JULY 2026
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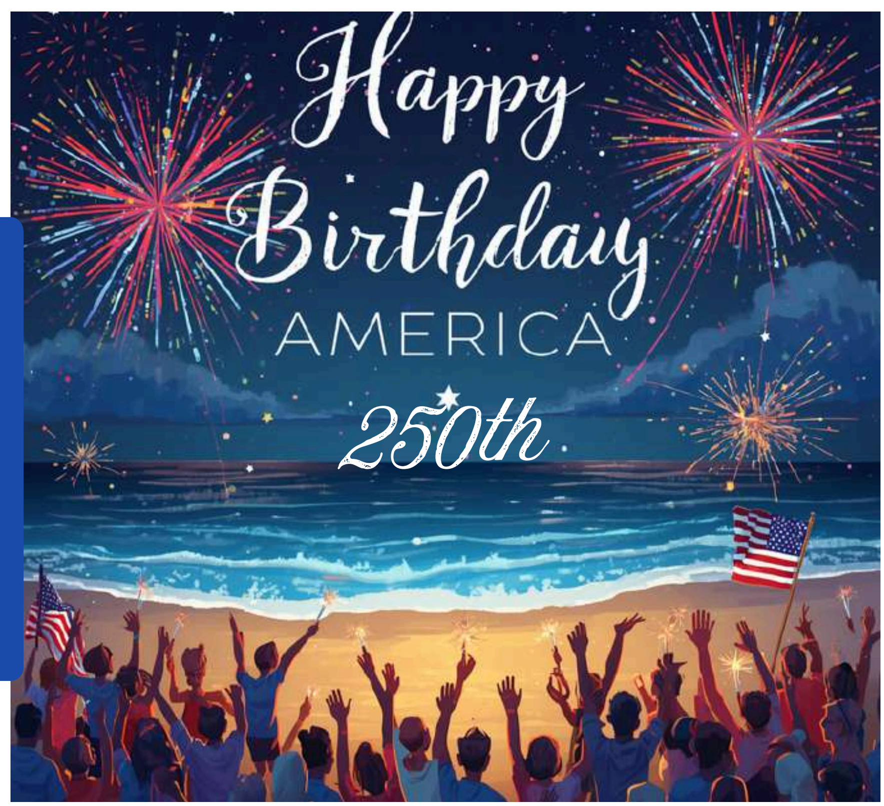
NORTH GULF COAST CHAPTER
community
ASSOCIATIONS INSTITUTE

NEWSLETTER



CAI
North Gulf Coast Chapter
PO Box 5581
Destin FL 32540

At a Glance

In this Issue:

Upcoming Events:

August 13th Destin FL
-Cantina Laredo

August 19th-Panama City Beach FL
-Dee's Hangout

August 25th-Perdido Key
-Lillian's Pizza

September 18th- Education Event
Edgewater Resort-PCB

September 25th-Golf Tournament
Indian Bayou-Destin FL

Sally Mevers, CIRMS, CPIA
2026 Board President
Acentria Insurance

Mid-Year Chapter Review: Momentum, Memories & More to Come!

As we reach the midpoint of the year, it's hard not to feel energized by the incredible momentum our chapter has built over the past few months. From record-breaking events to unforgettable gatherings, 2026 is shaping up to be one of our most exciting years yet—and we're just getting started!

We kicked off the year in style with our Casino Night Gala, an evening filled with fun, camaraderie, and a fantastic turnout. It set the tone for what would quickly become a standout year for our chapter. Not long after, we hosted our highly anticipated Annual Day of Education and Expo at the Okaloosa Convention Center—and what a success it was! This year's event surpassed last year's attendance record, a clear reflection of the growing engagement and enthusiasm within our community.

Of course, it hasn't been all work and no play. Our Family Fun Day at the Blue Wahoos brought members together for a day at the ballpark. While the weather may have been a bit chilly, the warmth of our chapter's turnout made it a memorable experience for all who attended.
In between our larger events, our monthly lunch meetings have continued to see strong attendance, providing consistent opportunities to connect, collaborate, and stay engaged. It's been inspiring to see both familiar faces and new members coming together month after month.

