THE HEARTBEAT

SPRING & SUMMER 2023

Registration is Open for the Annual Trade Shows

See page 4.

cai HEARTLAND CHAPTER

Spring-Summer 2023

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President's Letter

By: Jim Ruebsam, EBP, CIRMS

The Heartland Chapter Board of Directors is proud to announce that we are very close to having 500 members—with a bit of a push, we may get there by the end of the year! With this goal in mind, it's a good time to reflect on our past and those who helped get us where we are today.

A couple decades ago, the CAI Heartland Chapter was a tight-knit group of dedicated individuals who were pioneering the community association industry. People like Marvin Nodiff, Bob O'Connor, Bill Summers, Linda Schweppe, Tony Soukenik, Bob Klages and many more forged a foundation that we continue to build upon today. There was no roadmap—they helped create one. Education sessions were small in attendance, but rich in content. On a national level, one or two individuals represented our chapter. We had very little voice in Jefferson City and other state capitols in the region. These early leaders became "fierce friends" and recruited other dedicated professionals and volunteer leaders who they believed could further the industry.

From those proud but humble beginnings, the Heartland Chapter has grown into a regional group of community association volunteer leaders and professionals with unwavering dedication to furthering the industry and "building better communities". We're strongly represented at all national conferences and regularly make trips to the podium to accept national awards. We continue to grow our roster of designated professionals. Our legislative leaders are starting to recognize We're growing in St. Louis, Kansas City, Wichita, Omaha, Lake of the Ozarks, and in all corners of the Heartland region. It's an exciting time to be a member!

As we push towards our goal of 500 (and more) members, let's do what our founding members did to grow the chapter—providing value to members. Through education. Through advocacy. Through building friendships that go beyond business. And, of course, celebrating our victories!

Let's all enjoy our summers—but don't forget to keep recruiting.

Jim Ruebsam, CIRMS, EBP
President, Board of Directors

CAI

SAINT LOUIS
AUGUST 8, 2023

JOIN US IN ST. LOUIS

TUESDAY, AUGUST 8, 2023

AT THE
SHERATON WESTPORT
LAKESIDE CHALET HOTEL

EDUCATIONAL PROGRAM:
4:00 - 5:15 P.M.

EXPO: 5:00 - 7:00 P.M.

KANSAS CITY
AUGUST 14, 2023

JOIN US IN KANSAS CITY

MONDAY, AUGUST 14, 2023

AT THE
SHERATON
OVERLAND PARK

EDUCATIONAL PROGRAM:
4:00 - 5:15 P.M.

EXPO: 5:00 - 7:00 P.M.

REGISTER ONLINE: CAIHEARTLAND.COM/2023-EXPO

May 10, 2023, Event Highlights: Annual Manager Reception in St. Louis

Jessica Goodman, CMCA, AMS, PCAM and Jennifer Jeckstadt, CMCA, AMS, from Community Property Management and Jason Shupp from Ferguson Roofing

Gary Rottler, the 50/50 winner with Cathy Roth-Johnson, CAI Heartland Executive Director

$100 Handshake Sponsors

Luke Randall, Spartan Ram Jack Sponsor and Kathleen Peick, Community Property Management Winner!

Brett Shelton, EBP, Pro Pool Management Sponsor and Courtney Hix, The Smith Management Group, an Associa Company Winner!

Patrick McClanahan, CMCA, EBP, First Citizens Bank Sponsor and Michelle Olejniczak, CMCA, AMS, DNI Properties, Inc. Winner!

Habitational Hot Mess

By: Karen Corrigan, CIRMS, EBP, *O'Connor Insurance Agency*

Confirmed! There is a multi-family insurance market meltdown.

It seems the community association insurance market is always hit fast and furious. Following catastrophic losses like 9/11 or 2022's billions of dollars of underwriting losses, insurance companies have a restricted amount of coverage to allocate—they have a lack of capacity. The underwriting losses stem from catastrophic weather events, economic inflation, supply chain constraints, historic reinsurance increases, and legal system abuse. As a result, insurers do not want to use their limited capacity on anything but "hot" looking properties.

So, why pick on community associations? First, lengthy property schedules often require tens of millions of dollars of building insurance limits, making underwriters hot under the collar. Too many buildings mean too many roofs in high wind zones at one location. Another exposure for severe claims is blazing hot fires from a single unit that spreads to multiple units. Imagine the typical fire from unattended cooking, grilling, candles, appliances, or electrical systems that spreads to eight units. Also, water damage from failed plumbing or burst pipes is significant enough in one household. The claims get steamy when the water travels to multiple units. Finally, habitational accounts have poor overall performance "on an attritional basis," reports CRC Group Wholesale & Specialty. In addition, insurers used to insure the first ten to twenty million dollars before they had to pay for reinsurance. But now their capacity might now be half of that. Therefore, the insurer must purchase even more reinsurance. It is reported that on January 1, 2023, reinsurance costs increased the most we have seen in a generation.

What are the signs? The simmer comes to a boil when renewal pricing increases in the double digits. Next comes the overnight insurance company appetite changes. Risk acceptance reduces to ten or fifteen buildings. Roofs must be under ten to fifteen years old, and some carriers force Actual Cash Value for roofs over fifteen years old. The Actual Cash Value causes buyers' loan denial. And, of course, the wind and hail deductibles are scorching high at 2%, 3%, and 5%. Older properties are no longer hot commodities and they are not getting any younger. To top it off, at least two carriers went on a habitational nonrenewal frenzy. What will happen next?

