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THE PRESIDENT’S REPORT

What a busy second half of the year we have had already, and it’s just getting under way! We have a plethora of events planned over the next three months that we hope to see well attended.

In August we had 13-chapter members travel to the Annual Conference in Las Vegas, Nevada where they networked and learned alongside other CAI chapter members and professionals. A highlight of the conference was hearing Mrs. Susan O’Malley, the First Female President of a Professional Sports Franchise, speak on leadership. She shared her ups and downs of leading an organization towards growth using groundbreaking business ideas and a customer service-based approach to improve their bottom line and increase ticket sells. Susan’s enthusiasm for the profession and sports team established a winning culture by following 7 rules to establish a winning culture.

Lunches have been informative and fun. Our attendance in just the 5 lunches held has topped 125 members across the area. We are grateful for your flexibility and patience with the handful of challenges with the August lunches as we shifted from our normal schedule to accommodate the storms and staffing shortages. We appreciate all our speakers and attendees at the luncheons- you make

this chapter fabulous!

The Golf Tournament was also postponed due to Hurricane Nicholas. Indian Bayou Golf Club took on over 10 inches of water in 3 days, flooding the green. Our tournament will be held on Friday October 29th with tee off at noon. I would like to thank the golf committee for working tirelessly to get this event pulled together and look forward to a fabulous tournament.

A very big thank you to our Education Committee and their efforts to continue to provide educational opportunities for our members. The Fall Education Conference is scheduled for Tuesday October 19th at Gulf Coast State College. You can register for this amazing event online at www.cai-ngcc.org.

I would like to thank you to our Chapter Members, Sponsors, Committees, and Board of Directors for the incredible things they are accomplishing for Chapter. I would especially like to thank our Executive Director, Kate for the work she is doing to help our chapter grow and keep things running smoothly.

The board would like to thank you to all our Diamond, Platinum, Gold and Silver sponsors. We really appreciate your contributions to our Chapter and



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

continued support throughout the year. You continue to make the North Gulf Chapter valuable to our members. To all our chapter members, thank you for your continued support and participation in making our chapter outstanding. We look forward to seeing you all very soon.

*Danny Ellis
President of CAI-NGCC
Board of Directors*

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FIRE EXTINGUISHER SAFETY TIPS

A portable fire extinguisher can save lives and property by putting out a small fire or containing it until the fire department arrives; but portable extinguishers have limitations. Because fire grows and spreads so rapidly, the number one priority for residents is to get out safely.

Safety tips

- Use a portable fire extinguisher when the fire is confined to a small area, such as a wastebasket, and is not growing; everyone has exited the building; the fire department has been called or is being called; and the room is not filled with smoke.
- To operate a fire extinguisher, remember the word PASS: - Pull the pin. Hold the extinguisher with the nozzle pointing away from you and release the locking mechanism. - Aim low. Point the extinguisher at the base of the fire. - Squeeze the lever slowly and evenly. - Sweep the nozzle from side-to-side.
- For the home, select a multi-purpose extinguisher (can be used on all types of home fires) that is large enough to put out a small fire, but not so heavy as to be difficult to handle.
- Choose a fire extinguisher that carries the label of an independent testing laboratory.
- Read the instructions that come with the fire extinguisher and become familiar with its parts and operation before a fire breaks out. Local fire departments or fire equipment distributors often offer hands-on fire extinguisher trainings.
- Install fire extinguishers close to an exit and keep your back to a clear exit when you use the device so you can make an easy escape if the fire cannot be controlled. If the room fills with smoke, leave immediately.
- Know when to go. Fire extinguishers are one element of a fire response plan, but the primary element is safe escape. Every household should have a home fire escape plan and working smoke alarms.





**OCTOBER IS
 FIRE PREVENTION MONTH**



October is Fire Prevention Month. It's a great time to go over your Fire Protection plan. Remind owners to change their Smoke and Carbon Monoxide Batteries. It would also be a good time to remind your owners to be mindful when grilling outdoors, whether tailgating, on property, or camping to check surroundings overhead, as well as around the area before starting any fire. Keep an extinguisher or other fire retardant close by should things get out of hand. Fires can get out of control quickly. Don't wait to act. Call 911 in case of emergency. Have a safe and happy Fall Y'all!

Remember the P A S S Word

P ull	Pull the pin (or other motion) to unlock the extinguisher.	
A im	Aim at the base (bottom) of the fire and stand 6 - 10 feet away.	
S queeze	Squeeze the lever to discharge the agent.	
S weep	Sweep the spray from left to right until the flames are totally extinguished.	

