

CAI NORTH GULF COAST CHAPTER

2026

Annual Magazine



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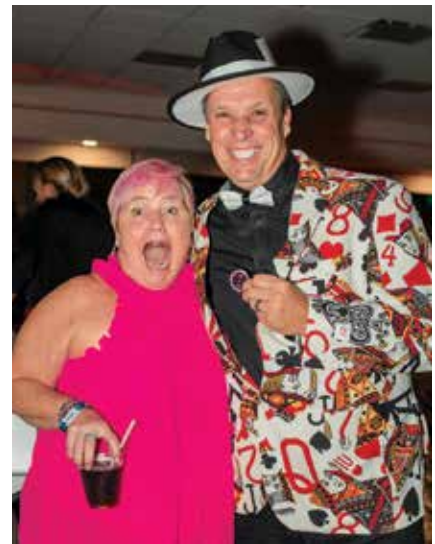


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A MESSAGE FROM THE OUTGOING PRESIDENT



Arthur Stutz, 2025 CAI North Gulf Coast Chapter President

Dear Members,

I want to express my heartfelt gratitude for the privilege of serving as your president during the 2025 calendar year. This has been an extraordinary year of growth for our chapter, and that success is a direct result of the dedication and passion of our incredible volunteers and the outstanding leadership of our executive director, Lisa LeClerc.

The countless hours invested in our events and initiatives have truly paid off, and the results speak for themselves. Together, we have built a strong foundation for continued progress, and I am excited to see our chapter reach even greater heights in the years ahead.

Thank you for your trust, your support, and the opportunity to lead. It has been an honor to serve.

Warm regards,



Arthur Stutz, Rebuilders Group

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PUBLISHED FOR

CAI North Gulf Coast Chapter
P. O. Box 5581
Destin, FL 32540
p. 850-797-3472
ed@cai-ngcc.org
www.cai-ngcc.org



PUBLISHED BY

E&M Consulting, Inc.
p. 800-572-0011
www.emconsultinginc.com

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SALLY MEVERS | 2026 President,
North Gulf Coast Chapter CAI

Building Our Future Together

“Coming together is a beginning, staying together is progress, and working together is success.”—Henry Ford

Happy New Year, CAI Members!

As we welcome 2026, 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



Interested in joining a committee or learning more about upcoming events?

Visit www.cai-ngcc.org/committees to get involved!

**“YOUR PARTICIPATION—
THROUGH COMMITTEES,
EVENTS, AND OUTREACH—
WILL BE THE KEY TO SUCCESS.”**



Beyond the Surface: Redefining Professionalism

by corrie vernick, cmca, lcam, ams

There's a saying that goes: *The difference between people with tattoos and piercings and those without is that people with tattoos and piercings don't care whether you have them or not. It's a lighthearted phrase, but it speaks volumes about perception, acceptance, and authenticity in the professional world.*

Although society has become more open-minded in recent years, lingering stereotypes about tattoos and piercings remain surprisingly common. For decades, visible body art was often considered incompatible with professionalism, a bias that many of us learned to navigate early in our careers.

As someone now approaching my fifties, I've watched this stigma slowly fade, and not a moment too soon. We all express our individuality in different ways; mine happens to be written on my skin. What once felt like a liability now feels like an authentic part of who I am, a reminder that professionalism isn't defined by conformity, but by competence and character.

I remember entering the workforce as a teenager, when company policies were strict: Tattoos were to be covered, and piercings were to be removed. It didn't matter whether you worked behind the scenes or in a public-facing role;

any visible sign of self-expression was deemed *unacceptable*. At the time, I didn't realize how much it affected my confidence. The message was clear: If you wanted to be taken seriously, you had to hide part of yourself.

There were also unfair assumptions. When something went missing or mistakes occurred, those of us with tattoos and piercings were often the first to be questioned. Despite working hard, showing up on time, and taking pride in our roles, we were seen as less trustworthy, our appearance somehow overshadowing our work ethic.

Thankfully, times are changing. Organizations are beginning to recognize that professionalism is about integrity, skill, and respect, not about covering tattoos or removing piercings. Today's workplaces are increasingly diverse and inclusive, celebrating authenticity rather than suppressing it.

As we continue to evolve as professionals and as people, perhaps the lesson is a simple one: Don't judge a book by its cover. Whether our stories are inked, pierced, or polished and unmarked, what truly matters is the dedication and value we bring to community association management every day. ●



**"TODAY'S
WORKPLACES ARE
INCREASINGLY
DIVERSE AND
INCLUSIVE,
CELEBRATING
AUTHENTICITY
RATHER THAN
SUPPRESSING IT."**

Making the Switch:

A Simple Guide to Changing Your Community's Internet Provider

by dan vonherrmann • secure vision

Most communities do not begin searching for a new internet or TV provider because they want variety. It usually happens after years of slow speeds, unpredictable service, rising costs, and long wait times when help is needed. Residents often express their frustration, and managers see firsthand how these issues affect daily life in the building. As people rely more on remote work, streaming, smart devices, and modern security systems, older networks simply cannot keep up.

“LOOK FOR A COMPANY WITH EXPERIENCE WORKING INSIDE COMMUNITY ASSOCIATIONS.”