Now, as we look ahead to the second half of the year, there's even more excitement on the horizon. We're gearing up for a lineup of event-filled months, including:

- Our always-popular Annual Golf Tournament
- The Fall Education Event in Panama City Beach at Edgewater Beach Resort, returning once again
- A relaxing and scenic Sunset Boat Cruise
- And closing out the year with our Annual Membership Lunch and Awards, a time to celebrate achievements and recognize the incredible contributions of our members

With so much planned, one thing is certain—there's no slowing us down. As the saying goes, so much fun, so little time, but you can count on us to make the most of every moment. The best is yet to come, and we can't wait to experience it together.

Stay tuned... and stay involved—because this year, we're pulling out all the stops!

Lisa LeClere
Chapter Executive Director

What an adventure it has been! First, thank you to everyone for taking a chance on a girl with no experience in this role. I've learned so much over the past two years, and I'm incredibly excited about the direction our chapter has taken during that time.

Together, we've donated significant amounts to charities through the success of our golf tournament. We've created educational events where CAMs and Homeowner Leaders not only earn credits but also expanded their awareness of a wide variety of important topics. We've introduced sessions that may not qualify for CEUs but still provide valuable knowledge for our day-to-day lives — and there's even more to come!

Recently, we've also expanded our calendar to include social and family-friendly events like the sunset cruise from Sandestin, a trip to the Dolly Parton Pirate Show, and an outing to the Pensacola Blue Wahoo's stadium. These moments help strengthen the relationships that make our chapter so special.

None of this would be possible without the support of our loyal members who continue to come together, volunteer, participate, and make things happen.

I remember during my interview being asked where I saw myself in five years. My answer was simple: "Happy." The panel looked a little puzzled at first, but to me, happiness means loving what you do and the people you do it with. When you're happy in your role, work no longer feels like an obligation — it becomes something you genuinely look forward to.

As hectic as things can sometimes get, we've built an amazing, supportive community that helps each other through all kinds of challenges and celebrations alike. I'm truly grateful to be part of it, and I'm looking forward to even more fun, educational, and exciting times ahead with the Community Associations Institute!

Welcome new members!

Manager Members

Benita Langley
Felix Toussaint
Michelle Powell
Greg Whitacre
Jim Campbell
John Edwards III
Barbara Ann Randall
Lisa Rene Sorrell
Christina Carter
Tina DeSanty
Sarah Garcia
Sarah Hunt

Homeowner Volunteer Leaders

Arthur Lugovskoi
Gary Plunkett
Sheryl Clause

Management Company

Newman-Dailey ResortProperties

Welcome new members!

Business Partners

Burg Law, P.A.

Campbell Law PC

Termite Tom

Ellis Agency Insurance

Floor Coverings International

Juniper Landscaping of FL

Peach State Roofing

Shields Building Corporation

Southern Post Tension LLC

Southland-Rowe Roofing

The Liberty Company Insurance Brokers

Titan Electrostatic Painting LLC

Alliance Association Banking

Your community association banking needs are unique.

Meet a bank that customizes banking solutions for you.

Western Alliance Bank®

Discover a bank that knows your industry as well as you do. We offer tailored banking solutions to help your communities thrive — all delivered by expert bankers who work exclusively with community association management companies.

Turn to the experts for customized technology and industry-tailored banking solutions.

Tyler Morton
HOA SalesSupport
(772) 696-1566
tmorton@westernalliancebank.com

Stacy Dyer
Senior Managing Director, East Region
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westernalliancebank.com/associations