CLASSES OF FIRES	TYPES OF FIRES	PICTURE SYMBOL
A	Wood, paper, cloth, trash & other ordinary materials.	
B	Gasoline, oil, paint and other flammable liquids.	
C	May be used on fires involving live electrical equipment without danger to the operator.	
D	Combustible metals and combustible metal alloys.	
K	Cooking media (Vegetable or Animal Oils and Fats)	

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Calendar

OCTOBER

- 10/13 Destin Lunch
- 10/20 PCB Lunch
- 10/21 PK Lunch
- 10/23-27 CED Conference
- 10/29 Golf Tourney

NOVEMBER

- 11/1-5 LAC Conf
- 11/10 Destin Lunch
- 11/17 PCB Lunch
- 11/18 PK Lunch

DECEMBER

- 12/8..... Destin Holiday Party
- 12/15 PCB Holiday Party
- 12/16 PK Holiday Party

THE IMPORTANCE OF A ROOF MAINTENANCE PROGRAM

By Bel-Mac Roofing

When thinking of amenities at a condominium, what things come to mind? Most would dream of sips of a fruity cocktail from the tiki bar by the pool, a well-appointed work out facility, or a highly sought-after spa. Those are all amazing things to have at a condominium, but none of those things could exist without a waterproofing system to protect those amenities. The roof system being seen as an amenity may seem laughable to some, but in the association business it's one of the largest expenses you'll likely have.

In the land of paradise, general contractors, and architects love aesthetics, with that comes the hard part, how does the roof design fit in. Let's be honest, the roof of a structure can sometimes be a bit of an afterthought. With this knowledge in hand, you'll want to know how your roof functions to prevent water intrusion. To start, photo documentation is paramount when it comes to archiving the condition of your roof. Living here on the Emerald Coast, we get our fair share of heavy storms and the occasional hurricane, time stamped photos will be a valuable reference point when determining if any damaged occurred during a weather event.

The roof is often overlooked as an asset that needs to be regularly maintained, that is until something goes wrong. A roof system is much like a car. After purchasing a car it's understood that minor upkeep such as oil, tires, brake pads, etc. will wear out and need to be replaced regularly by its owner to keep the car functioning as it should. You wouldn't purchase a car, drive it for 50k miles without changing the oil and then be surprised if a major malfunction occurred. A structures roof system operates on the same principals. The key take away is to invest money into



your roof system annually. Being proactive about your roof will save the association time and money in the long run. Not only can you prevent water intrusion which could consequently cause interior or even structural damage. Maintaining the roof system is crucial to ensure that the system will reach or even surpass its projected life expectancy.

Now that the association has bought in to allocating money to maintain the roof, it's time to coordinate a plan of how the roof will be maintained. There are several things that the association can do. It is highly advantageous to have a certified licensed professional inspect the roof system a minimum of once annually. This person ideally would be either an engineer or certified roofing contractor. Make sure that if you have vendors or other contractors (e.g. repairs for elevator, AC, exhaust vent) performing services on your roof that you keep a log of that information so that if an issue does arise from damage they cause, you will have documentation of their time spent in the damaged area(s).

It's also important to have a

representative of the association walk the roof monthly to perform minor preventative maintenance. This would include cleaning up any trash on the roof and visually observing the system for obvious issues. If any issues are found, don't let the maintenance staff make repairs! Improper repairs or non-compatible materials can void your warranty or cost you more money to correct. That being said, the association should seek out and connect with a solid qualified roofing contractor. This contractor can provide the most important item the association can put into place, a roof maintenance program. Maintenance programs are a contractual agreement, typically 1-3 years between the association and the qualified roofing contractor. The contract should include:

- An annual inspection
- Detailed report with pictures and findings of the inspection for the association's records
- Several man hours to perform any minor sealing or cleaning needed
- Guarantee to respond to leaks

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Continued from page 4

within 24-48 hours

- Emergency Response Program (putting the association at the top of the list after a natural disaster)

Getting the association on a roof maintenance program will be one of the best investments they can make. There are endless benefits to putting a service contract into effect. The program allows the roofing contractor to get familiar with your roof system, enabling them to better service the roof. The pictures and reports can be used as documentation to prove that the association has been doing their due diligence should any warranty or insurance claims be filed. Should any leaks or issues occur, the association will already have a vendor that is lined up to respond within a 1-2-day period, mitigating any prolonged water intrusion. Finally, and arguably the most valuable; agreeing to a service contract includes the emergency response program. Everyone wants to be



first after a hurricane or severe storm, the truth of the matter is not everyone can be. An emergency response program can guarantee that the association will be put at the top of the list when the contractor is responding after a natural disaster. This is much like insurance; you have it in case you need it... but you hope you



never have to use it.

