



President's Message

I'm honored to serve as your Chapter President and excited about the opportunities ahead. This year marks the start of a three-year strategic plan focused on innovation, modernization, and growth. Together, we will strengthen our foundation and take our chapter to new heights.

Our 2026–2028 Goals

Innovation & Operational Excellence

- Empower our board and committees with training and resources.
- Build effective, engaged committees with clear charters and actionable goals.
- Streamline committee work—less is more!
- Equip committee chairs with leadership training.
- Present a united, confident board ready for the future.

Modernization of Products & Services

- Utilize GlueUp for training, community building, and digital engagement.
- Bring in industry experts for educational sessions.
- Expand our digital presence through social media and marketing.
- Increase brand recognition with swag, giveaways, signage, and shared highlights.

Engagement & Growth

- Achieve 5% annual growth and 80% retention by 2028.
- Implement a strong welcome plan for new members.
- Highlight member benefits and celebrate anniversaries.
- Encourage designations, scholarships, mentorship, and creative incentives.
- Strengthen charitable involvement with #LoveWhereYouLive initiatives.

Let's Make It Happen

This is an ambitious plan, but together, we can achieve it. Your participation—through committees, events, and outreach—will be the key to success.

Thank you for your continued support and commitment. Here's to a year of innovation, growth, and community!

“The service you do is the rent you pay for being here on earth” – Mohammad Ali

Warm regards,

Sally Mevers

President, North Gulf Coast Chapter CAI



Sally Mevers, CIRMS, CPIA–
Acentria Insurance

UPCOMING EVENTS

April 2026 Destin Lunch

09 Apr 2026 | 11:30 AM - 01:00 PM

Cantina Laredo

Join us as our Chapter President, Sally Mevers delivers Insurance Best Practices. This qualifies as a 1hr IFM CEU!

April 2026 Panama City Beach lunch

15 Apr 2026 | 11:30 AM - 01:00 PM

Dee's Hangout

Join us as our Chapter President, Sally Mevers, presents Insurance Best Practices. This qualifies as a 1hr IFM CEU.

Pensacola Blue Wahoo's Game!

19 Apr 2026 | 05:00 PM - 10:00 PM

Blue Wahoos Stadium, Pensacola

April 2026 Perdido Key lunch

21 Apr 2026 | 11:30 AM - 01:00 PM

Lillian's Pizza

Join us for the Recharge Solution! presented by Tom Engblom

Meet Your 2026 Board Of Directors



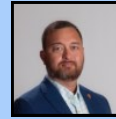
Sally Mevers
President – Acentria Insurance



Emily Wright
Treasurer – Community Bank



Melissa Avey
President-Elect – Virtuous MG



Arthur Stutz
Past President – Secure Vision



Don Carter
Vice President – Secure Vision



Rusty Stinson
Director



Kevin O'Sullivan
Secretary – C/Sharpe



Lee Nettles
Director

The strength of our chapter is a direct reflection of the leadership provided by our Board of Directors. Their vision, professionalism, and commitment to excellence continue to move our chapter forward. We thank them for their service and unwavering dedication to our members.

DID YOU KNOW WE OFFER SCHOLARSHIPS?

The CAI North Gulf Coast Chapter is proud to support the continued education and professional growth of our members through our scholarship program.

What's Offered ?

Members may receive 50% reimbursement of course costs for approved education related to industry designations.

Eligible designations include:

CMCA AMS
PCAM LSM Educated Business Partner

How It Works ?

- ◆ Submit a scholarship application
- Application is reviewed for:
- ◆ Active membership status
 - ◆ Course eligibility



Once approved:

- ◆ Complete your course
- ◆ Submit proof of completion and passing
- ◆ Receive reimbursement (50% of course cost)

✓ Scholarships are awarded on a first-come, first-served basis

How to Apply ?

To request a scholarship application or learn more:

✉ Contact: ed@cai-ngcc.org

Once approved and completed, reimbursement will be issued directly to the applicant upon verification.

Why This Matters ?

Investing in education strengthens not only individual careers—but also the communities we serve. Through continued learning and professional designations, CAI members help elevate the standards of community association management across the region.



A Banking Partner Built for Associations and the Communities They Serve

For associations and management professionals, the right banking partner does more than process transactions, it helps protect assets, streamline operations, and support long-term success. At Community Bank, serving associations is not a sideline; it's a specialized focus backed by experience, relationships, and a deep understanding of how associations operate day to day.