When a new fiber option arrives in the area, especially one backed by a reliable local team, it can feel like the right moment to explore an upgrade. Managers sometimes worry that the process will be disruptive or chaotic. In reality, a well-planned transition can be smooth, predictable, and far easier than expected.

Start With the Contract You Already Have

Take a close look at your current contract before you make any decisions. Many agreements require 60 to 90 days' notice, and some automatically renew if you miss the window. Keeping track of these dates can save your community from being locked in for another year.

You should also confirm who owns the wiring in your building. If the new provider can use the existing infrastructure, the transition is much simpler. If replacement is needed, it is better to know early. Review your current service standards as well. Response times for outages, reliability guarantees, and support commitments will help you evaluate whether a new provider can deliver a better experience.

Choose a Partner Who Understands Community Needs

Your choice of provider plays a major role in how smooth the switch will be. Look for a company with experience working inside community associations. A partner like SecureVision, which has completed hundreds of community conversions, understands how to coordinate with boards, CAMs, and residents without disrupting daily operations. A good provider will walk the property, build a clear plan, and assign one project lead who becomes your point of contact. This keeps communication organized and reduces your workload.

Keep Your Systems Running During the Change

One of the most effective strategies is to overlap services for a short period. While the new network is being installed and tested, your current provider remains active. Security cameras, elevators, gates, and other building systems stay online throughout the process. Once the new service is fully verified, you can disconnect the old one with confidence.

Communicate Early and Often

Residents appreciate knowing what is happening in their building. Clear communication prevents unnecessary worry and cuts down on calls to your office. Let residents know when crews will be on site and what, if anything, they need to prepare inside their units. Use lobby notices, emails, and portals to give consistent updates. Many communities supported by SecureVision use a dedicated phone line or email address for project questions, which helps everyone feel informed.

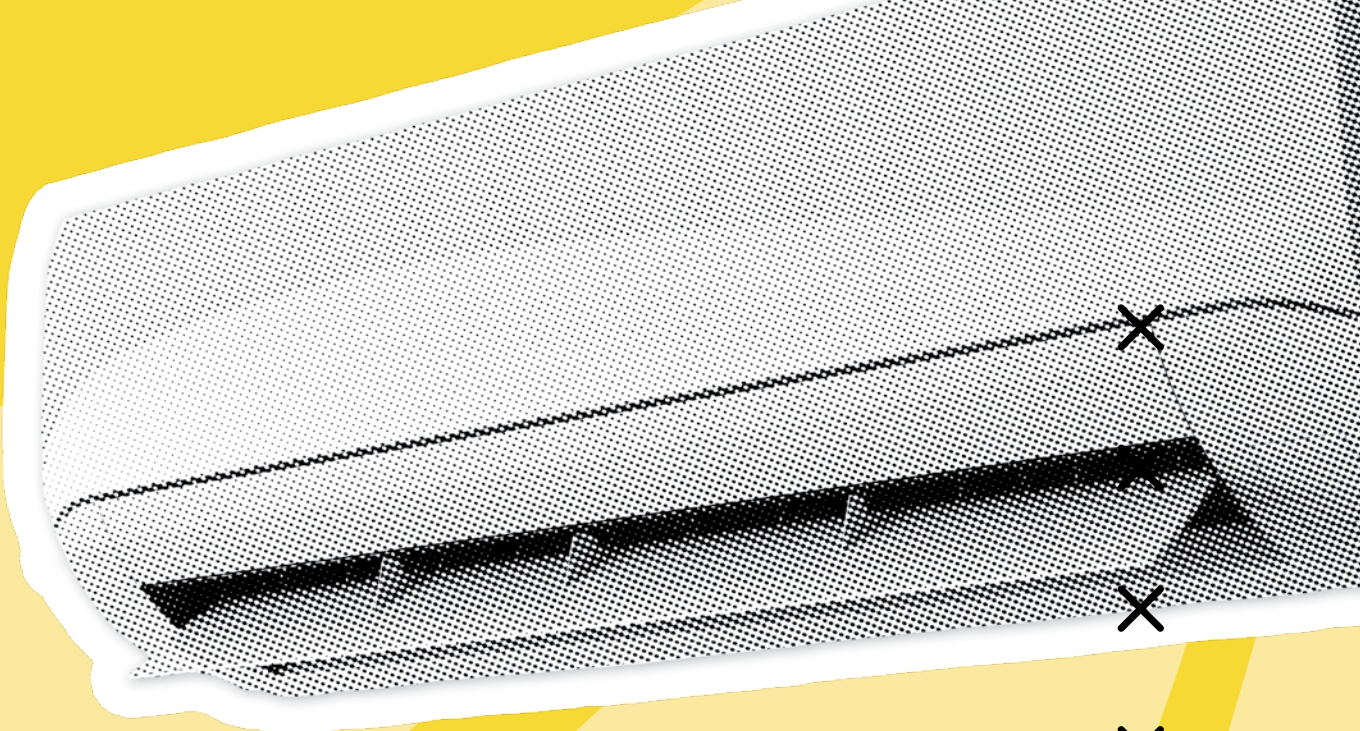
Confirm That Everything Works as Expected

After the cutover, take time to confirm that the new service is performing well. Test internet speeds, check building systems, and gather quick feedback from residents. Addressing any issues early builds trust and ensures your community enjoys the full benefit of the upgrade.