It's important that the association keep the roof at the fore front when budgeting annually. Putting money into maintaining the roof can save the association tens of thousands of dollars over the life the roof. If you feel like your

association is being proactive, answer these questions. When is the last time your roof was inspected? Do you know if your roof is under warranty? Is your roof on a maintenance program? If you had a roof leak today, who would you call? Most importantly to remember, it's important to change your oil!

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CAN REMOTE MEETINGS BE HELD NOW THAT THE STATE OF EMERGENCY HAS EXPIRED?

By Yeline Goin
Originally published by
Becker & Poliakoff in August 2021



The “state of emergency” that had been imposed by Governor DeSantis in light of the COVID-19 pandemic expired on June 26, 2021. As a result, the “emergency powers” given to condominium, cooperatives, and homeowners’ associations in Sections 718.1265, 719.128, and 720.316, Florida Statutes, respectively, are no longer in effect. The

emergency powers that were in effect during the COVID-19 state of emergency included conducting board meetings and membership meetings with notice given as is practicable, but did not specifically give associations the authority to conduct meetings remotely. Nevertheless, many associations did hold meetings remotely in an effort to slow the spread of the virus and to protect its residents and employees. (NOTE: The emergency powers statutes were amended effective July 1, 2021, and now specifically provide that during a declared state of emergency, the association may conduct board meetings, committee meetings, elections, and membership meetings, in whole or in part, by telephone, real-time

videoconferencing, or similar real-time electronic or video communication.)

Now that the state of emergency has expired, what meetings can associations hold remotely, either in whole or in part?

With regard to board meetings, the statutes specifically address the board members’ participation by telephone or videoconferencing, but do not address whether owners may participate remotely or whether the owners can be required to participate remotely. The statutes do provide that meetings of the board must be “open” to all owners. If your board wishes to hold remote board meetings, the board can allow owners to also participate remotely in the

same manner as the board members by giving the owners the call-in number or videoconference link. The law is unsettled as to whether a remote only meeting is valid, as some owners may not have the capability or desire to participate remotely.

With regard to owner meetings, the statute governing corporations not-for-profit, Section 617.0721(3), Florida Statutes, provides that owners and proxyholders may participate remotely and can also vote remotely if authorized by the board of directors, and subject to such guidelines and procedures as the board may adopt. But as with Board

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Continued from page 7

meetings, none of the statutes indicate whether “remote only” meetings, which require the owners to participate remotely, are valid. (Note that this type of “remote voting” contemplated by Section 617.0721(3) is different than the electronic/online voting that is permitted by Sections 718.128, 719.129, and 720.317, Florida Statutes).

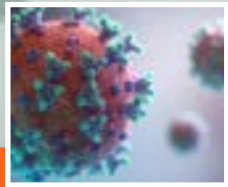
For owner meetings at which an election will be held, the issue is more difficult. The Condominium and Cooperative Acts require owners to vote by “secret ballot” and many homeowners’ associations governing documents also have a secret ballot requirement. In that case, an owner participating remotely would be unable to vote on the election of directors unless the owner voted in advance of the meeting or unless the association had authorized electronic/online voting pursuant to Sections



718.128, 719.129, and 720.317, Florida Statutes). Further, in condominium and cooperative associations, the “election committee” that opens and counts the election ballots must be physically together, and owners are entitled to observe the ballot counting process in the owners’ “presence”.

Because of these legal issues, a “hybrid” approach where owners are given the option to participate remotely, but are not required to participate remotely, is the best approach. Some meetings lend themselves to remote participation more than others. For instance, board meetings and non-election owners’ meetings are the types of meetings that can be managed remotely. However, if there is an election, there will need to be additional considerations.

Boards should discuss these issues with the association’s attorney so that all of the necessary board authorizations can be prepared and approved by the board.



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Do not take your garbage chute for granted

- Keeping the trash chutes and collection rooms clean, sanitary, and odor-free is vital to a property
- The inside of a trash chute and the surrounding area near the collection room is a breeding ground for harmful fungal pathogens, and carries more than 30 different biological and bacterial growths
- Preventative maintenance and a regularly scheduled chute cleaning will help keep these germs and bacteria from becoming airborne when the chute doors are open

*Maurice Baum I.H., Environmental Research & Restoration, Inc.