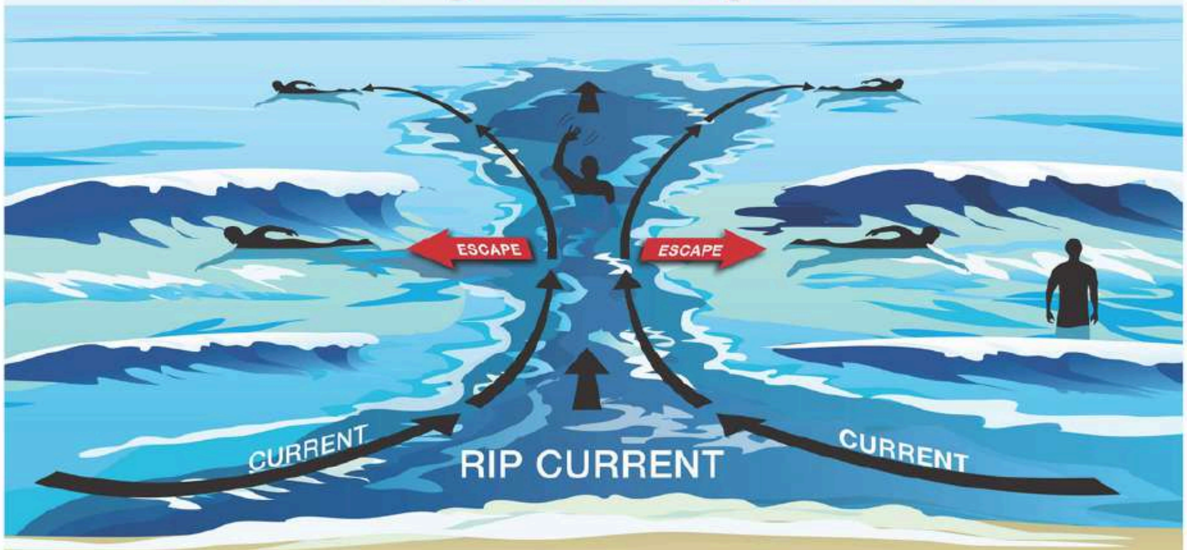
Western Alliance Bank, Member FDIC.

WAL LISTED NYSE

Rip Current Safety

RIP CURRENTS

Know your options



Rip currents are powerful currents of water moving away from shore.
They can sweep even the strongest swimmer away from shore.
If at all possible, swim near a lifeguard.

IF CAUGHT IN A RIP CURRENT

- Relax, rip currents don't pull you under.
- Don't swim against the current.
- Swim out of the current, then to shore.
- If you can't escape, float or tread water.
- If you need help, yell or wave for assistance.

SAFETY

- Know how to swim.
- Never swim alone.
- If in doubt, don't go out.
- Swim near a lifeguard.

More information about rip currents can be found at the following websites:

weather.gov/safety/ripcurrent/

usla.org

Using the STOP method to protect yourself from scammers!

- **Stay Cautious**. Always be on alert when someone asks for information or money.
- **Take your time**. Scammers will want to rush you. Slow down and think before you act.
- **Only trust verified sources**. Double check information through trusted channels.
- **Protect your info**. Never share personal or financial details unless you're sure who you're dealing with.

Copied from USAA

Avoiding the Pitfalls of COA and HOA Estoppel Certificate Requests

By: Rushton Stinson, CMCA, AMS

As real estate activity continues across Florida—particularly along the Gulf Coast—community association managers must remain vigilant about one often-overlooked but high-risk responsibility: the preparation of estoppel certificates.

For those newer to the industry, an estoppel certificate is an official document issued by a community association that confirms the financial and legal standing of a specific unit. Typically requested by lenders, title companies, or closing agents, estoppel certificates play a critical role during the resale or refinancing process. In short, third parties rely on these documents when making significant financial decisions, which means accuracy is essential.

Unfortunately, estoppel certificates are too often treated as routine administrative paperwork. In reality, they carry substantial legal and financial consequences. An inaccurate or incomplete estoppel certificate can expose the association to liability, create financial losses, and potentially lead to legal disputes. Once issued, the association is generally bound by the information provided—whether correct or incorrect.

That is why this process must always be approached with care, consistency, and accountability.

Some of the most common issues associated with estoppel certificates include:

- Missing or inaccurate account balances
- Failure to disclose pending special assessments
- Overlooking open violations or compliance matters
- Miscommunication between management and accounting departments

These are not merely clerical errors. Any one of them can materially impact a real estate transaction and create unnecessary exposure for the association.