Missouri is not alone in this crisis. In April 2023, Community Associations Institute's Foundation for Community Association Research conducted a national survey of board members, property managers, and insurance professionals. The survey can be found at https://foundation.caionline.org/wp-content/uploads/2023/04/4ppInsuranceSnapSurvey.pdf. There were nearly a thousand respondents, and some of the results are below.

1. The survey asked insurance professionals if they were experiencing significant cancellations for community associations, for which the answer was 83% yes.

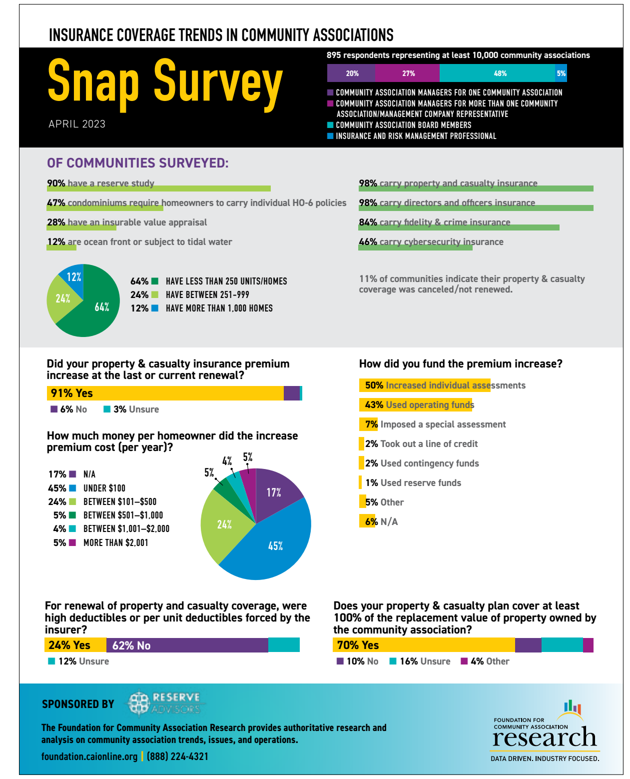
2. They posed the same question about significant premium increases, and 96% said yes.

3. The average increases were 11%-25% for 55% of the insurance professional respondents, and 34% replied 26-50%.

4. More alarming, the report states, "11% of communities indicate their property & casualty coverage was canceled / not renewed."

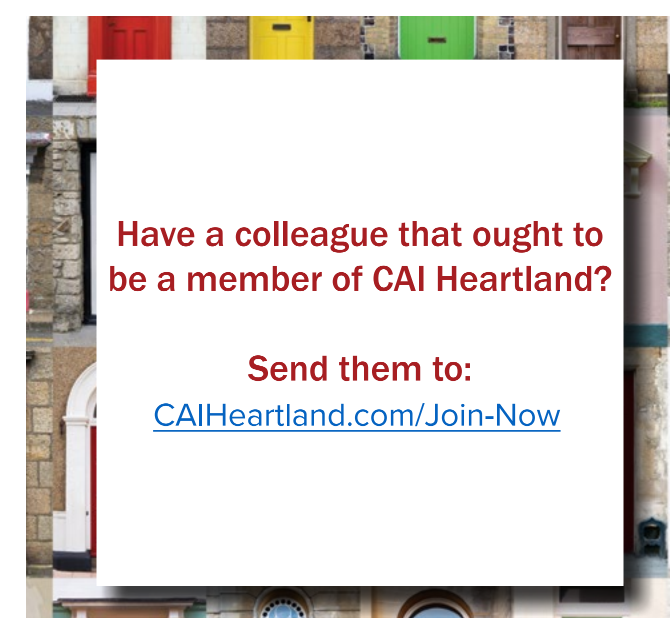
Nonrenewal forces many communities into the secondary markets because of age, claims, Zinsco, or Federal Pacific Stab Lok electrical panels, or aluminum wiring in properties built in the 1960s to early 1980s. Aluminum wiring is too hot for today's standard markets to handle. Corrosion of the metals in the connection, particularly the aluminum wiring itself, causes increased resistance leading to overheating. Secondary market prices will shock the community association with double to triple the expiring premiums and less coverage.

See full survey at https://foundation.caionline.org/wp-content/uploads/2023/04/4ppInsuranceSnapSurvey.pdf.



What should we do now? If you are fortunate enough to have a renewal offer, ride out this firestorm. Current conditions leave insurers vulnerable when relying on probabilistic modeling. Forward-looking carriers might use modeling, which engages scientists to include climate change. Perhaps, other solutions include stricter building codes such as those that proved worthy during Hurricane Ian. Risk reduction measures, such as water and temperature detection systems or under-the-hood fire suppression devices, might be mandated instead of recommended. Charcoal grills are goners, electric, and gas grills cannot be on decks or within ten feet of buildings, and some insurers prohibit grills altogether.