Community Bank is a relationship-focused financial institution rooted in service, integrity, and community impact. Founded in Forest, Mississippi in 1905, the bank has grown from a single local office into a multistate organization with more than \$5 billion in assets, 56 locations, and more than 850 staff serving customers across Mississippi, Alabama, Florida, and Tennessee. Throughout its more than 120-year history, Community Bank has remained committed to doing business with purpose and care.

Community Bank's culture is defined by a consistent priority of putting people first. From scripture displayed on its marquees to ensuring every phone call is answered by a live person, the bank emphasizes personal relationships and trust at every level. Customers are known by name, and relationships are valued regardless of size, an approach that has shaped Community Bank's long-term success and reputation across the Southeast.

Today, that commitment is especially evident through Community Bank's dedicated Association Division, a team focused exclusively on the needs of community associations and the professionals who manage them.

The Association Division works closely with property managers, board members, and association vendors to provide customized banking solutions designed for transparency, security, and efficiency. From operating and reserve accounts to fraud-prevention tools and streamlined treasury services, Community Bank understands the financial complexities associations face—and provides solutions built to support compliance, accountability, and peace of mind.

Beyond banking services, Community Bank is deeply invested in the association industry itself. The bank is an active supporter of Community Associations Institute (CAI), regularly sponsoring events, educational programs, and networking opportunities that strengthen the industry as a whole.

That community-first mindset extends beyond associations to everything Community Bank does. With 56 locations across four states and a culture centered on personal relationships, the bank emphasizes accessibility, responsiveness, and service. Every call is answered by a live person, and every relationship—large or small—is treated with care and respect.

For association professionals looking for a banking partner that understands their world, Community Bank offers more than financial services. It offers a long-term partnership rooted in trust, expertise, and a shared commitment to the communities associations serve.



Emily Wright | Assistant Vice President/Association Group

P 850-269-5903 | M 850-428-3080

Community Bank | 12590 Emerald Coast Parkway • Miramar Beach, FL • 32550

Emily.Wright@communitybank.net



Referral REWARDS

Are you a CAI super fan?
Help us grow our
community by
recommending CAI to
prospective members!

When someone joins based
on your referral, you'll be
entered to win a special
prize and recognized in our
quarterly newsletter. Share
the value of your
membership and help us
welcome new faces to the
chapter!



GET TO KNOW YOUR CUSTOMERS. HELP SOLVE PROBLEMS. GROW YOUR BUSINESS!

5 Reasons to Join CAI

- **Resources.** Connect with the \$40 billion community association marketplace.
- **Networking.** Establish a strong professional network with your local chapter connections.
- **Education.** Master your industry. Earn the CAI Educated Business Partner distinction.
- **Advocacy.** Stay current on the latest state and federal laws.
- **Member Benefits.** Answer HOA questions 24/7 with the CAI Exchange online community.




Become a CAI member today!

To join, visit www.caionline.org/5Reasons or call (888) 224-4321.

community
ASSOCIATIONS INSTITUTE

NEW JOB



Did you know that we have a job board and
current members can post jobs on our website
for free? Just email your posting to ed@caingcc.org
in a word doc and it will be posted.

2026 CAI Annual Conference & Exposition

June 3-5, 2026
The Diplomat Beach Resort
Hollywood, Florida

**Community
NOW** 2026
INNOVATE. OPTIMIZE. THRIVE.



Community Association Managers

- ◆ Mrs. Judy K Smith
- ◆ Bayleigh Shumaker
- ◆ Heidi Jacobs
- ◆ Mrs. Patricia S Jennings
- ◆ Cynthia ann Russell
- ◆ Rachel Rebecca Skipper
- ◆ Mr. Jimmy Stewart, Jr.
- ◆ Mrs. Christina Marie Weber
- ◆ Mr. Jeffrey Lane Green
- ◆ Jonathan Michael Owens
- ◆ Elizabeth Young
- ◆ Owen Viveen
- ◆ Lisa Gaye Baxter

Association Management Firms

- ◆ Trident Management
- ◆ The CAM Firm, Inc.