The best protection against these problems is a well-defined Standard Operating Procedure (SOP). At a minimum, associations should implement:

- A primary reviewer responsible for compiling the estoppel certificate
- A secondary reviewer to verify all information before issuance
- A standardized checklist to ensure consistency and completeness
- Clear communication between management and accounting teams

While a double-check system may seem excessive to some, it is often the simplest and most effective way to avoid costly mistakes.

Florida law also establishes specific statutory requirements governing estoppel certificates, including required timelines, allowable fees, and mandatory disclosures. Managers should remain familiar with these requirements and avoid relying on assumptions or outdated practices.

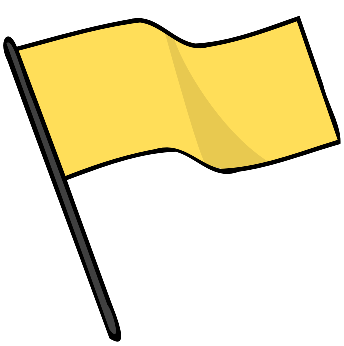
For condominium associations, Florida Statute 718.116 provides guidance regarding estoppel certificates, with similar provisions applying to homeowners' associations under Florida law.

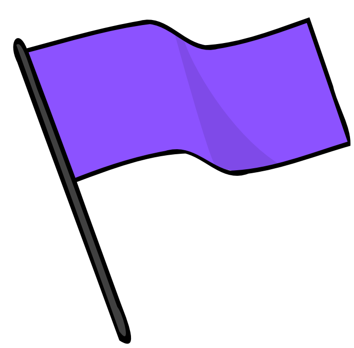
Estoppel certificates may not be the most glamorous part of community association management, but they are certainly among the most important. Treating them as routine paperwork is a mistake. Treating them as legal documents—because that is exactly what they are—is how associations protect both their financial interests and their reputation.

Whenever uncertainty exists, association managers should consult the association's legal counsel for guidance, particularly when dealing with delinquent accounts, collections matters, or units involved in Lis Pendens proceedings.

In community association management, it is often the smallest details that create the biggest problems. Estoppel certificates are a perfect example. END


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.





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

Tradeshow 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

Building a Stronger Community Through Involvement

By: Corrie Vernick, CMCA, CAM, AMS

Finding volunteers in a community association can be difficult. Really difficult. In today's fast-paced world, many people struggle to find extra time in their schedules, especially for work that is unpaid and often goes unrecognized by fellow community members. Between careers, family responsibilities, and personal commitments, volunteering for an association board or committee can feel like just another obligation added to an already busy life.

However, strong volunteer involvement is essential to building a successful and connected community. Volunteers help shape policies, bolster events, support neighborhood initiatives, and create a sense of pride and belonging among residents. Without active participation, the responsibility of maintaining and improving the community often falls on a small group of individuals, leading to burnout and frustration.

The challenge for many associations is not only finding volunteers but also encouraging residents to see the value and impact of their involvement. However, despite the challenges, community associations must continue making the effort to recruit and encourage volunteers One effective way to find volunteers is by engaging with community members who frequently call or visit the office to share feedback, whether it is praise for the association or concerns about how things are currently being handled..

One effective way to find volunteers is by engaging with community members who frequently call or visit the office to share feedback, whether it is praise for the association or concerns about how things are currently being handled. Often, the residents who are the most vocal, are also the most invested in the community. You know the type: the homeowner with endless suggestions about how the association should operate, even when some of those ideas may conflict with the governing documents. Surprisingly, those individuals can become some of your best volunteers. Their passion and willingness to speak up often reflect a genuine desire to improve the community, making them excellent candidates for committee work or other volunteer opportunities.

Encourage them to get involved! Inviting outspoken or highly engaged residents to volunteer can help channel their energy and ideas into productive contributions for the community. Once they gain a better understanding of how the association operates and the responsibilities involved, they often develop a greater appreciation for the work being done and can become valuable assets to the association.