In the meantime, according to Verisk, the insurance industry has a twenty-seven billion dollar net underwriting loss, which is six times the 2021 loss. In addition, hazard-prone areas have attracted denser populations and affluent lifestyle accommodations, which directly impacts the increased cost of historical-type claims, not to mention exacerbating the effects of climate change. This is a perfect hot mess when loss exposures are rapidly growing, but insurance availability is diminishing. So, stop, drop, and roll with the punches. CAI


Have a colleague that ought to be a member of CAI Heartland?
Send them to:
CAIHeartland.com/Join-Now

How You Can Safeguard Your Community Association's Finances Against Fraud

Co-authored by: Wendy Hazelwood and Diane White

Payment fraud is nothing new. Even in the Stone Age, someone likely tried to pass off a cheap stone ax for a nicer one. Fraudsters evolve as quickly as advances in payments methods and technologies — but new fraud-prevention tools can help protect your community association against deception and theft.

The dollar amounts of fraud are eye-watering. In 2022, internet fraud resulted in losses of $10.3 billion, according to the FBI's Internet Cyber Crime Center. In Missouri alone, losses of over $49 million were attributed to business email compromises (BEC).

As much as those statistics boggle the mind, the numbers become very real when considering your community association's finances. A LexisNexis study found that fraud costs $4 for every $1 affected.

While some associations still choose to pay vendors by check, electronic payment methods are becoming the industry standard — and the share of ACH debits affected by fraudulent activity increased accordingly, from 33% in 2019 to 37% in 2021. Phishing scams and BEC can compromise the processes leading up to payment initiation. Thefts may involve anything from malware to elaborate fraudulent emails and websites.

On the other hand, check fraud typically involves counterfeiting, rerouting of checks or physical alteration, known as check washing. While check fraud had been on the decline — primarily due to people moving from using physical checks to electronic payments — it increased by 84% in 2022, says the Financial Crimes Enforcement Network, a unit of the U.S. Treasury Department. According to the American Banking Association (ABA), this rise is partly due to social media channels, specifically Telegram, that allow users to hide their identities and encrypt messages. Telegram enables fraudsters to operate a robust network connecting check thieves with so-called "walkers," who deposit altered checks into bank accounts in exchange for a fee.

Tackling these two key types of fraud requires a two-pronged approach encompassing electronic and physical security. To safeguard your payments processes, you may wish to consider implementing these best practices:

Train management and employees about fraud methods, including BECs. Knowledge is power. It's essential to scrutinize each payment, especially new vendor payment requests or any unusual request from a board member. Take care to access financial systems only from secured connections, avoiding home networks or unsecured networks at locations like hotels, airports or other public places. Also, confirm that email addresses are correct — fraudsters sometimes change minor details, such as CEO@company_xyz.com vs. CEO@company-xyz.com. You can strengthen your defenses by calling the vendor, board member or colleague to confirm the information before submitting a payment.

Modernize your business tools and practices. Many community management companies have been using the same tried-and-true tools for years. Indeed, that software and methodology may work just fine when it comes to accurate calculations. Often, though, it may not offer safeguards such as direct integration with your bank accounts to make fraud protection more accessible and more powerful.

Document appropriate processes and approval steps, and make sure your team uses them. You'll want to make it a habit to remain vigilant and build policy into your company's everyday operations. The faster you identify fraudulent activity, the greater the chances of minimizing losses. And, of course, encourage well-known practices like using strong passwords, never reusing passwords on different accounts and not sharing passwords, especially when asked over email or text. Developing a wire transfer policy that documents your established processes and corresponds with your bank's products and services is also wise. Periodically review these procedures with all parties involved.

Consider cyber insurance. One customer recently experienced a system compromise in which scammers locked them out of their data and demanded a $1 million ransom. Fortunately, the large company had insurance coverage and significant profits. A smaller, less prepared company might have had to close its doors under the pressure. Cyber insurance for your company — and your client associations — can mitigate your risk.

Stay vigilant with record-keeping. Successful organizations immediately inspect financial statements against internal records to ensure payments are ones you've authorized, and review checks for duplicate check numbers. Auto-reconciliation tools can simplify the process of validating entries — you may wish to ask your banking representative if they offer auto-reconciliation.

Adopt secured payment and deposit methods. For example, you can make it a policy to pay vendors with ACH credits rather than allowing ACH debits from your account. And using a single, dedicated computer for critical online banking functions can reduce the risk of corruption introduced through BEC or other non-secure sources. If a vender changes their mailing address or account-to-credit information, call and speak to someone who can confirm the changes are accurate. To guard against physical theft, it's wise to deposit outgoing paper checks directly in a secure mailbox before the day's mail pickup rather than leave them in an outgoing mail basket where they might be stolen.

Take advantage of your bank's resources. Today, a wide variety of sophisticated digital treasury management solutions are available to optimize your company's efficiency while helping to prevent fraud. These services are more accessible and affordable than ever for small and mid-size businesses. Key offerings include:

- A/P automation allows companies to pay vendors with easy digital payments, eliminating paper checks and associated check fraud.
- ACH Debit Block automatically returns ACH debit requests to the originating bank to ensure they do not post to your account.
- ACH Positive Pay allows you to set up payment rules by account, defining them by vendor ID and amount. You can automate the process or review exceptions and approve or deny them.
- Check Positive Pay compares each check to your records and denies payments that do not match. By integrating reconciliation activities, you can stay on top of your activity daily.
- API integrations enable companies to connect their internal enterprise resource planning (ERP) platform to the bank through APIs to create even more seamless workflows.