The Takeaway

Changing providers does not have to bring stress or disruption. With the right planning, steady communication, and a partner who understands the needs of community associations, the entire process becomes manageable and predictable. If you would like assistance navigating this type of process or conversion, please feel free to contact us. ●

Contact Us!
Don Carter
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TECH UPGRADES FOR YOUR COMMUNITY:

Daily Living

Reimagined

by marcy kravit, cmca, ams, pcam, cfcam, csm • senior director of community association relations

If you could look one year into your community association's future and see it run more efficiently—entry, amenities, safety, daily life—what would you want to see?

I'm Marcy, Senior Director of Community Association Relations for Hotwire Communications. My role is to translate technology into practical, resident-centered solutions that improve convenience, security, and communication, without turning every decision into a tech buzzword. A disciplined, strategic technology upgrade plan begins with a solid backbone, replaces coax with fiber, and delivers real benefits for residents while embracing modern connectivity and strengthening governance.



Why Upgrading Matters

Many communities operate on decades-old infrastructure: aging coax networks, outdated common-area systems, and a patchwork of stand-alone solutions. The result is operational friction, rising costs, and a sense that residents are living in yesterday's tech world. Upgrading isn't a luxury; it's smart capital planning, improved resilience, and a better daily living experience.

A fiber-first mindset is essential because the network backbone determines everything else: security, amenities, energy efficiency, and communications. Fiber-ready infrastructure delivers reliable internet, high-quality video and access control, smart amenities, and data-driven operations without bottlenecks. Pairing this with clear governance, privacy safeguards, and input from your legal counsel and insurance partners ensures upgrades are functional and responsible.

A Practical Upgrade Agenda**Security & Access**

- Cloud-based access control for main entry, garages, and select resident doors, with mobile credentials so residents can access anywhere.
- IP video intercom integrated with the access control for seamless entry and remote guest verification.
- Video surveillance in key public areas with clear retention policies and privacy signage.

Amenities & Operations

- App or portal-based amenity reservations to reduce scheduling conflicts and administrative overhead.
- Smart parcel lockers with notifications to prevent loss and theft.
- HOA management software for maintenance, notices, accounting, and reporting in one place.

Common-Area Efficiency

- LED lighting with occupancy sensors to save energy.
- Centralized or zoned HVAC controls for shared spaces.

- Water-leak detectors in mechanical rooms and near main piping.
- Indoor air quality sensors for healthier shared spaces.

Data, Privacy & Governance

- Transparent privacy policies and clear, visible signage where cameras and sensors operate.
- Vendor contracts defining data ownership, access rights, and retention schedules.

Visibility & Planning

- Building energy dashboards and submeters to track and reduce usage.
- Periodic exterior inspection or drones (where compliant) to monitor condition.

A Disciplined, Phased Roadmap**Plan: Foundation & Policy**

- Confirm goals, budget, privacy policies, and success metrics with the board/management.
- Choose a centralized HOA management platform that supports all key functions.
- Draft policies that align with governing documents and local regulations.
- Conduct a site survey to map entry points, power, and cabling routes.

Phase 1: Entry Security & Resident Communications (within 12 months)

- Issue RFP or select vendors for hardware and services.
- Install building-wide access control and IP intercom.
- Deploy three lobby/entry cameras with proper signage.
- Activate resident app/portal for communications and maintenance requests.
- Train staff and residents; monitor usage and feedback.

Phase 2: Amenities & Basic Efficiency

- Enable amenity reservations within the platform.
- Retrofit common-area lighting to LED and implement HVAC controls.
- Install basic water-leak detectors; add energy dashboards or reports.

Phase 3: Submetering & Expansion

- Add submeters for energy/water where the budget allows.
- Expand camera coverage; update privacy policies as needed.
- Explore smart irrigation systems.

“FIBER-READY INFRASTRUCTURE DELIVERS RELIABLE INTERNET, HIGH-QUALITY VIDEO AND ACCESS CONTROL, SMART AMENITIES, AND DATA-DRIVEN OPERATIONS WITHOUT BOTTLENECKS.”

Phase 4: Optimization & Future-Proofing

- Use data to optimize maintenance and reserve forecasting.
- Consider elevator monitoring or other advanced features.
- Refresh governance and data policies based on lessons learned.

From Fiber to Daily Life: Resident Benefits

This isn't about gadgets; it's about daily life reimagined. With fiber and a well-orchestrated upgrade plan, residents experience:

- **Effortless Entry & Safer Access:** Mobile credentials and secure guest options reduce bottlenecks and security concerns.
- **Smarter Deliveries:** Parcel lockers and real-time notifications curb theft.
- **Seamless Amenities:** Easy reservations, reminders, and guest access.
- **Clear Energy and Water Insights:** Dashboards help residents and boards save money.
- **Resilience in Action:** Real-time alerts keep residents informed during storms or outages.
- **Administrative Relief:** One platform for everything reduces duplication and delays.

Doing It Right: Privacy, Governance, Partnerships

As community associations upgrade, we must balance convenience with privacy and openness.