Another approach is to provide opportunities for residents to contribute in smaller, more manageable ways. Creating ad-hoc committees focused on specific projects or short-term goals allows community members to become involved without feeling overwhelmed by a long-term commitment. By lowering the time and responsibility requirements, associations can make volunteering more accessible and appealing. This also provides residents the opportunity to "test the waters" and experience volunteering before deciding whether they would like to take on a larger or more permanent role within the community.

Communicating volunteer needs is essential for raising awareness and encouraging participation. Associations can share these opportunities through social media platforms, the community's website, or targeted email communications directed to residents or groups who may be interested. In addition, having direct conversations with community members can be an effective way to highlight needs and invite involvement. Existing volunteers can also be a valuable resource by recommending neighbors who may be well-suited for specific roles or committees.

Having an open-door policy promotes transparency and accessibility within the community. It encourages residents to call or stop by to share concerns, ideas, and feedback, cultivating open communication between the association and its members. This approach helps build trust and strengthen relationships throughout the community.

When residents feel seen, heard, and valued, they are more likely to become engaged and participate in community efforts. Strong relationships also help reduce conflict by encouraging mutual understanding and respectful dialogue. Over time, this foundation of trust and connection supports long-term success by creating dependable partnerships between residents and the association.

Finding volunteers can be challenging and often involves twists and turns, as well as successes and setbacks along the way. The key is to remain consistent in your efforts and continue moving forward. A steady and reliable approach helps maintain momentum and increases the likelihood of successfully engaging community members and achieving your volunteer goals. END

COMMUNITY BANK

MEET YOUR ASSOCIATION RELATIONSHIP TEAM

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PRESIDENT, WALTON COUNTY DIVISION
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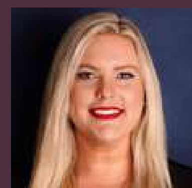
LINNETTE.WOLFGRAM@COMMUNITYBANK.NET
NMLS# 773516



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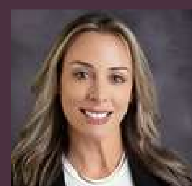

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BRIANNA.GARCIA@COMMUNITYBANK.NET

SOLUTIONS FOR YOUR CONDO ASSOCIATION

LETOURTEAMOFEXPERTS FINDA SOLUTIONFORYOUR CONDO ASSOCIATION'S FINANCING NEEDS, NO MATTER THE SIZE WITH:

- COMPETITIVE INTEREST RATES
- DEPOSIT AND TREASURY MANAGEMENT SOLUTIONS
  - ACHORIGINATION SERVICES
  - REMOTE DEPOSIT
  - BUSINESS ONLINE BANKING
  - LOCKBOX SERVICES
  - CHECK & ACH POSITIVE PAY
  - PAYMENT PORTAL
- LOAN OPTIONS
  - EMERGENCY LINES OF CREDIT
  - LETTERS OF CREDIT
  - SPECIAL ASSESSMENT LOANS
  - MAINTENANCE/REPAIR LOANS
- ASSOCIATION TEAM COMMITTED TO YOU

Hurricane Preparedness

By: Sally Mevers, CIRMS - VP/Producer

It is that time ofyear again, the Snowbirds are leaving, but the dreaded Hurricane season is coming. This year the forecastis 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 youknow what your insurance coverages areand whois your contact forclaims? Youshould prepare alist 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 sothat youare notscrambling 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 bethinking about all the above and have a checklistto help you prepare. Here are some key steps to keep you and your residentssafe before, during and after a storm.

Before the storm:

•Keep up-to-date on the storm's progress. It can change at any moment, and you couldbe 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 needisa generator that is not workingproperly 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.

oRemove all lose debris

oAnchor or relocate all nonessential equipment to a safe indoor location

oSecure storage of flammable liquid drums, or move them to a sheltered area(never into the main building area)

oAnchor all portable buildings to the ground

oMake sure outdoor signs are properly braced oEnsureanyand all electric/lithium battery vehicles are safely stored away from buildings or battery is removed/disconnected

•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 remainonline.