Wendy Hazelwood, CMCA, is the Vice President – Kansas City, Missouri and Diane White, CMCA, is the Vice President – St. Louis, Missouri for Alliance Association Bank. With their diverse backgrounds in banking, Wendy and Diane offer the insight and industry experience Alliance Association Bank customers rely on for their deposit and lending needs.

Celebrate the Community Association Manager

By: Jessica Goodman, CMCA, AMS, PCAM, *Community Property Management*

Full disclosure – I was completely burned out and was looking for a way out of this industry. At the urging of my husband, I did some deep soul searching and thought long and hard about why I have stayed in this industry for the last 14 years. The truth is, I love the problem solving. I love that there is never a dull day. I love that there is always something new to learn. I love the people, no, really, you know the ones, the diamonds in the rough - but over the last few years, we managers have taken a beating.

It started with the pandemic, beginning in 2020. We were all trying to navigate our lives through the unknown, but owners were home more. Reports of maintenance violations and neighbor complaints increased. New regulations were put into place for pools and common gathering areas. Emotions ran high over isolation and the politics of it all. But grass still grew, and planned projects still moved forward. Our day-to-day job did not slow down yet we had a whole new influx of problems to solve, all while coping with the affects of the pandemic in our personal lives. Increased technology helped, but also made us more accessible and the demand on our response time increased a hundred-fold. A homeowner who used to be content with a several-day wait for an answer now demanded an immediate response. Homeowners became very frustrated with the pandemics' decreased manpower and decreased supplies and increased costs and wait time, and managers took the brunt of the frustration.

Right about the time we felt like our heads were above water, the South Champlain Tower in Surfside, FL collapsed: June 21, 2021, and the risk of deferred maintenance was suddenly on everyone's radar. Fannie Mae and Freddie Mac announce new guidelines to address the issue of deferred maintenance. Those guidelines presented to managers as increases in home sale phone calls (buyer, seller, realtors, mortgage lenders with endless requests for further information), reserve studies, and directions from our communities to immediately complete projects that had been put off for years.

2022 continued the frustrations of 2020 and 2021: Labor and supply shortages, demands for immediate manager attention, frustrated boards, increased pressure to get capital projects done and frustration and blame on managers over increased costs.

2023 brings us an insurance crisis. Some insurance companies are pulling out of their usual markets, other insurance companies are restricting who they will cover and the amount of coverage they will provide, many premium costs are increasing 200-300% depleting reserves and requiring associations to get loans and charge special assessments just to cover the costs of basic needs.

Community Managers are expected to lead their associations through these unprecedented situations. But sadly, instead of gratitude, or even simply compliance, we are met with anger, blame, and resentment from homeowners and boards, who outnumber us in meetings, and don't understand the work we do behind the scenes. We are the messengers, not the cause, but we get the brunt of their frustration, fear, and anger. Most Community Managers I know are not looking for praise, accolades, or pats on the back. They are happy to do the work and see their communities thrive. They want the Boards and ownership to recognize they are partners, working in their best interest. Ultimately, and above all, they just want to be treated with professional dignity and respect.

June 13, 2023 is International Community Association Manager Day. I encourage you to reach out to a Community Manager that you work with – as a Board Member, Owner, Business Partner, or Colleague – to check in with them and make sure they are OK, let them know that you recognize their hard work, and that they are appreciated. I ultimately made the decision to stay in the industry because of a conversation with a business partner who did just that for me. We say that we, as #fiercefriends, are #inittogether. Now is the time to show it. Be the one that offers support and reminds a manager of the good in this industry despite these trying times. CAI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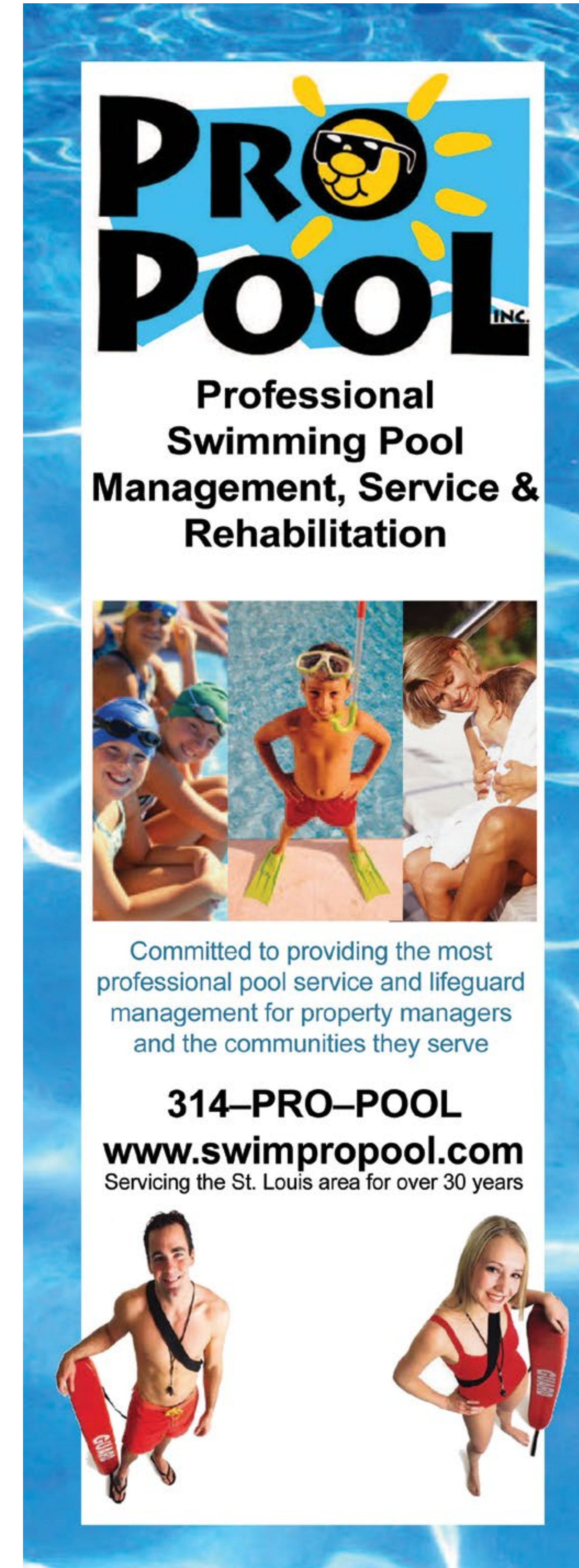
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HOA Pool Safety: Debate over Eliminating Lifeguards