- Post clear signage where cameras and sensors operate; publish retention policies.
- Define and document data ownership, storage, access rights, and sharing parameters.
- Keep residents involved with open meetings and transparent decisions.
- Align and document upgrades with insurance recommendations and disaster planning.
- Work with vendors who offer strong local support, especially for storms or outages.

A Human-Centered Future

Technology upgrades aren't about turning residents into tech experts. They're about giving back time: more moments with family, less time chasing maintenance, and fewer headaches from disconnected systems. A well-planned, phased approach—from Phase 1 entry security to Phase 2 amenity bookings and Phase 3 energy dashboards—turns governance into meaningful improvements in daily living. This isn't about chasing the latest trends; it's about delivering comfort, consistency, and confidence in your community.

Call to Action

- **Board Retreat & Roadmap:** Hold a focused session to align tech upgrades with your reserve study and resident priorities.
- **Budget Cadence:** Establish a modest, predictable Phase 1 line item with clear milestones.
- **Phase 1 RFP:** Invite three to five vetted vendors, emphasizing privacy, integration, and local service capabilities.

A Personal Note

At Hotwire Communications, our mission is to provide reliable, future-ready connectivity that underpins every upgrade and every moment of daily living in your community. With thoughtful governance and a robust, scalable network, you're not just installing technology—you're cultivating a community where residents feel secure, connected, and proud to call home. ●



Vets Helping Vets & First Responders:

What Does “Giving Back” Look Like for You?

by marta rose-thorpe

For years, Jimmy Thorpe had felt the urge to give back. A U.S. Army veteran who served during the Gulf War, Thorpe had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders—the men and women who keep our communities safe. In 2014, he created the tagline “Vets Helping Vets”—later elevated to “Vets Helping Vets & First Responders”—and decided to start giving what he had to give: AC units. Thorpe owns A Superior Mechanical, a local business which he launched in 2002. “We are honored to give thanks to the men and women who put their lives on the line every day for the citizens of our community,” he says.

In the beginning, Thorpe and his team decided to give away eight AC units per year. Veterans and first responders were encouraged to apply online at ASuperiorMechanical.com; the Giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders, including EMT/medics, police, sheriffs and firefighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015, the Giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest

“WE ARE HONORED TO GIVE THANKS TO THE MEN AND WOMEN WHO PUT THEIR LIVES ON THE LINE EVERY DAY FOR THE CITIZENS OF OUR COMMUNITY.”—JIMMY THORPE

list grew. By 2017, the event had moved to Texas Roadhouse PCB and grew through the years to host around 380-plus guests each time. In 2019, Pastor David Butler of Faith Assembly Church in Miramar Beach (AKA “The Rock & Roll Church”) invited Thorpe to host a quarterly appreciation lunch there, to reach veterans and first responders in the Walton and Okaloosa areas. This lunch took place quarterly, for five years, during which Thorpe gave away 12 AC units, including installation, per year. “I feel that giving

back to veterans and first responders is like taking the time to help my father,” says Thorpe, whose father served in the U.S. Marines. “It’s something that comes second nature; it’s instinctive and something that’s driven in me.”

The next Veterans & First Responders Appreciation Lunch takes place on Tuesday, April 21, 2026, from 11:30 a.m. to 1 p.m. at the Niceville Community Center, 204 Partin Drive North, Niceville, Florida, 32578. The event will include a hot lunch catered by Swiftly Catered, a brief welcome from the sponsors and supporters, and the AC Giveaway. This event is supported and sponsored by the Niceville Community Center, Niceville High School (who will present the colors), United Community Bank, Blanken Management, and Beachworx CoWorking Spaces. Walton and Okaloosa County businesses are encouraged to sponsor; for details, contact Marta Thorpe at 850-814-3822. To register to win an AC unit, visit ASuperiorMechanical.com and go to ABOUT US > HVAC GIVEAWAY.

Thorpe says he hopes his AC giveaways serve as an example to the community of how others can give back. “Let us be your template,” he shares. “For a long time, I felt the desire to somehow give back, and after talking with my wife about what this would look like, we realized we should give back what we have to give: AC systems. Any business—any person—can do the same and find their own way to give back.” ●