Volunteer Leaders

- ◆ Mr. Steven Basswell
- ◆ Mr. Larry Luther
- ◆ Carmen Vanderbark
- ◆ Mr. Kyle Budde
- ◆ Mr. Mark Cherne
- ◆ Dianne Burgess

Business Partners

- ◆ Forever Lawn Emerald Coast
- ◆ Granilux Solutions
- ◆ Reroof America Contractors FL, LLC
- ◆ Summit Fire and Security
- ◆ TK Elevator Corporation
- ◆ OSG
- ◆ Southeastern Roofing & Coatings
- ◆ BONHOM Property Management
- ◆ Southern Post Tension, LLC

Welcome to the Community Associations Institute (CAI) - North Gulf Coast Chapter family! We are thrilled to have you join our chapter and become part of a dynamic network of community leaders, volunteers, and industry professionals dedicated to building better communities. As a member, you now have access to valuable education, resources, and connections that will support your growth and success in community association living and management. We encourage you to get involved, attend events, join a committee, and take full advantage of everything CAI has to offer. Your voice, experience, and perspective are an important part of our continued mission, and we look forward to growing together.



4 Reasons You Need a Building Maintenance Team for Your Gulf Coast Property

If you are responsible for any of the following, this article is for you:

Managing a condominium, multi-family, or commercial property
Overseeing healthcare, hospitality, or educational facilities
Maintaining stadiums or parking structures in a coastal environment
Serving on a board or community association

From beachfront condos to busy hospitals, Gulf Coast properties face an intense mix of sun, salt, storms, and humidity that wear down your building's exterior. For property and facility managers, staying ahead of this damage can feel like a full-time job. Without a trusted maintenance partner, small exterior issues can escalate into expensive, disruptive problems. And waiting until a problem becomes an emergency isn't a strategy, it's a liability. Having a professional, responsive exterior maintenance team is one of the smartest investments you can make for your property's future. Here's why:

1. It Saves You Money in the Long Run

Preventative maintenance is cheaper than reactive repairs. With regular inspections and small fixes along the way, you avoid emergency work orders, major system failures, and the domino effect of neglect. Our Service Maintenance Program helps you catch issues early, before they turn into budget-breaking problems. You protect your reserve funds, extend the life of your building, and eliminate surprise costs.

2. It's Less Intrusive and Keeps Disruption to a Minimum

No one wants disruptive construction or blocked access when it could have been avoided. Our maintenance approach focuses on early, non-invasive repairs that prevent the need for extensive, intrusive restoration work. That means fewer disruptions to owners, guests, and day-to-day operations.

3. Helps You Plan and Budget with Confidence

Preventative maintenance gives you visibility into the condition of your building, allowing you to plan ahead for repairs or upgrades instead of reacting to surprise failures. This leads to more accurate budgets, fewer disruptions, and less stress when capital planning season rolls around.

4. Can Improve Long-Term Property Value

Regular maintenance keeps your building looking sharp and structurally sound, which can directly impact curb appeal, tenant satisfaction, and resale or appraisal value. Well-maintained properties send a message of quality and care, making them more attractive to buyers, renters, or investors.

When you're responsible for the health of a high-occupancy or high-value property, having a reliable exterior maintenance team isn't just about fixing what's broken, it's about staying ahead of what's next. The right partner helps you reduce costs, limit disruptions, respond faster, and plan smarter.

That's where a reputable contractor like C/Sharpe comes in.

How Do I Get Started?

As a property or facility manager, you carry a heavy responsibility to keep your building safe, your operations running smoothly, and your owners or tenants confident in your leadership. But when exterior issues pop up, it's easy to feel overwhelmed or unsupported, especially along the Gulf Coast where weather and wear take a toll year-round.

We believe you shouldn't have to face those challenges alone. Our Service Maintenance Program was built to give you a reliable, responsive team you can count on. We walk properties with you, work to solve problems before they escalate, and help you plan for the future. And when the day comes that a full-scale project is needed, you won't have to start over with someone new. We'll already know your building, what's been done, what hasn't, and be able to better help plan for what's next.

We exist to make your job easier and your building stronger.