By: Dawn Bauman, CAE

Our association is considering eliminating the lifeguard at our pool. Other than posting "swim at your own risk" signs, is there anything else we need to do to ensure swimmers safety?

Many communities in New Jersey for example are considering eliminating the lifeguard at their pool because of the amendments to the state's public recreational bathing code, particularly those portions addressing the duties of lifeguards since they may result in increased costs.

The amended regulations require communities with pools larger than 2,000-square-feet of surface area to have at least two lifeguards on duty. In addition, lifeguards are not permitted to perform any activities that would distract or prevent them from assisting persons in the water. Lifeguards should not be on their cellphones, checking pool passes, or performing any services with respect to testing or cleaning of the pool while on duty. While this has always been the case, the amendments suggest that local municipalities may enforce these requirements more strictly. While a qualified common-interest community may exempt itself from these requirements, it must be a complete exemption or none. Meaning, if you decide to have a lifeguard, you must comply with all requirements of the code.

The safety benefits of having a lifeguard are obvious, but there are other financial and liability considerations as well. Eliminating lifeguards will certainly increase your insurance premium and may expose your community to greater risk. For example, if you currently have a vendor providing lifeguard services, you will lose the benefit of insurance coverage and other protections afforded by this vendor. If a lawsuit is filed relating to an incident at or near the pool, your vendor and its insurance provider would likely be required to defend and indemnify your community. Whereas, if you eliminate the lifeguard provided by the vendor, the association or its insurance carrier must absorb these costs.

If you are a qualified common-interest community and decide to eliminate the lifeguard at your pool, the code requires that you post a sign at least 3 feet by 4 feet, at every entrance to each swimming area, stating: "No lifeguard on duty;" "Persons under the age of 16 must be accompanied by an adult;" and "No swimming alone." This sign must be easily readable with contrasting colors and include the pool's hours of operation. At mobile home parks or retirement communities, the sign must also state: "This pool is closed when the owner or operator is not on the premises." There are also additional signage requirements for a "health club."

"Swim-At-Your-Own-Risk" Policy

Lifeguards can be expensive and hard to find, especially when there's a current shortage of them on the East Coast. Recruiting and retaining them also can take a lot of time and effort. Some homeowners associations are exploring ways to eliminate lifeguards without the liability.

While an association with a private swimming pool is permitted to adopt a "swim-at-your-own-risk" policy at its pool, there are certain procedures and safeguards the association should enact and follow first.

To begin, the association should create, publish, and circulate a policy called "Rules and Regulations for Unattended Pool Use" (or the like). The document should include language similar to the below, in bold letters on the first page:

- This is an unattended "swim-at-your-own- risk" pool facility—there is no lifeguard on duty. Use of the facility is at the sole risk of the individual using the facility. Parents/guardians are responsible for the safety and care of their minor children and assume all risk(s) in this regard.
- In the event of a serious injury or life-threatening emergency, call 911 and then call the management company at _____.
- All owners/tenants/residents are required to complete a release of liability form on an annual basis and return the form to the management company.

The policy also should discuss unattended pool use, that the area will have an auto-locking gate and will require a key fob for access, issues related to guests and children, food and beverage consumption, and rules for conduct.