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 enteringto secure the site and survey damage.

•Call in key personnel and notify contractors to start repairs.

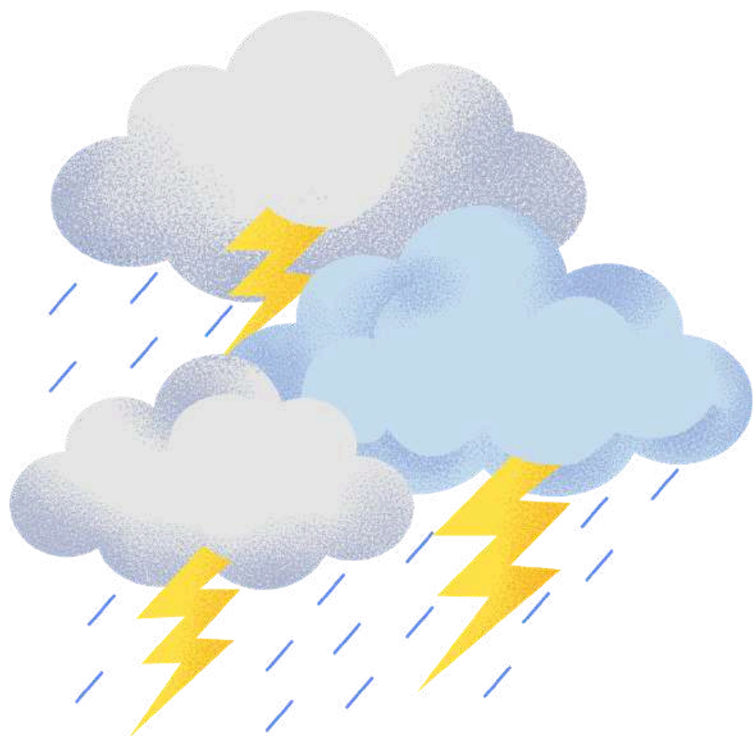
•Begin salvage/repairs as soon as possible to prevent furtherdamage:

oCover broken windows and torn roof coverings immediately

oSeparate debris away from building

Hurricanes often generate heavy rainfall, as well as storm surges, which cancause severe floodingover 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 keyto keeping your employees and residents safe. It also is crucial for gettingthe 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! END




THE
WILD WEST
SHOOTOUT
GOLF TOURNAMENT
NORTH GULF COAST CHAPTER
community
ASSOCIATIONS INSTITUTE
INDIAN BAYOU GOLF COURSE
SEPTEMBER 25
SHOTGUN START 12:00 PM
REGISTER AT:
www.cai-ngcc.org
Western Attire Encouraged!
Fun On-Course Games!
High Noo
Scramble
SHERIFF
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$100.000

WHAT IS THE BAILEY BRIGADE?

The Bailey Brigade was founded by Michele Bailey after the death of her husband Scott to salivary gland cancer in 2021. At the Bailey Brigade, we understand the devastating impact cancer can have on families. When a diagnosis turns life upside down, we step in with compassion, comfort, and hope. We do this through thoughtfully prepared backpacks filled with essential items, financial assistance for copays and transportation, and scholarships. Our mission is simple: to ensure no one faces treatment alone.

BRIGADE BACKPACKS

Filledwithpractical andcomfort careitems needed duringchemoso noonefaces treatment alone.

COPAYS AND TRAVEL

Qualifying patientsmay receivefinancial assistancefor theircopays andtravelsupport.

SCHOLARSHIPS

EveryMaywe giveout scholarships todeservinglocal high school Seniors goingintothe medicalfield.

WWW.BAILEYBRIGADE.ORG

BAILEY
- BRIGADE -

Drones Are Changing How We See High-Rise Restoration

By: Jay Evans Lead UAS Pilot & Estimator
C/Sharpe CO. LLC

Not long ago, estimating a high-rise exterior restoration project meant strapping into a swing stage, squinting at spalled concrete from 20 feet away, and hoping your field notes captured enough to write a number worth bidding. The process was slow, expensive, and often wrong. Scope gaps, missed conditions, and change-order surprises were just part of the game.