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Member Appreciation Lunch

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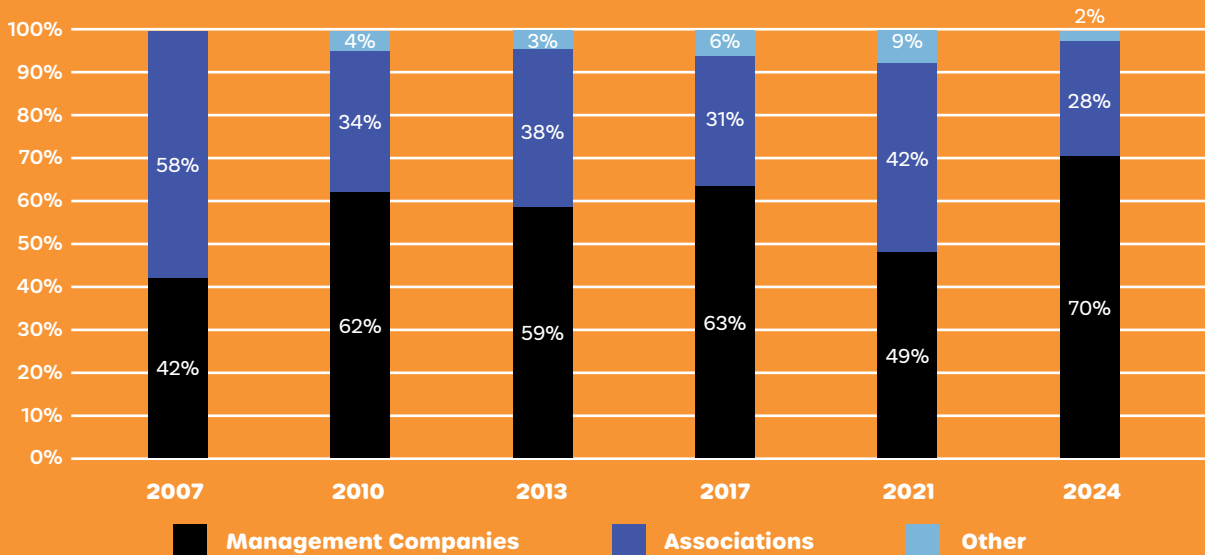
by kevin eason, lcam, cmca, ams, pcm

The original purpose of this article was to discuss how, when I started my career as a community manager 15 years ago, it seemed that most of the community managers were hired directly by an association's board of directors, search committee, or developer. Community managers negotiated their own employment contracts and benefits. The management companies in business at the time focused on managing several small associations with a single manager, a practice known as portfolio management. Over the years, it has been my perception that associations have shifted to hiring management companies for all types of community management, from portfolio to large-scale resort-type communities. The community manager and other team members are hired by, and work for, a management company, instead of the community manager being hired by an association.

To research my data for my article, I turned to CAI. I have been a member of CAI since 2012 and have always thought of CAI as an industry leader for community manager education and credentialing. My first community manager position was in Alabama, where neither a license nor any type of education or credentialing is required. I found and joined the Alabama CAI Chapter to improve my community management knowledge, network with other managers, and make myself a more marketable commodity in the community management industry. This was a perception I held about CAI for many years.

“WHAT I QUICKLY LEARNED THROUGH MY RESEARCH FOR THIS ARTICLE WAS THAT CAI IS MUCH MORE THAN I EVER IMAGINED.”

Community Managers by Employer Type



I have attended a couple of the CAI national conferences and earned the PCAM designation, but the thought of what all CAI does and can do for its members, in addition to education and credentialing, never really crossed my mind. What I quickly learned through my research for this article was that CAI is much more than I ever imagined.

I reached out to the CAI Foundation for Community Association Research for data about this article and found Jake Gold. As a member of CAI, there was no extra cost for the knowledge and help he provided me. He quickly answered my research questions and pointed me to where I could find more information about my subject. When the posted information did not include data from over 10 years ago, Gold quickly provided that information and even included the results of an old survey question asked back in 2005, where CAI asked community managers, "Does each association employee have an individual email account?" The results showed that 32.9% of association team members had an email account, while 67.1% did not. I do not know how a community manager or any member of their team could operate today without an email address.

Now, let's get back to my original topic, as to the number of managers who work directly for an association and the number who work for a management company. According to the CAI Foundation for Community Association Research, in the most recent survey, 70% of

community managers were employed by a management company, 28% by an association, and 2% by another category. According to the survey respondents, 54% reported directly to a management company, 38% to an association board, and the remainder to developers or another authority.

Looking back just a few short years, in 2021, 53% of the survey respondents were employed by a management company, 40% were employed by an association, and 9% fell into another category. But, when I first started in 2010, 62% of survey respondents were employed by a management company, 33.9% by an association, and 4.1% fell into another category; this was not what I expected to find.

It was my perception that back in 2010, the majority of community managers worked directly for an association, and management companies were few and far between. My perception was wrong. You must go back to data from 2007 to find where more community managers worked directly for an association and fewer for a management company. In 2007, 41.9% of survey respondents were employed by a management company, and 58.1% were by an association. Thanks to the data provided by the CAI Foundation for Community Research, I am able to provide accurate information on a subject that I would have argued with anyone that I was correct about managers and management companies. ●

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HOA HISTORY:

The Past, Present, and Future



Homeowners' associations (HOAs) have grown to become the anchors of the community that they are today.

THE PAST

In the late 1940s, Bill, Abraham, and Alfred Levitt, built a community known as Levittown in Long Island, New York to provide affordable housing for returning World War II troops. The community established rules and regulations, which set the precedent for the restrictions we see in today's HOAs.

Planned communities grew in popularity, and in 1960, the National Association of Housing Cooperatives (NAHC) paved the way for the first homeowners' associations.

THE PRESENT

Today, about 27% of the U.S. population live in some form of community association. The three standard types of community associations include planned communities, condominiums, and cooperatives. While ownership structure, membership, and amenities may differ, they're all governed by a board of directors and have governing documents.

THE FUTURE

An estimated 5,000 new HOA communities are built each year. The future includes:

- Common-interest developments. Condominiums, retirement homes, timeshares.
- Mixed-use communities. Residential, commercial, cultural, institutional, and/or entertainment properties.