In addition to the policy, the association should:

- Create a liability release form to be signed by all owners/residents on an annual basis
- Confer with its general liability insurance carrier to ensure that coverage will be present should a liability incident occur after a shift to a "swim-at-your-own-risk" policy
- Post several "unattended-pool-area" or "swim-at-your-own-risk" signs
- Verify if the local municipality has any requirements
- Lock the pool area for safety purposes—typically a self-locking gate system with key fob access
- Openly communicate the policy and any other pool rules with residents

For more information on pool safety check out A five-step process for better behavior at your community pool. CAI

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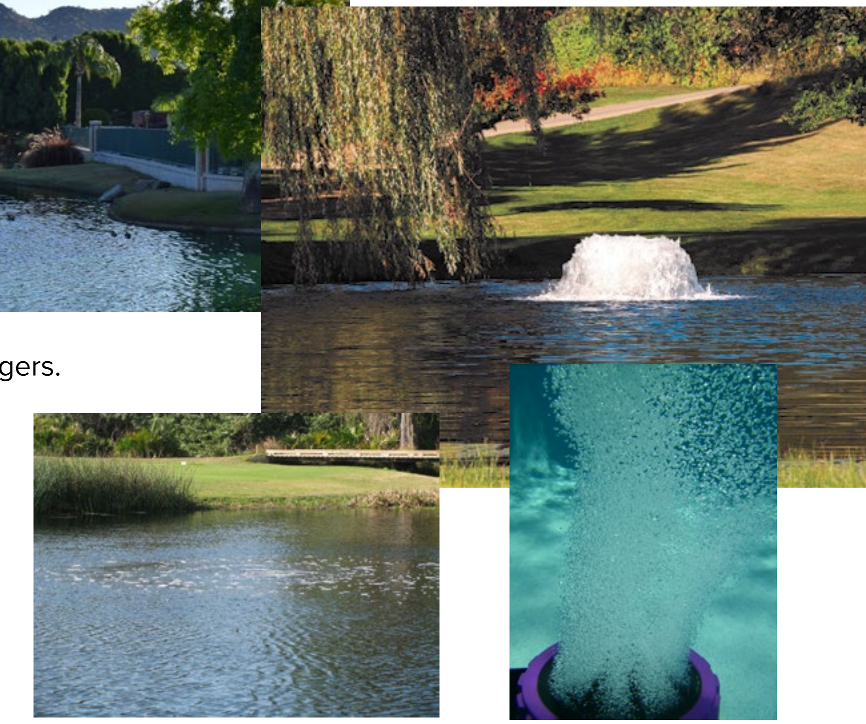
Lake fountains are pretty, but did you know they also help promote clean water?

By: SOLitude Lake Management



One of a community association's biggest priorities is aesthetic appeal. Aesthetically pleasing elements around a community can help retain homeowners and make it more desirable to potential residents, boost property values, strengthen its reputation, and inspire confidence in property managers. But it can be challenging to sustain superior aesthetics without nonstop maintenance.

Floating fountains are an excellent, cost-effective tool that can provide long lasting aesthetic benefits without the burden of constant maintenance. Better yet, fountains have many functional advantages to steadily support the health and beauty of aquatic ecosystems.

Like a star on a Christmas tree or a vase of flowers on a table, fountains are often used as a finishing touch on lakes and ponds. Property managers can choose from dozens of options to fit the unique aesthetic needs of their communities – from large, magnificent systems that propel intricate water patterns into the air, to delicate fountains with graceful silhouettes. They can stand alone as a spectacular focal point or be grouped together for eye-catching shape and movement. Fountains can also be outfitted with captivating lighting elements to reflect brand colors, holidays, and themed events, or simply for continued enjoyment after the sun has set.

But many property managers don't know that their benefits are twofold. Floating fountains are not only capable of transforming the beauty of a waterbody, they also help reinforce healthy, balanced water quality conditions.

This is accomplished in two ways. First, fountains increase dissolved oxygen (DO) levels in the waterbody. The turbulence of water falling across the lake or pond increases the transfer of oxygen at the surface. Second, fountains help circulate the water, spreading vital DO throughout the water column.

DO is an important indicator of a healthy waterbody, and one of the first components aquatic experts measure during lake and pond evaluations. Fish, native plants, and beneficial bacteria and organisms that serve as the base of the food chain all require DO to survive. Balanced DO levels help support healthy, flourishing ecosystems that, in turn, enhance the surrounding community.

DO is also essential for the natural "digestion" of bottom muck, animal waste, and other organic matter containing high concentrations of nutrients. When nutrient levels pass a desirable threshold, aquatic weeds, algae, and toxic cyanobacteria (also known as blue-green algae) are more likely to develop – leading to frustrated residents and ongoing complaints to property managers. Once weeds and algae become established in a waterbody, they may trigger other problems like dangerous shoreline erosion, fish kills, stormwater damage, and flooding.

Fountains are incredible tools, but sometimes communities are more interested in the functional benefits than aesthetics. In these cases, professionals may recommend a surface aerator. Like a traditional fountain, surface aerators float on the waterbody, but are designed to churn water at a higher flow, injecting up to 3 lbs of oxygen per horsepower per hour into the water.

It's important to note that fountains and surface aerators are most effective in waterbodies less than 6 feet deep. That's why professionals recommend pairing lake fountains with a submersed aerator, which pumps surface air through a diffuser placed on the bottom of the waterbody. As the bubbles rise, they further oxygenate and circulate the water column.

Though fountains and aerators are considered low-maintenance, annual upkeep will help prolong equipment performance for as long as possible. As part of an annual management program, aquatic experts make the process easy. Approximately once a month, your professional will check the system, removing any debris that may have accumulated and closely examining for any signs of wear.

1-2 times per year, your professional may remove the fountain to perform a more comprehensive inspection of the motor and wiring. If freezing is particularly severe in the region, they may also prepare it for winterization. This involves draining the equipment, removing accessories like lights and nozzles, disconnecting wiring, and wrapping it in a protective cover for winter storage. Every 3-4 years, your professional will also perform an oils and seals change, which involves replacing components that help the system run smoothly and prevent water from leaking into the power unit.

