

THE HEARTBEAT

WINTER 2026



CAI Day at the Capitol

See page 13.

CAI Heartland's 
40th
Anniversary
1986 - 2026
a year to celebrate

Winter 2026

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President's Letter

By: Della Miller, CMCA, AMS, LSM, PCAM



Dear Members of the CAI Heartland Chapter,

It is truly an honor to introduce myself as your new Chapter President. My name is Della Miller, and I am grateful for the opportunity to serve the Heartland Chapter of the Community Associations Institute.

With 31 years of experience in community association management, I have gained a deep appreciation for the challenges communities face and the importance of strong leadership, clear communication, and collaboration. These principles have guided my career and will continue to shape my approach as Chapter President.

I would like to extend my sincere thanks to our immediate Past President, Jan Mullaney, along with our board and committee members, for their dedication and service. Their commitment and hard work have positioned our chapter for continued success. I am also especially appreciative of our Chapter Executive Director, Cathy Roth-Johnson, whose professionalism and leadership consistently ensure that our chapter operates at the highest level.

The Legislative Action Committee remains a vital part of our mission, advocating on behalf of community associations and ensuring our perspectives are represented with Missouri legislators. One of the most impactful ways members can support this effort is by participating in CAI Day at the Capitol, hosted by the Missouri Legislative Action Committee (MOLAC).

MOLAC will hold its 4th CAI Day at the Capitol on Tuesday, February 24, 2026. This event provides attendees with direct access to leading policymakers through scheduled Capitol meetings and offers a meaningful opportunity to advocate for our industry firsthand. I strongly encourage all members to consider attending; your presence and participation help strengthen CAI's voice and influence at the state level.

As we move forward together, I welcome your ideas, feedback, and questions. Please feel free to reach out to me or any member of the Board. I look forward to a productive and impactful year ahead.

Warm regards,
Della Miller, CMCA, AMS, LSM, PCAM

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Membership Update

NEW MEMBERS

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 Black Hawk Village Plat B at Winghaven HOA
 Blue Heron
 Charles L Crane Agency
 Community Association Management
 Community Managers Associates, Inc.
 Community Property Management
 Cottages at Woodridge
 DNI Properties, Inc.
 First Onsite Property Restoration
 Kenrick Parke Condominium Association
 Meadows of Wildwood Association
 Meadows of Wildwood Association
 Meadows of Wildwood Association
 Meadows of Wildwood Association
 Montrachet Homeowner's Association
 Pinnacle Lawn Care and Outdoor Aesthetics
 Rodemyer Christel, Inc.
 Rose Paving, LLC
 SavaTree
 SouthGate Companies
 Stormwater Erosion Specialties and Excavation, Inc.

Chris Faatz
 Mr. Daniel Johnson
 Ms. Debbie Lombardino
 Gene Basler
 Mr. Dennis Scott
 Brice Dawson
 Mr. David Gerchen
 Cathy Hebert
 Mrs. Jessie Riccio
 Paul M Staryak
 Jerry Hall
 Cynthia Litwer
 Eric Rieckman
 Peggy Shults
 Mr. Douglas Viehland
 Julie Spolarich
 Kenneth P Fahey
 Gerald Reel
 Sally Blackburn
 Dr. William Dean
 Mr. Board Member
 Mrs. Susan Robb
 Mr. David Baldwin
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 Ms. Paula McCarthy
 Ms. Trudy Odle
 Kathi Shaw
 Mr. Matthew T. Endres
 Haseeb Arain
 Mr. Derek Schaub
 Ms. Kelsey Feldmann
 Chris Villhauer
 Mr. John T Whitney



★CONGRATULATIONS★ TO THE NEW CAI DESIGNEES

AMS	PCAM	CMCA
Mr. Trevor Staten, CMCA, AMS	Mr. Doug McCash, Esq., CMCA, AMS Bella Vista Village Property Owners Association	Ms. Cristina Haddock, CMCA, The Smith Management Group
Ms. Blaine Leigh Ostronic, CMCA, AMS Centennial Management Company	Mrs. Lizabeth Luck Stedry, CMCA, AMS, PCAM Community Association Management	

2026 Legislative Session – MOLAC Update

By: Kerri Mitchell, Carmody MacDonald



The 2026 legislative session is shaping up to be one of the most active in recent years. A record 1,285 bills were filed in the House and Senate during the first eight days of pre-filing, driven in part by the upcoming election year. The legislature convened on January 7, 2026. MOLAC is actively tracking several bills that have been introduced and could significantly impact community associations, including, among others:

- **SB 1313 (Senator Schroer):** Requires HOAs to hold a renewal vote every ten years, with approval by 85% of all members required to continue the association's existence or face automatic dissolution. Additionally, all existing HOAs must conduct a renewal vote by the end of 2026 to determine if it will continue to remain in existence or it will automatically be dissolved.
- **HB 1665 (Rep. Seitz):** Prohibits HOAs from restricting concealed carry permit holders' ability to carry firearms wherever they want.