Do not allow the doors of a garbage chute to remain open

- Biological trash residue, rubbish, and allergens are the ideal environment for germs, bacteria, viruses, and microorganisms
- When intake doors remain open, the updraft allows these microorganisms to become airborne and spread throughout a property via the passageways, air shafts, and duct work
- Do not let your garbage chute become a fire hazard
- Defective trash chute doors, sediment, grease, grime, goo (proven to be flammable as low as 180 degrees) and obstructed air vents are potential fire hazards
- If a fire were to break out and the trash chute doors did not close accordingly, because garbage chutes are fitted with vents, the fire would funnel through the chute like a

chimney stack, up and down the building

- Your building is in violation of fire and safety codes if your chute doors do not meet NFPA 82 standards – “All intake doors into a waste chute shall be provided with self-closing, positive latching frame and having a fire protection rating of not less than 1 hour. Chute discharge door shall be permitted to be held open by fusible link and automatic closing or self-closing fire door”

Maintain the chute

- Maintaining the chute regularly and planning for repairs to ensure it passes inspections is critical
- The chute functions correctly when the working pieces - the pistons (closures/shocks), hinges, and latches, are serviced on a recurring maintenance schedule
- Repair and replacement of worn hardware performed by trained technicians, refurbishing your existing trash chutes and doors to bring them up to code, and a good preventative maintenance program on a quarterly basis will help keep your property's garbage chute and its integral parts functioning properly

Clean the chute

- A properly cleaned trash chute should have the interior chute walls and doors pretreated with a biodegradable enzyme solution to help de-grease, sterilize, and sanitize. As well, the interior chute walls and doors should be cleaned with a 4000-psi pressure washer to strip away the dirt and grime
- It is critical that chute repair and cleaning professionals stay on top of keeping your trash chutes up to code and environmentally safe for owners, residents, guests, and employees.

HOW IS YOUR RECOVERY GOING?

James "JB" Burnes

Project Manager / Business Development
| Complete, Inc.

Has your recovery stalled because of the need for a mountain of paperwork that is necessary to properly document damages and costs?



Is your project/property manager doing his or her best to legally recover all funds owed to your association? Many of the required activities performed during the recovery process are outside of the normal scope of association management, which can result in an association not being fully compensated for damages.

I would like to present a few steps toward success:

1. Your insurance agent is the best source for understanding your policies and coverages. Request a Full Copy of Your Policy and Know Your Limits. Make sure this includes all policy declarations and endorsements. Has your insurance agent provided you with a Schedule Of Values (SOV)? This should be presented

as a spreadsheet that shows each policy, any sublimits, and it should also include your deductibles where applicable. It is very important to gain a clean objective understanding of your coverages.

2. Florida Statute Section 718.111, which governs condominiums, provides in pertinent part that "the officers and directors of the association have a fiduciary relationship to the unit owners." Is your Board of Directors fulfilling their fiduciary obligation to conduct a reasonable investigation into their insurance claim (or potential insurance claim) and have some reliable opinion from an experienced professional on the matter? This can involve counsel and experienced appraisers with requisite



experience in evaluating insurance claim damage, particularly as that damage concerns condominium and homeowners' associations. Hiring the right team of experienced professionals can

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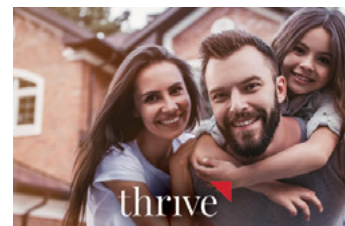
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establish the board's good faith and an independent and reasonable basis for a business judgment of whether to proceed with potential recovery under the association's insurance policy.

3. Educate your owners on the differences between COA/HOA and Owner (HO-6) responsibilities. Each COA/HOA is different and there are always variations as to what specifically a COA/HOA is responsible for. Generally speaking, COA/HOAs will cover the common areas and the building exteriors while the unit owner is responsible for damage inside the unit including floors, ceilings, cabinetry, personal property, liability claims, etc. This is commonly referred to as a "walls-in" or an HO-6 policy. Learn more here => <https://www.teamcomplete.com/responsibilities-as-a-condo-owner-in-florida-post-hurricane-michael/>

4. Setup a financial committee to advise the BOD on financial policy as it relates to recovery. I.E., special assessments for deductibles and non-insured recovery expenses. I would also recommend a subcommittee that is focused on recalculating reserves requirements as major common elements are replaced. The effective age of all major replacements should be updated in your 30-year reserves model. This may reduce your required monthly contributions to reserves.

5. Your Treasurer should be quarterbacking these efforts to ensure that the reserves remain fully funded while reducing monthly assessments to mitigate the financial burden on the owners.

6. Once you understand the Rough Order of Magnitude (ROM), Submit the full value to your carrier to review.

7. Complete and submit a notarized Proof of Loss to your carrier, as your insurance agents instructs.

APPRAISAL--If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal...The appraisers shall then set the amount of the loss...They shall submit their differences to the umpire....Written agreement signed by any two of these three shall set the amount of the loss.