Fountains provide unparalleled benefits, both aesthetic and functional, but they are just one piece of a comprehensive annual management program. Aquatic experts tailor these programs to the unique environmental demands of your waterbody, incorporating many tools and solutions as needed. These include water quality testing, nutrient mitigation, shoreline restoration, buffer management, weeds and algae treatments, mechanical hydro-raking, and other impactful services.

Maintaining an aesthetically pleasing community is more challenging than it looks. Property managers know that premium aesthetics often require significant upkeep, time, and expenses. Floating fountains can make a big splash in any community while working overtime to support the health of the aquatic ecosystem and the well-being of residents. CAI

SOLitude Lake Management is a leading environmental firm specializing in the sustainable management of lakes, stormwater ponds, wetlands, and fisheries. Learn more about this topic at www.solitudelakemanagement.com/knowledge.

Successful community management starts with the essentials! This comprehensive community association management course provides a practical overview for new managers, an essential review for veteran managers and an advanced course for board members. Successful completion of the M-100 can be the first step toward earning the CMCA credential, awarded by CAMICB. REMINDER: If you are taking M-100 with the intent to eventually sit for the CMCA exam, please visit the CAMICB website for details on their requirements and recommendations.

M-100 topics include:

- Roles and responsibilities of managers, owners, committees and the board
- Management ethics
- Developing, implementing and enforcing rules
- Organizing and conducting board meetings
- Preparing budgets and funding reserves
- Assessment collection policies and procedures
- Collecting delinquent payments
- Financial statements, reporting methods and operations
- Evaluating risk management and insurance programs
- Implementing maintenance programs
- Preparing bid requests and identifying key contract provisions
- Recruiting, selecting and managing personnel
- Managing sustainable and developing communities

Course Materials

Participant guide and digital access to bonus readings and materials

Course Length and Format

- Virtual Edition (Zoom): 2 days | 12-4 p.m. ET both days
- Classroom Edition: 2.5 days | Days 1-2: 9 a.m. - 5 p.m. | Day 3: 9 a.m. - 12 Noon
- Online Course: 11-14 hours of online content. Students have 4 months—120 days from purchase date—to complete the course and take the 100 question multiple-choice exam to receive credit..

Tuition

CAI member: $479 | Nonmember: $579 Join Now!
* Tuition for all courses after July 1, 2023, is $499 for CAI members and $599 for nonmembers.

Exam Information

At the conclusion of the course, we will add the final exam to your course package. You will have 30 days from your live course to go through all the material and complete the final exam. Note: The final exam includes 100 multiple-choice questions, is timed (120 minutes) and must be completed in a single session. If you do not pass on your first attempt, you can launch the exam again a second time. The passing score is 70%. At the end of the exam, you will see a learning objective of how you did on each section. Please record this information for future reference.

Successful completion of the M-100 can be one component of CMCA exam preparation but does not guarantee success on the CMCA examination. CAI

MOLAC End of Legislative Session Wrap-Up

The 2023 legislative session was a busy one for our Missouri Legislative Action Committee (MOLAC). We started this session partnering with a new lobbyist, Steven Carroll of Steven R. Carroll & Associates. Steven and his team were instrumental in our success this session, both offensively and defensively. With Steve's guidance and the efforts of the MOLAC members, no legislation harmful to community associations passed this session.

Several members of our committee have been diligently working on revising our draft Homeowner's Bill of Rights. Similar in nature to the Uniform Condominium Act, this legislation would provide a more standardized framework for the operations of HOAs and like communities, filling a necessary gap in the industry. This year Brad Christ sponsored the Homeowner's Bill of Rights as HB 1089. The bill was assigned to the committee and received a hearing, which MOLAC members attended and testified in support. During this committee hearing, the legislators had a lot of questions for our group related to the industry as a whole. We did also receive some expected push back from the homebuilders who opposed our bill. It is evident we have further educational work and conversations to have to get this bill through the finish line. Brad Christ has indicated he will sponsor the bill again in the 2024 session. In the off session, our group will work with both Steven and Brad to set meetings with the homebuilders, mortgage lenders and realtors who have expressed opposition to discuss their concerns in hopes of reaching mutually agreeable language.

Throughout the session, we monitored all legislation coming through the pipeline related to community associations. Both HB 954 and SB 400 had problematic language that MOLAC opposed. HB 954 would have fundamentally changed the way rules applied to residents in community associations, making application costly and an administrative nightmare. MOLAC committee members attended the House hearing to testify in opposition of this bill. We also had overwhelming support from CAI members and homeowners who sent over 2,000 emails to the House committee members voicing their opposition. All of these efforts aided in the outcome of HB 954 dying in committee. SB 400 would have invalidated governing documents restricting raising chickens in community associations. This bill ended up getting stopped on the Senate floor thanks to several filibusters.

MOLAC also coordinated our first ever CAI Heartland Chapter "Day at the Capital". The day was spent meeting with representatives and senators educating them about HB 1089 and our industry in general. We received positive feedback from these individuals about the important impact our presence made for our industry. The more we can educate lawmakers about our industry, the better our positions on legislation will be understood and regarded moving forward. We plan to implement an annual "Day at the Capital"and invite all CAI members to participate.