Innovative technology, EV charging stations, and eco-friendly renovations will attract future HOA residents in the years to come.



Contact us today to learn more!

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LCAM Director of Client Relations
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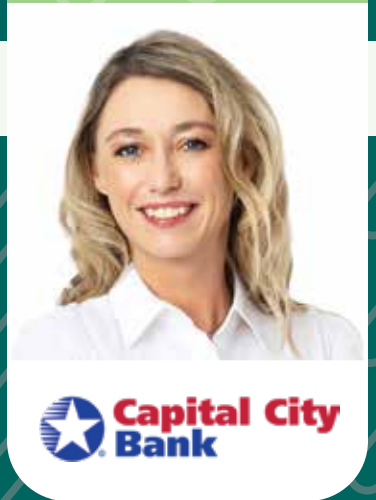
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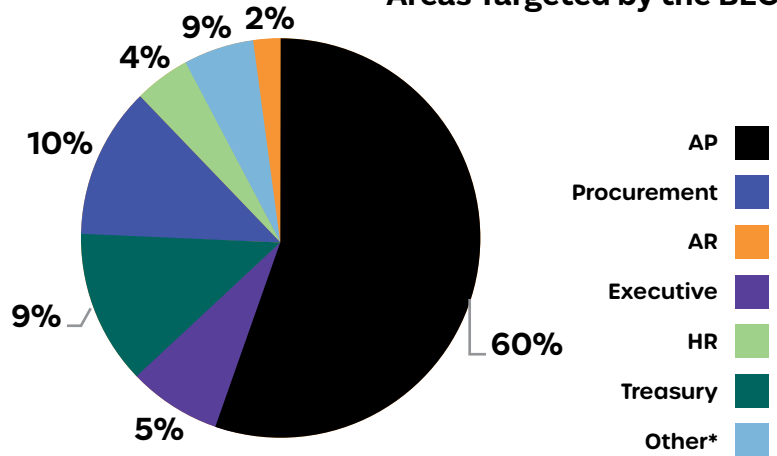
Protecting Your Organization From

Fraud



Today, the world of fraud is incredibly more complex. The internet, along with technology and AI, is making it incredibly easy for an individual with minimal technology skills to become incredibly proficient.

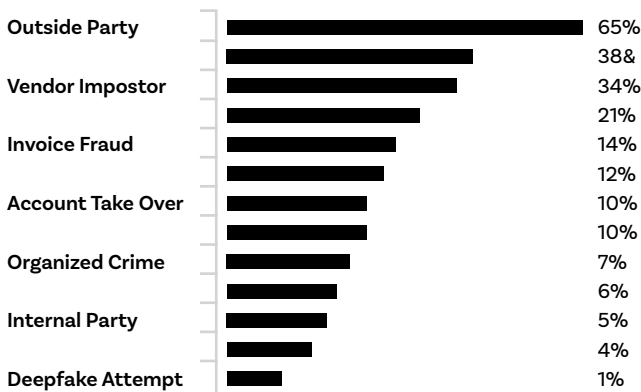
Areas Targeted by the BEC



In the past seven to 10 years, fraudsters have realized that their odds of success go up exponentially if they can trick YOU into paying them directly. While other forms of fraud remain prevalent, this newer form of fraud continues to explode not only in the number of occurrences but also in the dollars lost.

Unlike credit/debit card, check, or ACH fraud, the challenge with this type of fraud is that YOU are executing the payment, and your bank doesn't have any way to identify how you got those payment instructions or if the payment is even legitimate. In the case of many of these types of fraud, you may never know that there is a problem until your vendor calls you several weeks later asking where their funds are.

Types of Fraud Attacks



Thankfully, as fraudsters have become more sophisticated, the world of banking has made adjustments to help organizations protect themselves against fraud. Most banks now provide multiple fraud solutions. Some of these solutions include daily reconciliation, segregate accounts, ACH fraud control, Positive Pay, and Reverse Positive Pay. Both Positive Pay and Reverse Positive Pay protect against check fraud. Keep in mind, each check identifies both the bank account number and the routing number identifying the account. The fewer checks sent and received, the lower the risk for check fraud. Associations should encourage their owners to pay assessments through safer channels such as ACH or their own bank's Bill Pay.

“IN THE CASE OF MANY OF THESE TYPES OF FRAUD, YOU MAY NEVER KNOW THAT THERE IS A PROBLEM UNTIL YOUR VENDOR CALLS YOU SEVERAL WEEKS LATER ASKING WHERE THEIR FUNDS ARE.”

COMMON FORMS OF CHECK FRAUD INCLUDE:

- **Check Forgery:** When someone forges an account holder's signature to create a fraudulent check.
- **Check Theft:** When someone uses a stolen check from another account holder.
- **Identity Check Theft:** When someone opens an account in someone else's name and writes checks from it.
- **Chemical Alteration:** When a scam artist uses chemicals to erase the ink on a check so they can write something else.
- **Counterfeiting:** When a fraudster creates checks using someone else's checking account information.
- **Synthetic Checks:** When a criminal takes a known routing and account number but uses different payor info from the top left of the check.
- **Money Order Fraud:** When the fraudster convinces the victim to give them a check in exchange for a fake money order.