8. The most cost effective and efficient method to resolve an impasse is included in your policy as arbitration or appraisal. If you disagree with your carrier's adjustment, make a written demand for Appraisal, as defined in your policy.

Remember that the decisions made by your management team during your recovery will impact the association for many years to come.

James Burnes is a licensed Florida Real Estate Broker and CAM.

Happy Fall!

From the Membership Committee!

We have been busy at the Membership Committee working on some exciting new things for our members. Many thanks to Kate for putting our plans into action by mailing out postcards to our newest members. We've had over 60 new members join this year, and we are excited to welcome them to CAI. We are planning a New Member Welcome Event, actually two welcome events, so we can reach our broad geographic area. We hope to host one event in the 30A/Inlet Beach Area this November. The date will be announced soon. After polling our members, many people agreed an evening mingle would work best for them. In the new year, we plan to host another New Member Welcome event closer to the Fort Walton Beach area. We hope that by planning two events, we will allow our members to choose which location works better for them. We don't want anyone to miss out on this very exciting event.

The Membership Committee was excited to have a member join our group as well. Thanks to Michelle Sidlasky for joining our group from the Suncoast Area! We are always seeking new members to join our active committee. We meet monthly via Zoom and we are planning to meet quarterly in person. If you'd like to join us, please email Hayley.bryant@communitybank.net

The committee is also working to produce several educational videos for our chapter. The videos will be released in early 2022, and they will serve to educate members about benefits of CAI. Another video will have clips from our Board of Directors and other useful information. We hope to use these videos to promote our chapter and serve our members. We need faces for these videos!! If you're interested, please reach out by email to Hayley (address above.)

PREVENTATIVE MAINTENANCE PLANS FOR CONDOMINIUMS & BEST PRACTICES

By Jimmy Fell

Over the past decade or so, preventative maintenance plans for condominiums have evolved from simple checklists and in house inspections to outsourcing services to experienced vendors. Regardless of the manner in which the Board of Directors (Board) decides to proceed, they have a fiduciary duty to act in good faith, in the best interest of the unit owners, and exercise due care and diligence in carrying out their duties. Fast forward to today and reflecting on the recent situation and national attention generated by the south Florida situation, both condominium Boards and Property Management Companies are looking deeper at how their properties are maintained and managed. Guess who else is looking closer at how properties are maintained? Insurance companies. According to Debbie Freeman with Gambrell, Sturges & Tober, insurance carriers are increasingly requesting the following documents as part of their renewal process:

- Copy of the most recent structural engineering report or in-depth condition survey report
- Current financials
- All board notes from the preceding 12 months
- Date of the last building recertification or documents available for the most

recent re-certification

- Date of the next planned recertification and details on what is to be included in this process
- Copy of last Reserve Study

Although 40-year building certification (and re-certification) inspection reports are mandated by code in south Florida (Broward & Miami Dade), there are discussions being conducted by several other municipalities, to consider implementing some type of building certification and safety inspection. The point here is clear and time for the Board to act was yesterday. Preventative maintenance plans can serve multiple purposes. However, one of the main goals of a condominium maintenance plan is to ensure the buildings are safe and the anticipated useful life of the building components is achieved. In contrast, take a car for instance. If you do not change the oil in your car as recommended by the manufacturer, there is a high probability that your car will not perform properly over its lifetime. In fact, a lack of preventative maintenance (such as not performing oil changes) will cost you unanticipated expenses in engine repairs.

When it comes to the exterior building components, the biggest expenses for condominiums are typically Roofs, Exterior Wall Claddings, Windows/

Sliding Glass Doors, and Concrete. Each one of these components is intended to keep the water out and each one of these components requires some type of routine or planned maintenance. So what are the Best Practices to develop a proactive maintenance plan. Below are some general topics that should be considered when creating a proactive maintenance plan:

- Get the Right People on the Team – This includes hiring applicable outside vendors who have the necessary experience and may include engineers, contractors or manufactures.
- Establish the Goals for the Preventative Maintenance Plan –

This may include identifying the components to be included, creating a committee to manage the plan and report back to the Board, and

- Collect Detailed Information on Existing Equipment.
- Decide Which Assets and Equipment to Include.
- Develop a Preventative Maintenance Schedule.

One aspect of a preventative maintenance plan that should never be overlooked is the fact a properly executed plan extends the service life of the components, which saves unit owners money, helps eliminate assessments, and increases the value of the property.