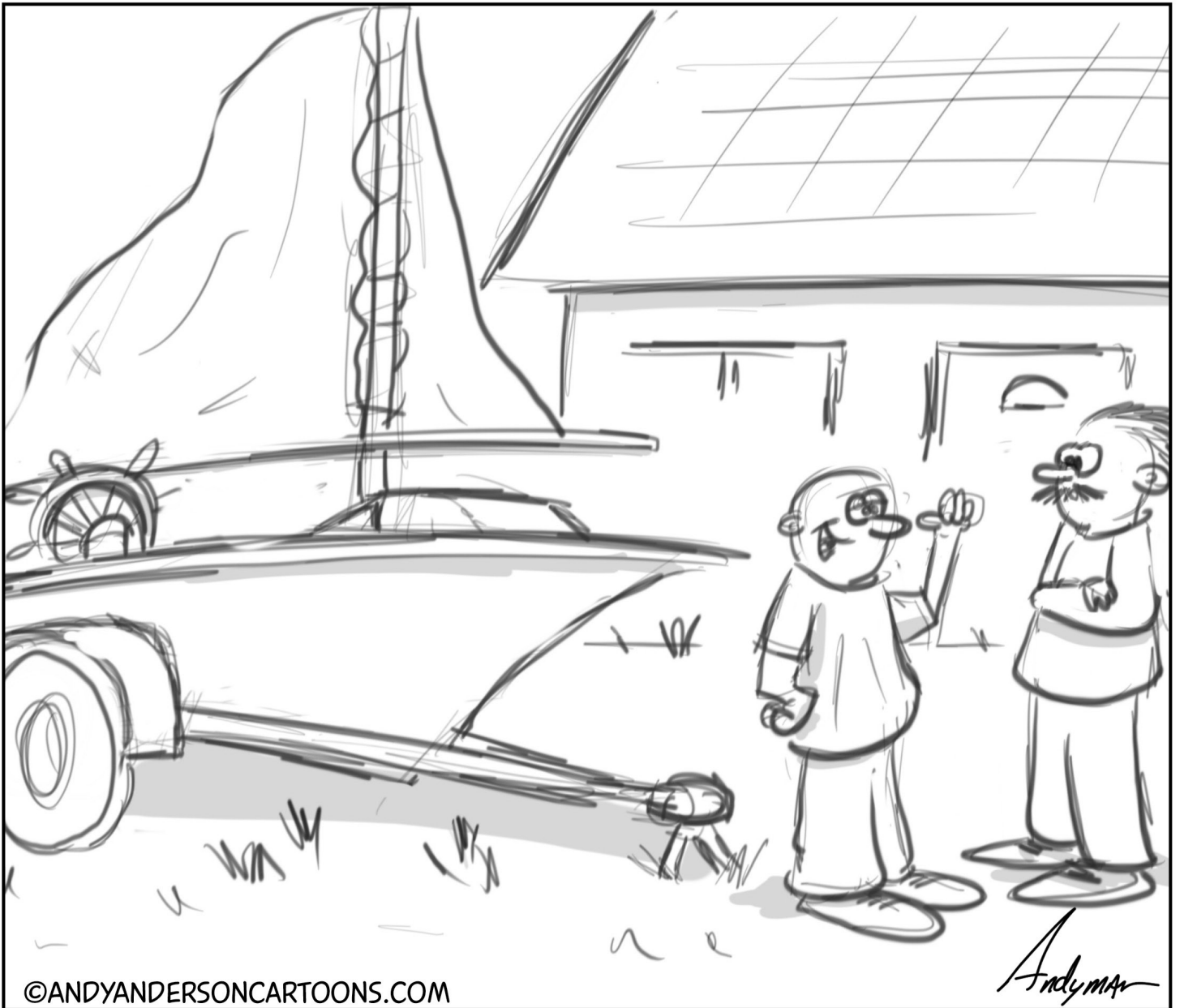
You've got a building to protect. Let us help you do it.

Kevin O'Sullivan

Business Development Manager

 **C / SHARPE**





©ANDYANDERSONCARTOONS.COM

THE HOA TRIED TO FINE ME FOR HAVING A BOAT ON MY FRONT LAWN. I TOLD THEM IT WAS A YARD SAIL.



**DO YOU HAVE A TOP-
IC OF INTEREST?**

Contact Lisa LeClere at: ed@cai-ngcc.org to submit an article for the newsletter.


NORTH GULF COAST CHAPTER
community
ASSOCIATIONS INSTITUTE



Before, During, and After the STORM

Written by: Sally Mevers, CRIMS - VP/Producer, Acentria Insurance

It is that time of year again, the Snowbirds are leaving, but the dreaded Hurricane season is coming. This year the forecast is for an "above-normal" season, with expected 19 named storms, 9 hurricanes and 4 major hurricanes. Are you prepared? Here are some things to think about before the storm: Do you know what your insurance coverages are and who is your contact for claims? You should prepare a list with all your policies, include carrier names, limits, deductibles, and claims contact information. What about contractors? Line up contractors, roofers, restoration people and have their emergency contact information so that you are not scrambling after the storm to find help. What about a line of credit for paying contractors and deductibles? Maybe have a conversation with your banker about putting this in place, just in case. You should be thinking about all the above and have a checklist to help you prepare. Here are some key steps to keep you and your residents safe before, during and after a storm.



