been a challenge to all. Between the CDC recommendations and Governor's executive orders changing weekly and sometimes daily, our Board of Directors depended upon the management company for answers. Although restrictions were lifted, we still erred on the side of caution, often not to the approval of our Boards and owners.

How was CAI helpful in your career?

CAI has enhanced my career with education and certifications conducive to the industry. Earning the prestigious

PCAM has elevated my knowledge and confidence when interacting with boards, vendors, legal, leadership, and team members. Attending the national conferences also offered additional learning and networking opportunities.

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?

Never stop learning. The CAM offers' credence to you, your employer, and the communities you serve. Be proud of your accomplishment but do not stop there. Keep advancing your knowledge, and the results will contribute to an even more rewarding career.



**Andrew Hall,
CAM, PCAM, AMS, CMCA**

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

Devote my time and energy to the charities I support.

It is very fulfilling for me to bring comfort, necessities, and possibilities to others in need.

CONGRATULATIONS TO OUR AWARD RECIPIENTS

On Friday January 21st at the Annual Meeting and Awards Dinner we recognized the contributors to the chapter by the following individuals:

Business Partner of the Year: Gene Pereira with Enco
Manager of the Year: Tammy Mercer
Community Volunteer Leader of the Year: Alice Martin
Rising Star: Melissa Avey
Lifetime Achievement Award : Cindy Russell

Also recognized were the 2021 Chapter Sponsors for their financial contributions for the chapter, our committee volunteer for planning and carrying out events and conferences and outgoing board members whose service to the chapter had ended.



TOP FIVE TIPS WHEN NEGOTIATING A CONSTRUCTION CONTRACT

By David Milton and
Scott Kiernan, Orlando

It's the most wonderful time of the year! Not Christmas, but the time of year when your association is preparing to embark on the magical journey that is called a construction project. Construction projects, like life, are full of surprises, but unlike life, there are some things you can do to eliminate or minimize the impacts of those surprises. It all starts with your construction contract.

A well-drafted contract is the result of collaboration between an association's board, the association's manager, and the association's attorney. You obviously have a first-class board, and your manager is one of the finest, so the next step (i.e., retaining a qualified attorney) is key – and fortunately for you, there is no shortage of good attorneys in our local CAI chapter. Yet despite the availability of good attorneys, some associations are hesitant to spend money to have an attorney assist with the negotiation and review of a contract before the contract is actually signed. That hesitation is, however, likely to lead to expensive heartburn (re: litigation that is time-consuming, expensive, uncertain, and aggravating).

So, the first tip – the most important tip when it comes to any legal issue – is to hire a qualified construction attorney. Hiring a qualified construction attorney protects the association (and the association's board) by making sure the contract is as fair as possible toward the association. And, if the contract isn't fair, your attorney helps your association by identifying some of those lesser-known legal pitfalls and then by recommending the rejection of that contract.

With that said, there are some general principles that might help you evaluate a construction contract:

1. Define the scope of work

One of the most important things you can do is define the scope of work. If you and your contractor are not on the same page

when it comes to what you want done and what the contractor is offering to do, you're going to run into all kinds of problems. Hiring an engineer is critical for larger projects that require strict compliance with codes, but no job is too small to have any and all of the details defined up front and made a part of the contract documents.

2. Set the schedule and anticipate delays

Again, definition matters. When must the project start? When must the project be completed? What happens when – not if – construction is delayed? What if the delay is caused by events beyond anybody's control (e.g., weather, supply-chain issues)? Clear expectations prevent misunderstandings. Proper contract provisions can shift delay liability back on the contractor, and even contemplate remedies for the unexpected. Also, even when you and your attorney collaborate and communicate clearly with your contractor, the need for a change order – an amendment to the construction contract that changes the scope of work – often arises. Your contract should set forth procedures for revising the contractor's scope of work, and provide authority for when and where a change order is acceptable.

3. Cost increases

COVID-19, trade issues, inflation, and high demand (for both labor and materials) make cost increases increasingly common, and on larger projects, those cost increases can be significant – we're talking hundreds of thousands of dollars. Most construction contracts include "escalation clauses" – clauses that explain who pays for what when the costs go up. If your contract doesn't have an escalation clause, you may end up paying the lawyers what you and the contractor could have been using to



keep your project moving along. A project that once seemed affordable can quickly double in costs, often times beyond the control of the contractor. This can almost always be avoided with the proper contract provisions established up front. Furthermore, without the proper payment provisions and/or lien release requirements, not only can you pay twice for certain work due to the failure to handle a sub-contractor timely, but an association can face construction lien headaches and litigation complications that become out of control.

4. Insurance and attorney's fees

Should the unfortunate circumstance arise where the contractor causes damages to persons, or property, it is imperative that the contractor has the proper insurance to cover any such claims and/or damages. With the cost of insurance being staggeringly high for associations these days, the last thing you want to do is have the association's insurance policies get dinged with

claims that clearly should be absorbed by the contractor's insurance policies. Even if the association is sued, the proper "additional insured" language transfers that risk immediately back to the contractor's insurance. Last, if litigation ensues over a botched job or breach of contract by the contractor, the proper prevailing party attorneys' fees language can ensure that the association recovers the legal fees it incurred as a result of no fault of its own.

5. Quality assurance

This is an oft-overlooked component of a construction contract. If the contract is for the installation of four pavers for the new flowerpots by the pool, quality assurance is something that probably doesn't require professional training. But when you're talking about a multi-million-dollar roof replacement, quality assurance (including the contractor's compliance with approved plans and state/local building codes) becomes slightly more complicated. Your contract needs to define the role of your quality assurance expert, as well as your expert's authority to compel compliance with approved plans, state/local building codes, etc. Spending a little extra time and money on a professional engineer or consultant to be the association's expert eyes on a project is the smartest move any association can make to avoid problems later.

Often even a small proposal for repair work can cause thousands of dollars in unanticipated costs later, which likely could have been avoided with even the smallest review by association counsel. A few simple changes and/or a short addendum to a contract can be surprisingly affordable and possibly the best fiduciary decision a board can make in any given year.

Thank you to our sponsors!

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