It is highly likely that your organization will be threatened with some type of fraud, so it is CRITICAL that you train your staff and owners about the constant threat of the major types of fraud. There are different training programs available, and I would urge you and your board of directors or staff to familiarize yourself with ways to identify and/or resolve any fraud threat. It is essential that you involve your bank immediately in any threat of fraud. As always, the safest option when in doubt is to pick up the phone and call. If anyone sends change of payment information via email, remember to verify by calling a known number. Emails can easily appear to be authentic, but they may contain false information and fraudulent bank account numbers.

In conclusion, minimize checks sent in the mail, always verify account information verbally, and remember to reconcile accounts frequently. When identified early, it is much easier to block the fraudulent attempt. ●

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by pat hurley • 30-year security professional, an appointed member of florida's pirsac council, and vice president of business development at st. moritz security

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RESIDENTIAL CRIME TRENDS

IN TURBULENT TIMES

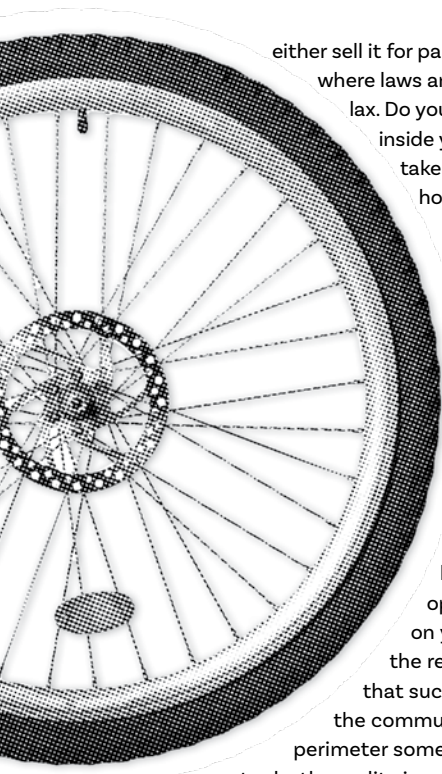
Thomas Paine, an American patriot who wrote prolifically during the Revolutionary War, once said, "These are the times that try men's souls." No doubt that America's domestic issues don't come close to matching the ones that he and our founders faced, but challenging times these are, nonetheless.

If you've been following the news over the past four years or so, we've lived through a once-every-100-years pandemic, watched war come to Europe for the first time in about 85 years, grappled as a nation with high inflation, endured elevated gas prices, supply chain issues, rising labor costs, trans-national gangs infiltrating our cities, the National Guard being deployed to quell violence in some places, and even food prices that have been hard to fathom.

You've probably also heard that crime has been trending up in many locales across America—in some places dramatically, compared to historical norms. Whether it is petty crime or violent crime, the trends have been pointing upward in many urban areas, and this reality demands that we all be more vigilant than ever regarding our personal and community safety. Here are just a few topics that are impacting prestigious gated communities and condominiums in Florida (even places as far west as California) that you should know about.

CAR THEFTS. Sophisticated car theft gangs have cropped up in a lot of large metro areas that are dotted with wealth and prestigious communities. Within these wealthy enclaves are often expensive cars with valuables inside. These car theft gangs frequently look for a weakness in a community perimeter or are even so bold as to tailgate behind residents into the community in search of easy prey ... luxury cars with open doors! Lulled into a false sense of security, many homeowners choose to leave valuable things in their cars (cash, jewelry, laptops, etc.) and not lock the doors. On many occasions of car thefts, the homeowners actually left the keys to their car inside the vehicle. Yikes! We call that "Owner Assisted Theft" or "OAT" for short. The car thieves see from the street that the mirrors of the target vehicle are not folded in, which tells the intruder that the car is open and worthy of being rifled through. Sometimes they just grab a few things and go, but other times they steal the car itself. They drive it right out of the community with it and then

"DO YOUR PART ... LEAVE NOTHING VALUABLE INSIDE YOUR CAR, LOCK IT UP ALWAYS, AND TAKE THE KEYS WITH YOU INSIDE YOUR HOME EVERY TIME."



either sell it for parts or export it to countries where laws and law enforcement are very lax. Do your part ... leave nothing valuable inside your car, lock it up always, and take the keys with you inside your home every time.

PETTY THEFTS. Missing a tool, a bicycle, or other valuable things from your garage or backyard? When leaving a garage door open for extended periods of time, for instance, it makes for a tempting treasure trove for those inclined to steal. But who, inside a gated community, would have the moxie and the opportunity to commit theft on your property like this? While the reflexive answer is to think that such thieves came from outside the community and breached its porous perimeter somewhere, like car thieves like

to do, the reality is usually different. Judging from the occasions where these mysterious thefts have been definitively solved at gated communities across the fruited plain, the perpetrators most often fell into two somewhat surprising categories ... neighborhood kids or contractors/hired workers (roofers, landscapers, painters, pool cleaners, service people of some stripe) who were fully authorized to be in the community to do work either at the victims' home or at a neighboring home. They happen across an easy opportunity (garage door open with no homeowner in sight)—where they don't think they will be seen or detected—and quickly grab and go. It's not unusual for a homeowner to not even notice something is amiss for days or even weeks, but by the time they do, it's an exceedingly difficult mystery to solve. So, what can be done? Keep your garage closed when you are not in it or closely monitoring it. Be alert! Should you ever notice a stranger walking into your garage, your backyard, or that of a neighbor, and leaving with some of its contents, don't confront them yourself! Instead, call 911 and then alert your on-site security team.