We are excited about the great progress made so far this year and the continued progress we can make leading into the 2024 session. CAI

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Membership Update

NEW MEMBERS

A. Jenning Properties, Inc.	Mr. Adam L. Jenning, CMCA, AMS
ABC Condominium Association	Ms. Susan Barley
Barrington Downs Condominium Association	Ms. Jeri Peterson
Blackstone Property Management	Ms. Rebecca L Wallace, CMCA
Citywide Alarms	James Fogal
Coeur de Royale Condominium Association	Ms. Angela Johnson, CMCA, AMS, PCAM
Coeur de Royale Condominium Association	Ms. Bonnie Cerulo
Coeur de Royale Condominium Association	Ms. Myra Glazer
Coeur de Royale Condominium Association	Mr. Curtis Holland
Coeur de Royale Condominium Association	Ms. Carol Hollowood
Coeur de Royale Condominium Association	Ms. Barb Loeb
Coeur de Royale Condominium Association	Ms. Debra Lueckerath
Coeur de Royale Condominium Association	Mr. Jim Mullins
Coeur de Royale Condominium Association	Mr. Bob Rubin
Community Association Management	Ms. Cassandra Durham
Community Managers Associates, Inc.	Ms. Carla Crow
Community Managers Associates, Inc.	Stefany Seiler
Community Property Management	Miss Andrea Hemann
Community Property Management	Ms. Christen Martin
Community Property Management	Ms. Linnea O'Neal, CMCA
Community Property Management	Ms. Kristi Pulcher
DNI Properties, Inc.	Ms. Monica Gustavsen
DoodyCalls	Mr. Jerron Batts
G&W Engineering	Mr. Joe Dressler
HOA Management Services	Mrs. Jenny Brown
HOA Management Services	Mr. Timmothy Dewayne Brown
HOA Management Services	Ms. Tabitha M Wilcox, CMCA
Irreco	Aaron Dippold
Joint Sealing Solutions LLC	Mr. Blake Gamber
Kennedy Painting, LLC	Mr. Josh Cornell
Lake Front Property Management	Ms. Sunshine Hane
Lindell Terrace Condominium Association	Mr. Joe Ortmeyer
Magnolia Place Condominium Association, Inc.	Ms. Sara DiBenedetto
Magnolia Place Condominium Association, Inc.	Ms. Rose Eckstein
Magnolia Place Condominium Association, Inc.	Mr. Wayne Harshman
Magnolia Place Condominium Association, Inc.	Mr. Michael O'Connor
Magnolia Place Condominium Association, Inc.	Mrs. Natalie Richardson
Manors of Broadmoor Condominium Townhomes	Ms. Betty Nenninger
Manors of Broadmoor Condominium Townhomes	Mr. Phil Upchurch

Manors of Broadmoor Condominium Townhomes	Mr. Bert Wunderlich
MidWest SoftWash	Jami Struthers
Native Landscape Solutions	Scott Allen Hutson
Pinehurst Place	Mr. Pamela Mac Donald
Reinhold Electric, Inc	Mark Palmer
Rodemyer-Christel, Inc.	Lisa Marie Lohmann
SFP Landscaping, Inc.	Mallory Hammock
Signature Property Management	Ms. Joy Peters
The Brothers that just do Gutters	Mr. Joshua Dspain
The Smith Management Group	Ms. Ashleigh Menchaca
The Smith Management Group	Mrs. Sabrina Wright
U-First Reconstruction	Steve Tutt
Unique Pool Management	Asheley Mcvey
Villages at Barrington Downs	Mr. David Alwardt
Villages at Barrington Downs	Mr. Mathew Fanegan
Villages at Barrington Downs	Ms. Phyllis Russell - Smith
Villages at Barrington Downs	Mr. Willie Williams
Villas at Kenrick Condominium Association	Mr. Robert Lescher
Villas at Kenrick Condominium Association	Ms. Susan Littlefield
Villas at Kenrick Condominium Association	Ms. Linda Poole
Villas at Kenrick Condominium Association	Mr. Thomas Reinhard
Villas at Kenrick Condominium Association	Ms. Sabine Robinson
Waterford Villas	Mr. Gary Smith
Westport Crossing Condominium Association	Ms. Margie Gaines
Westport Crossing Condominium Association	Ms. Lisa Marquard
Westport Crossing Condominium Association	Ms. Karen Misick
Westport Crossing Condominium Association	Ms. Karin Plattner
Westport Crossing Condominium Association	Ms. Denise Sahrmann
Whitmoor Homeowners Association	Mr. Anderson Clutter
Whitmoor Homeowners Association	Mrs. Kim Cottle
Whitmoor Homeowners Association	Mrs. Anne Young
Woodlake Residents	Mr. Joseph Ellegood
Woodlake Residents	Mr. Rodney Reece

★CONGRATULATIONS★ TO THE NEW CAI DESIGNEES

Mr. Doug McCash Esq., AMS
Bella Vista Village Property Owners Association

Ms. Leah Larson, CMCA
Sentry Management, Inc.

Ms. Maris Parker, AMS
Maryland Walk Condominium Association

Ms. Lisa Love, AMS
The Smith Management Group,
an Associa Company