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MOLD: THE GOOD, THE BAD, AND THE FUGLY

Chris Emery
ServPro of West Pensacola

Mold has had a reputation as a terrorizer, despite its line of all time best selling products, beer, cheese and penicillin. When people see or hear about mold, they tend to get a little up in arms regardless of how much or how little actual mold there is, while on the other end there are those that downplay mold as insignificant and try to ignore it. During the winter when more spaces are left uninhabited, paying attention to some key areas can prevent mold from getting an opportunity to grow while no one's looking. Ultimately, the best tool to disarm the intimidating qualities of mold is simply knowledge of what it is and how it works. Just a manageable organic, that more often than not, when treated effectively, can be handled in house. Though when left unattended and not given its due respect and attention it can cause some damages, and not to mention headaches.

To date, the IICRC (Institute of Inspection Cleaning and Restoration) S500 Water Damage Restoration Standard has been recognized as the guidepost within the restoration industry, as it is also the basis used by most insurance adjusters in evaluating claims. Having staff trained in some of the basic courses provided by the IICRC can go a long way in taking care of mold and moisture issues on site.

Mold is a fungus, containing thousands of microscopic spores that function like tiny seeds. When something causes the spore mass to break, the airborne spores land and settle on a surface. Molds have two chemical "weapons". Mycotoxins and Microbial Volatile Organic Compounds (mVOCs) Mycotoxins are poisonous substances, designed for chemical warfare against other organisms. The adverse effects are often similar to allergens, red itchy eyes, runny nose, headaches, and tend to alleviate when away from the building they are in. Spores can germinate after only 12 hours. Penicillium sp. colonizes between 2-3 days. Stachybotrys chartarum "Black Mold" in 8-12 days. The spores may lie



Black mold.

dormant, waiting for the right conditions for growth. The three conditions that mold needs to grow are:

Food. organic materials in a structure. Check for contamination of paper, cardboard, sheetrock, ceilings, and carpets. If mold is not visible, but moldy, musty smells are present, the contamination is possibly hidden from view in unseen places, such as in ductwork, inside wall cavities, or behind vanities. Other locations might include above ceiling tiles and on structure near leaky pipes, roof leaks, condensation, insufficient insulation, and vapor barriers.

Temperature. Molds generally grow best in common building temperatures between 68 and 86 F. Having an HVAC assessment to check the MERV (Minimum Efficiency Rating) is above 13 or higher. Large gaps in temperature between inside and outside can create condensation which feeds mold. Also having a seasonal duct cleaning can eliminate spore build up.

Moisture. It is a good rule of thumb that where there is water there will be mold. Most molds can survive in relative humidities as low as 65%. To prevent mold growth, indoor relative humidity should be maintained below 60%, and all issues of elevated moisture should be dealt with as rapidly as possible. One of the best measures to take for a space that will



Contaminated porous material.

be unoccupied for an extended period is to run a dehumidifier in addition to the HVAC system. Air flow should be clear of any obstructions. Advise against overly cluttered storage closets. Also fans or air purifiers with HEPA filters can be great for cutting down on the amount of spores in the air, as HEPA filters are actually tight enough to trap mold spores.

Detecting and Treating Mold

The determination of whether to remove or simply clean the affected area depends on the type of material the mold is growing on. With a non-porous material like glass, metal or formica counter tops it is typically safe to HEPA-vacuum to remove spores and then clean with a mold killing solution such as BENEFACT (plant based & non-toxic). But any porous materials like drywall, ceilings, insulation, should first be HEPA-vacuumed and then treated and completely removed.

Once the affected area exceeds 10 sq ft, it is recommended to contact a licensed mold remediation company, as they should have proper equipment and be fully compliant with current procedures and protocols for containment and removal of the affected material. Be sure to vet your service provider is certified by a nationally accredited organization, noteworthy ones including but not limited to NORMI National Organization of Remediators and Mold Inspectors, IICRC Institute of Inspection Cleaning and Restoration, that have adopted procedures to ensure safety



Containment barriers.

of employees and building occupants, centered around controlling dust during demolition, controlling direction of airflow through negative pressurization, and erecting containment barriers to restrict mold spores.

As the extensiveness of a mold issue grows along with the apparent costs and need for an insurance claim, it is advised to have a thorough mold inspection done by an IAQ Indoor Air Quality Professional. In Florida the law states that an official mold inspection cannot be done by the same company that provides the remediation services, as it is a conflict of interest. It can be beneficial to have a separate relationship with both an IAQ vendor in addition to your remediation provider, to avoid scenarios where conflicting interests result in reporting the need for exaggerated procedures that can be both costly and unnecessary. The purpose of testing is to determine the scope of remediation activities and to prepare a plan or protocol for remediation, as well as post tests to determine effectiveness of the work performed.

All parties involved should be able work together toward the goal of fully treating, containing and removing the mold with the main goal of ensuring the environment is safe for all workers and occupant throughout the entire process.