The above scenarios may never befall your community, but being aware of the recent crime trends at peer communities elsewhere, and employing the best practices of prevention, means that we can collectively deter a lot of mischief before it ever happens.

If your community has never had a professional security survey done on it and/or had a CPTED (Crime Prevention Through

Environmental Design) Survey done before, I highly encourage your board of directors and property management team to schedule one soon with a credentialed security professional. I can recommend a few if you don't know any. When you know your real community vulnerabilities, then you can craft an effective plan to reduce or eliminate them.

We can't change today's social or economic conditions, but together, we can present a stout defense against those who would take the occasion of these turbulent times to violate our communities and attempt to steal our hard-earned possessions.

Be vigilant and get involved. See something? Say something! If something doesn't feel right, it probably isn't. Safety and security are everyone's responsibility.

Here's hoping that your 2026 is the best and safest ever! ●

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Get Ahead of Maintenance Needs

FOR AGING INFRASTRUCTURE

by thaina amorim carvalho

TRUIST 

Aging buildings and systems, along with rising maintenance costs, present a sizable challenge for property managers and associations. Preserving your property and protecting it from loss hinges on carefully planned maintenance. Association leaders recognize the need to save money for maintenance and repair to protect their members' investments.

Unexpected and Unfunded Maintenance

Reserve funds aren't always enough to handle maintenance surprises, even for the best-prepared. Unexpected structural problems and system failures can lead to short-term superficial repairs that don't adequately address the need for restoration or replacement.

Assessing Conditions and Funding Reserves

Four key steps can help your association board or property management company get ahead of unexpected problems and underfunded reserves to keep your association in good shape physically and financially.

- 1. Start with a healthy board.** Boards have a responsibility to decide what's necessary and clearly communicate maintenance requirements to residents. A strong, well-led board can boost your association's chances of success in assessing property conditions and financing, as well as in implementing remediation plans.
- 2. Conduct a full reserve study to inform the community's reserve financial analysis and funding plan.** Make sure the reserve analysis is up to date and use periodic examinations to revise remaining useful life estimates and replacement costs for major components.
- 3. Set priorities with the association board or appropriate committee.** Structural safety is an absolute necessity, but issues that could lead to water damage, electrical problems, pest infestation, or other problems can reduce property value and impact residents' quality of life.
- 4. Engage leaders and prepare to communicate with boards and homeowners.** Governing boards sometimes resist efforts to resolve maintenance needs, avoiding the financial cost and the community confrontations that can emerge from expensive projects.

From Assessment to Outcome

Resolving long-neglected maintenance issues often requires significant assessments to ensure repairs are made safely and completely. Working with a lender that understands the unique borrowing needs of associations can be crucial

in obtaining the necessary funds for repairs.

Preventative maintenance reduces the risk of unexpected failures that require expensive repairs that can disrupt the community or even endanger residents.

In some cases, more assessments may not be the answer. Many older buildings lack a reserve to handle even basic repairs and don't have residents willing to pay for major repairs. Property managers and association boards could be called upon to guide the community through the choice between repairs or replacement.

“RESERVE FUNDS AREN'T ALWAYS ENOUGH TO HANDLE MAINTENANCE SURPRISES, EVEN FOR THE BEST-PREPARED.”

For communities that choose to repair or replace, hiring independent construction experts, engineers, and architects can offer a useful perspective on how to best address issues. Dealing with unexpected maintenance concerns can help educate community homeowners on the importance of preventative maintenance. After issues arise from aging infrastructure, communities frequently increase reserves, and many hire a reserve specialist to help prevent future problems.¹

Whatever your community's age and maintenance needs, formulating a plan is essential to fulfilling the association's legal obligations, fiduciary responsibilities, and lender requirements while enabling financial planning for a sustainable future. ●

1. **Breaking Point: Examining Aging Infrastructure in Community Associations,** Foundation for Community Association Research, 2020.

2026

NORTH GULF COAST CHAPTER CAI CALENDAR OF EVENTS

January (● Gala!)	February (● Expo)	March	April	May (● Memorial Day)	June
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
July (No Local Events) (Tallahassee TBD)	August	September (● Labor Day) (ED Event) (● PCB) (● Golf Tournament)	October	November (● Thanksgiving)	December (● Annual Meeting)
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Destin Lunches
2nd Thursday

Panama City Beach
3rd Wednesday

Perdido Key
4th Tuesday

Casino Royale Gala
Friday, January 9

Trade Show/Expo/Education Event
Thursday, February 26

Pensacola Blue Wahoo's game
Sunday, April 19

Fall Education Event Panama City Beach
Friday, September 18

Golf Tournament
Friday, September 25

December Annual Meeting
Wednesday, December 9

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