That game is changing. Unmanned aerial systems — drones — are reshaping how restoration contractors assess, document, and price high-rise work. The technology has matured fast, and the contractors adopting it aren't just winning cooler photos. They're winning more bids, writing tighter scopes, and delivering fewer surprises to owners who are tired of paying for them.

THE OLD WAY HAD REAL COSTS

Traditional facade inspections relied on lift equipment, rope access crews, or limited visual checks from the ground with binoculars. Each method came with significant cost — mobilizing a swing stage on a 20-story building can run thousands of dollars before anyone touches a brick. More importantly, those methods produced incomplete data. A crew member hanging off a facade can see what's in front of them. They can't easily document the whole picture, capture precise measurements, or produce a repeatable, defensible record of conditions.

The result was estimates built on incomplete information. Contractors priced what they could see and hoped the rest wasn't worse. Owners approved budgets that had soft numbers baked in. And when the real conditions showed up during construction, the change order conversations started.

"The estimate was always just an educated guess. Now, with a 3D model of the entire building, it's a calculated one."

3D MODELS THAT ACTUALLY DRIVE ESTIMATES

Modern drone programs — using photogrammetry platforms paired with 3D modeling software — can capture a full high-rise facade in a single mobilization. The output isn't just pretty imagery. It's measurement-grade data: orthomosaics, point clouds, 3D digital twins, and facade maps that can be measured, annotated, and exported.

For a restoration estimator, this changes everything. Instead of relying on spot checks and extrapolation, you can take actual linear footage of expansion joints. You can measure the square footage of every distinct facade plane. You can identify coating delamination zones, document crack patterns, flag areas of efflorescence or staining, and mark every window and door unit — all from the office, from a single dataset captured in hours rather than days.

On a recent project, a drone-derived 3D model of a Gulf Coast high-rise identified two full building faces with hidden spall conditions that weren't visible from grade. Those conditions would have resulted in change orders and unforeseen costs. Instead, they went into the base bid — and the project was won on accuracy, not just price.

"A drone-derived facade map turned what used to be a two-week site investigation into a two-hour flight and a same-day dataset."

The compounding benefit is documentation. Every measurement, every condition flag, every photo is time-stamped, geo-referenced, and tied to a specific location on the structure. That's not just useful for estimating — it's useful for owner reporting, insurance claims, and defending your scope if a dispute ever arises.

INSPECTIONS WITHOUT THE RISK

Sending a human up the side of a building is inherently dangerous. OSHA statistics consistently rank falls as the leading cause of construction fatalities, and rope access and swing stage operations carry real exposure even with competent crews and solid safety programs. Beyond the human risk, access equipment takes time to mobilize, requires permits in many jurisdictions, and can be nearly impossible to deploy in certain urban environments or weather conditions.

Drones eliminate most of that exposure for inspection work. A FAA Part 107 certified pilot can fly a building envelope inspection safely and efficiently, capturing imagery at distances and angles no human inspector can match. Thermal imaging adds another layer entirely — detecting moisture intrusion, insulation voids, and air infiltration that are invisible to the naked eye but show clearly on a calibrated thermal camera.

On the regulatory side, experienced UAS programs with established FAA DroneZone authorization workflows can operate in controlled airspace — including the dense coastal corridors common along the Gulf and Atlantic where much of the high-rise restoration market sits. Getting those authorizations takes planning and a track record with the FAA, but it's achievable and it's part of what separates a professional drone program from a hobbyist with a camera.

The practical result: inspection cycles that once required multiple site mobilizations can often be completed in a single flight day. Reports that used to take weeks to compile — pulling field notes, organizing photos, writing condition narratives — can be produced from a structured drone dataset in a fraction of the time, with better supporting documentation than traditional methods ever produced.

STORM DAMAGE: SPEED IS THE WHOLE GAME

If there's one area where drone technology has become truly indispensable in restoration, it's storm damage documentation. After a major weather event — a hurricane, a hailstorm, a tornado — the window for capturing pristine pre-repair conditions is narrow.