CALL FOR CANDIDATES

FOR THE 2022 ELECTION OF DIRECTORS

The Inspectors of Election, LLC (TIE) has been appointed as the facilitator and oversight authority for the Chapter's election of Board Directors.

We are pleased to be involved with this election. As a part of our services, we are putting out a "Call for Candidates" to fill the open positions on the Board. This election has three (3) open positions. There are two (2) three-year terms for Community Association Managers and 1 (one) three-year term for an At-Large Member that can be filled by either a Community Association Manager or a Community Association Volunteers. Service will begin January 2022.

This is your opportunity to get involved and support your Chapter!

To run for a position on the Board of Directors please fill out the online candidate form at www.tieivote.com

Username: NGCC Password: 4178

To be included as a candidate, the online form must be received no later than 5:00 PM on October 18, 2021. The Information provided will be presented to the members exactly as provided to The Inspectors of Election.

The Board's nine (9) members are responsible for the Chapter's policy and governance. The minimum board category composition shall include two (2) Community Association Volunteers, two (2) Community Association Managers, two (2) Business Partners, and three (3) At-Large Members. To ensure there is equitable representation of the membership on the Board, only one representative (including principals and employees) from a member firm, association, company or organization is eligible to run for, or sit on, the Board at any one time.

IDEAL CANDIDATES:

- Must agree to help further CAI's mission and strategic plan.
- Must be a current CAI and NGCC member in good standing.
- Must commit to attend all board meetings.
- Must agree to attend the monthly luncheons in at least one of the areas within our Chapter footprint.
- Attend other Chapter Events within our Chapter footprint.

- Must agree to serve on at least one committee and attend all meetings of that committee.

Individuals interested in serving on the Chapter's Board of Directors must submit a completed Form and a brief biography, as described above no later than 5:00 PM on October 18, 2021. The Nominating Committee will then review the applications and qualified candidates will be notified and placed on the ballot. The Nominating Bio's will be posted for electronic voting, as presented, for our members to view.

Balloting will begin on November 3rd and voting will end on December 3rd.

At one or more of the November luncheons, you may introduce yourself and present a short three-minute bio about yourself and why you want to serve on the CAI Board of Directors. For the dates, times, locations and to reserve a speaking spot, contact the Chapter Executive Director below.

For more details, contact Kate McDougall-Mason, Chapter Executive Director at ed@cai-ngcc.org or 850-797-3472 or you may contact any CAI North Gulf Coast Chapter Board Member.

Welcome

NEW MEMBERS

Melissa Avey
James Flick
Cameron Barakat
Kyle Bosch
Sammi Simpson
Matt Johns

Brittany Hester
Anita Nuckolls
Laurie Turner
Valerie Bender
Kathleen Beckman
John Began

Judson "Bryan" Howell
David Huff
Sheri Ricketson
Jeffrey Tirado, CIRMS
Kasondra Hughes
Christie Oliver

HURRICANE “READY” 2021 ☂

1. Preparation is year round.

Florida has 40% of all hurricanes; a 45% chance of a major hit in 2021 (30% avg). Pre-loss means planning: service contracts for temporary repairs, water mitigation & representation.

3. Think ahead.

Prepare to pay your deductible upfront. Engage with your bank for a line of credit. Timing is king. Like cash.

5. Get intimate with policy.


What's covered, what isn't? Check for flood coverage (rarely included), updated coverages, and remote access to them.

2. Pre-loss: document, document, document!

Photos & videos of exterior, interior & contents can maximize storm damage insurance claim recovery.

4. Archiving wins.

The Cloud can save insurance policies, building statements, plans, vendor contacts & all other important documents.



POST-HURRICANE ► 1. Safety. Then other things, like roof logs.

Structural damage = an expert certifying safety before you enter. Once in, log anyone accessing the roof and any photos/videos by owners.

2. Who does what?

Townhomes & HOA's vs. Condos. Master policies vs. individuals. Critical to know whose duty is to repair and whose to mitigate; and whether for an insurable event or for maintenance.

4. Devil's in details.

Spreadsheet all owner complaints - dates, issues, methods. Get yourself & that expert involved; document surrounding visuals for wind speeds. Then let them investigate the not-so-visual.

3. Red-light major repairs.

Tarp if you must, but temporary repairs are more effective & allow you to document damages fully.

5. Know your first call.

Before calling your insurer, contact a claims expert to assist you with documenting and processing your complex association loss.

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Annual Charity Golf Tournament

Friday, October 29th, 2021

Indian Bayou Golf Club

Destin, Florida

Sign-in: 10:00 AM

Lunch: 10:30-11:30 AM

Shotgun Start: 12:30 PM

Register now for your 4 some!