Before:

- Keep up-to-date on the storm's progress. It can change at any moment, and you could be right in its path.
- Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat and it is communicated to all residents.
- Have your maintenance personnel test your generator, last thing you need is a generator that is not working properly when you need it most.
- Backup all data on servers and personal computers on to the cloud. Ensure that all vital records, contracts, insurance policies have been backed up.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the floor.
- Inspect and make emergency repairs to drains, gutters and flashing to ensure there will be no drainage issues.
- Inspect all roof-mounted equipment to ensure that they are securely supported.
- Install windstorm shutters over exposed windows and doors.
- Secure all outdoor items so that they do not become hazardous to the building.
 - * Remove all loose debris
 - * Anchor or relocate all nonessential equipment to a safe indoor location
 - * Secure storage of flammable liquid drums, or move them to a sheltered area (never into the main building area)
 - * Anchor all portable buildings to the ground
 - * Make sure outdoor signs are properly braced
- Ensure all employees who volunteer to stay on site have proper supplies and equipment. However, if official evacuation order is in place, no employees should remain behind.
- Have cash on hand for post-windstorm needs, such as buying supplies or paying contractors.
- Fill fuel tanks of generators, fire pumps and all company-owned vehicles.

- Ensure remote access to your association's website so updates about the building and when residents can return can be seen.

- Account for all residents, make sure you have correct contact information and their evacuation plans.

During the Storm:

- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.
- Watch for roof leaks, pipe breaks, fire, or structural damage.
- Constantly monitor any equipment that must remain online.

After the Storm:

- Keep listening to the radio, TV or NOAA Radio to make sure the storm has passed.
- Wait until an area is declared safe before entering to secure the site and survey damage.
- Call in key personnel and notify contractors to start repairs.
- Begin salvage/repairs as soon as possible to prevent further damage:
 - * Cover broken windows and torn roof coverings immediately
 - * Separate debris away from building

Hurricanes often generate heavy rainfall, as well as storm surges, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect inland areas as well as coastal areas. You should be prepared for these potential threats as well.

Being prepared is the key to keeping your employees and residents safe. It also is crucial for getting the necessary repairs done in a timely manner, so that the building can return to normal operations as soon as possible. Stay safe and be prepared this season!



FLORIDA BOARD MEMBER EDUCATION CHEAT SHEET

FOR CAMS WHO ARE TIRED OF EXPLAINING THIS EVERY MEETING.

Quick Reality Check

“If I had a dollar for every time someone said ‘I already took that class once’... the reserves would be fully funded.”



! MISS IT = POSSIBLE BOARD SUSPENSION

Condos Ch 718

HOA Ch 720

- The “Quick Annual Refresher” Group (residential condos only)
- 4-hour course (within 90 days)
- 1 hour EVERY year (required)
- Certification valid 7 years
- Focus: law updates, governance changes

- The “You Have More Homework Now” Group
- 4-hour course (within 90 days)
 - o Annual CE REQUIRED
 - o <2,500 parcels → 4 hours
 - o 2,500+ parcels → 8 hours
- Certification valid 4 years



BEACH WEATHER IS HERE!

With beach season here, we want to remind everyone to stay safe while enjoying our beautiful coastline! Be sure to check the beach flag warnings each day, as they indicate current water conditions. You can also stay informed by texting **“BEACH” to 44144** for updates.

**Text “BEACH” to 44144 for
water conditions updates**

FLAG WARNING SYSTEM



Water closed
Water activity is prohibited



High hazard
Knee deep is too deep



Moderate surf/currents



Calm conditions



Dangerous marine life

Absence of flags does not assure safe waters.
Swim at your own risk.



COMMUNICATION: THE FOUNDATION OF A SUCCESSFUL COMMUNITY

In community association management, communication is not just a helpful tool—it is the foundation of a well-functioning and successful community. While governing documents, policies, and procedures provide structure, it is effective communication that brings clarity, builds trust, and keeps everything running smoothly.