Insurance adjusters move fast. Owners want work started. And if your documentation isn't thorough before anything gets touched, you've permanently lost your ability to prove what was there.

A drone mobilized within hours of FEMA storm clearance can document an entire high-rise campus before a single tarp goes up. Every impact point, every damaged unit, every compromised coating surface — captured, measured, and time-stamped. That dataset becomes the foundation of your insurance claim package, your scope of work, and your defense if the claim gets disputed.

Along the Emerald Coast, we've flown inspections where the drone dataset identified roof membrane damage, broken fenestration, and facade impact patterns across multi-building communities — in a single day, with deliverables ready for the adjuster within 24 hours of the flight. That speed isn't just convenient. It's often the difference between a fully documented claim and a partial one.

"After a major storm, the first contractor on-site with a complete drone dataset owns the narrative. Everyone else is catching up."

Thermal imaging after storms adds still another dimension. Wind-driven rain events can force moisture behind facades, under membranes, and into wall assemblies in ways that aren't visible for days or weeks. A thermal flight done in the right conditions — typically early morning before solar loading masks the signatures — can reveal hidden moisture before it becomes a mold claim or a latent dispute.

WHAT THIS MEANS FOR THE RESTORATION INDUSTRY

The adoption of drone technology in high-rise restoration isn't a trend. It's a structural shift in how the best contractors operate. The data advantage is too significant to ignore. Contractors who build real UAS programs — with trained pilots, documented SOPs, proper FAA compliance, and the ability to produce professional deliverables — are writing more accurate estimates, winning better work, and managing risk in ways their competitors simply can't match.

For building owners and property managers, the message is equally clear. Asking whether your restoration contractor uses drones is no longer a forward-looking question. It's a due diligence question. The baseline has moved. A contractor who still prices a 20-story facade restoration from a ground-level walkthrough and a pair of binoculars is not giving you the most accurate number they can. They're giving you a guess — and you're the one who pays when it's wrong.

The technology exists. The pilots are trained. The data pipelines are built. The only question is whether your restoration program is using them. END

ABOUT THE AUTHOR

Jay Evans is the Lead UAS Pilot and Estimator at C/Sharpe Co. LLC, a commercial restoration and building envelope contractor based on Florida's Emerald Coast. He built and leads the company's multi-state drone program, executing approximately 120 UAS missions per year in building envelope inspection, reality capture, and thermal imaging. He holds an FAA Part 107 Remote Pilot Certificate, Thermography Level 1 Certification, and an MBA from Georgia College & State University.

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Be Proactive, Not Reactive!

Key Tips:

- Document your regular inspections and maintenance
- Review your insurance policies, and talk to your insurance professional
- Build your emergency team
- Create an emergency action plan
- Schedule a hurricane preparedness presentaion for your community members

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FRIDAY
SEPTEMBER 18, 2026

8:00 AM – 4:00 PM

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KEYNOTE SPEAKER

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Please allow extra time for class selection.

REGISTER ONLINE
https://caingcc.qlueup.com/event/fall-education-event-167774/

QUESTIONS?
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THURSDAY, OCTOBER 15TH

5:00 PM – 7:30 PM
PLEASE ARRIVE AT 5:00 PM
BOAT LEAVES THE DOCK AT 5:15 PM

Scan to Purchase Tickets!

WHO CAN ATTEND

CAM and Homeowner Leader members are allowed to purchase two tickets.

Business Partners, up to 5 (we may release more later depending on availability).

ABOUT THE CRUISE

Feel free to bring a guest (everyone must have a paid ticket, but this is not limited to members only), but they **MUST** be **21** or over as we will have **NO** bartenders to serve beer and wine.

TICKET PRICING

CAMs and Homeowner Leaders who are CAI Members **$10**

Business Partners **$25**

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EVENT DETAILS

THURSDAY, OCTOBER 15TH

Sunset Cruise

ABOARD THE SUNQUEST CRUISE

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