4-somes \$700

Includes: lunch, dinner, 4 drink tickets, 2 golf carts, swag bag

Mulligans \$75 on line, \$80, day of

Drone footage of Longest Drive \$25 per golfer

Register Online at : www.cai-ngcc.org



Benefiting



Community Association
Institute North Gulf Coast
Educational Scholarships

Fall Education Conference

Tuesday October 19th, 2021

7:30am -4pm

Gulf Coast State College
5230 West Highway 98
Panama City, FL
Room SUE 232

Free for NGC Chapter Members, nonmembers \$40

Register at www.cai-ngcc.org

Questions? 850-797-3472 or ed@cai-ngcc.org

CAMs come and earn 6 Continuing Education hours with the North Gulf Coast Chapter! Breakfast and Lunch provided. Register for the conference closes on Sunday October 17th at 4pm; so, go register for this event!

7:30 am Sign in and Breakfast

8:00 am Welcome

8:30 am Insurance Claims

9:45 am Financial Management

11:00 am 2021 Hot HR Topics -Best Practices Associations

12:00 pm Lunch and panel discussion surrounding the Champlain Towers Collapse

1:15-3:15 pm Legal Update

3:15 pm Wrap up



Title Sponsor:



CAM'S CORNER

GETTING TO KNOW OUR COMMUNITY ASSOCIATION MANAGERS

An Interview with Gene Claseman, LCAM, CMCA, AMS, CPO, OSHA 10/30

How did you start your CAM career?

My first exposure to association management was in 2008 when I was an entry level employee of Shores of Panama Resort. I basically was a “yes” man that would take on every challenge and project the community association manager gave me. Over time my interest in furthering my knowledge to be a CAM grew and it was suggested that I obtain my license. I enrolled in the licensing course at Gulf Coast and in September 2012 I passed my state exam.

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

Hands down would have to be Island Reserve. It was my first position and was the quintessential definition of “Baptism by fire”. I was given less than 1 week training with the departing manager, and my first weekend on the job happened to be the annual member meeting and election. I had to quickly learn the operations of the 10 building, 300-member association only by reviewing past records and performing extensive research. I learned a great deal during my tenure as I was hired in the middle of a construction defect lawsuit which exposed me to the many phases of legal proceedings as well as the remedial construction process. Ultimately, I attribute my thick skin, intestinal fortitude, and my appetite for complex problem solving to the years I devoted to Island Reserve.

What was one of your biggest challenges as a CAM?

Post Hurricane Michael was intense. I rode the storm out at home which I will never do again. I lost my home that day and looking back I could have easily lost my life. Immediately afterwards I had two choices, stand and stare at all that was lost or get back to work, I chose work. It was a tough balance between looking after my personal needs as well as performing the duties of a Community Association Manager. I found myself documenting damages and helping to secure property before I had even determined whether I had a place to sleep that evening. The coming weeks and months afterwards were almost equally as challenging as tough decisions had to be made and the repair/restoration process was both mentally and physically exhausting.

How was CAI helpful in your career?

I was introduced to CAI by my insurance broker who invited me out to a luncheon. To be honest, I had no idea the organization existed. I had been so accustomed to doing things on my own for so long that I almost didn't know where to start with CAI. I started slowly by attending the luncheons and using the Open-Exchange to research solutions when I was in a pinch. Gradually I would volunteer for committees and events and make valuable vendor contacts. That led to exploring additional accreditation through CAI. Today I am a CMCA, AMS and am actively pursuing my PCAM.

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?

Leave your preconceptions at the door. Have an open mind as to what it means to be a CAM. Yes, we are all licensed to perform a role for the association(s) we manage, however you are not bound to be a desk jockey, spreadsheet analyst or a glorified peanut counter. Try to be a “jack of all trades, master of none”. Your greatest value to your board is to know when it is best to get another professional involved. There is no shame in asking for help and there is much to lose by inadvertently leading your board down the wrong path. Challenge yourself to learn new skills all the time, work to further your accreditation, and try to put yourself in more uncomfortable situations. If you do these things, you will be surprised at your personal and professional growth over time.

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

As cliché as it sounds, my plan to retire is on the island of Siquijor, Philippines, living a simpler life surrounded by carefree people. I discovered the island during a backpacking trip I took in 2017. I was island hopping for several weeks but found Siquijor felt like it could become home one day. I would take up scuba diving again for recreation and if I was compelled to put my skillset to work, I would volunteer to help the local municipality and charities.



Gene Claseman
LCAM, CMCA, AMS, CPO,
OSHA 10/30

Owner/Operator

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