At its core, an association is a partnership between the Board of Directors, management, and homeowners. When communication is clear, consistent, and timely, that partnership thrives. When it is lacking, even the best intentions can quickly lead to confusion, frustration, and conflict.

One of the most important roles of a board and its management team is to ensure that information is communicated in a way that is both transparent and easy to understand. This includes everything from meeting notices and budget updates to rule enforcement and community projects.

Homeowners should never feel as though decisions are being made without their knowledge or understanding.

Consistency in communication is just as important as consistency in enforcement. Sending mixed messages—or failing to follow up—can create uncertainty and erode confidence in leadership.

Establishing clear communication channels, whether through email blasts, owner portals, newsletters, or meetings, helps ensure that information is delivered reliably and effectively.

Equally important is responsiveness. While not every issue can be resolved immediately, acknowledging concerns and providing updates goes a long way in building trust. Homeowners want to feel heard, and timely responses demonstrate that their concerns matter.

However, communication is not only about providing information—it is also about setting expectations. Clearly outlining processes, timelines, and limitations helps prevent misunderstandings before they arise. For example, explaining how violations are handled, how maintenance requests are prioritized, or how decisions are made allows homeowners to better understand the “why” behind actions.

It is also essential to recognize that communication should remain professional and respectful at all times, even in challenging situations. Emotions can run high in community settings, but maintaining a calm, factual, and solution-oriented approach helps keep discussions productive and focused.

Strong communication also supports better decision-making. When boards are well-informed and aligned with their management team, they are able to make more confident and effective choices.

Likewise, when homeowners are informed, they are more likely to support initiatives and participate in the community.

Ultimately, communication is what connects every aspect of community management. It bridges the gap between leadership and residents, reduces conflict, and creates a more cohesive and engaged community.

A successful association is not just one that operates efficiently—it is one where people feel informed, included, and respected. And that begins with communication.



Laura Foster, CMCA, CAM

Absolute CAM Services



Get Involved With Chapter Committees

One of the best ways to get involved in the CAI North Gulf Coast Chapter is by joining a committee. Our committees are the driving force behind our education, events, and member engagement—and they offer incredible opportunities to connect, grow, and make an impact.

Education Committee

Focus: Professional development & CEU opportunities
Ensures the chapter provides continuing education required for CAM licensing and delivers timely, relevant educational programs across the region.

Key responsibilities include:

- Coordinating CEU-approved courses with the DBPR
- Securing speakers and managing educational events
- Supporting board education training
- Providing content for newsletters and communications

Membership Committee

Focus: Growth & retention
Strengthens the chapter by promoting CAI membership benefits, recruiting new members, and retaining existing ones.

Key responsibilities:

- Hosting new member orientations
- Introducing new members at events
- Conducting outreach to prospective and renewing members
- Supporting membership reporting and communications

Tradeshaw Committee

Focus: Industry networking & fundraising
Plans and executes the chapter's tradeshow, creating valuable networking opportunities and generating revenue for the chapter.

Key responsibilities:

- Securing venue, vendors, and sponsors
- Managing exhibitor booths and event logistics
- Promoting attendance and engagement
- Delivering a high-energy, educational event

Newsletter / Public Relations Committee

Focus: Marketing & communications
Promotes the chapter, its events, and the value of community association living through media and communications.

Key responsibilities:

- Producing the quarterly newsletter
- Managing media outreach and press releases
- Supporting social media and website updates
- Promoting events and chapter initiatives

Golf Committee

Focus: Signature fundraising event
Plans and delivers the chapter's annual golf tournament, one of the largest and most impactful events of the year.

Key responsibilities:

- Securing sponsorships
- Coordinating event logistics
- Supporting charitable giving initiatives

Events Committee

Focus: Networking & engagement
Organizes social and networking events that bring members together in a fun, engaging environment.

Key responsibilities:

- Planning after-hours events
- Collaborating with education initiatives
- Enhancing member experience and engagement

Why Join a Committee?

Joining a committee allows you to:

- ✓ Build meaningful industry connections
- ✓ Develop leadership skills
- ✓ Gain visibility within the chapter
- ✓ Make a direct impact on your professional community

👉 **Ready to get involved?**

Complete the committee volunteer form or reach out to:
Lisa LeClere - ed@cai-ngcc.org

THANK YOU TO OUR SPONSORS!

DIAMOND



PLATINUM



Member FDIC

GOLD



SILVER