Missouri Declaration and Bylaws Modernization Act

Missouri lacks a comprehensive statute governing HOAs, leaving many communities subject to outdated and inconsistent governing documents. To help address this gap, MOLAC is advancing the Missouri Declaration and Bylaws Modernization Act. This was filed by Senator Lincoln Hough as SB1603. The House version is expected to be filed by Representative Mike Costlow in early February.

Backyard Chicken Legislation Update

In 2024, the Governor signed HB 2062 into law, which, in part, prohibited HOAs from restricting homeowners from building a chicken coop or raising up to six chickens on lots of 2/10 of an acre or larger. On August 26, 2024, our CAI Heartland Chapter and Legislative Action Committee filed a lawsuit challenging HB

2062, asserting that the law violated both community association governance rights and the Missouri constitution.

On October 20, 2025, a Missouri circuit court ruled in CAI's favor, finding HB 2062 unconstitutional on multiple grounds and invalidating the law in its entirety. The State of Missouri has since filed a Motion to Amend the Judgment, which remains pending before the Court. Despite the ruling, Senator Mary Elizabeth Coleman has pre-filed SB 1059, a new "Chicken Bill," which appears to closely mirror the invalidated law.

4th Annual CAI Day at the Capitol – Tuesday, February 24, 2026 from 8 a.m. – 3 p.m.

All CAI members are encouraged to attend. It's free for all members, but we ask that you pre-register at <https://cai-heartland.glueup.com/event/cai-day-at-the-capitol-2026-164957/> or scan this QR code:



Dollar-a-Door Campaign

MOLAC's legislative accomplishments are made possible through the financial support of CAI members. These funds support professional lobbying, grassroots advocacy, and public policy efforts that help protect community association operations and homeowner interests.

The Dollar-a-Door Campaign allows community association residents to have a voice at the Missouri State Capitol, and with the 2026 session underway, MOLAC needs your support.

For more details, visit the CAI MOLAC's website at caiheartland.com.





2026 COMMUNITY MANAGER SCHOLARSHIP

1. Applicant must be a member of CAI and the Heartland Chapter.
2. The applicant must be in good standing with CAI and the Heartland Chapter. This is defined as having no outstanding debts due to the chapter nor being in current violation of the operating bylaws of either the CAI or the Heartland Chapter.
3. Applications must be received by February 20, 2026, of the year of the conference June 3-6, 2026, in Fort Lauderdale, FL.
4. The Heartland Chapter may award one (1) scholarship per annual conference.
5. Scholarship is capped at \$2000.
6. Hotel accommodation, travel, and registration will be paid up front. The balance will be paid to the applicant after returning from the conference.
7. Copies of all receipts and proof of substantial attendance during session periods must be provided to the Chapter Executive Director for final reimbursement. The Heartland Chapter will provide a form for documentation of time spent at the sessions.
8. No individual may be awarded scholarships in consecutive years.
9. Winning applicant agrees to be part of the scholarship review committee for the following annual conference and share knowledge gained at the next scheduled chapter lunch program.

Funding for the 2026 Scholarship is provided by Sandberg Phoenix



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CAI Annual Conference Scholarship Application

(APPLICATION IS DUE TO THE CAI HEARTLAND BOARD OF DIRECTORS by February 20, 2026)

Name: _____

Mailing Address: _____

Email: _____

Home phone: _____

Business phone: _____

Cell phone: _____

What is your current level of CAI certification? _____

How many years have you practiced in community association management?

What have you done to participate and give back to the chapter?

Contact information to verify employment or association activity:

Please explain in 500 words or less why you desire to attend the CAI National Conference.

**Please return to:
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2026 EVENTS

ST. LOUIS

**JAN
20**

Trivia Night - Classic Sitcom Theme
4-7 PM at Woodard Cleaning and Restoration

**JAN
21**

To AI or Not to AI: That is the Question
Webinar from 11 AM - 1 PM

**FEB
4**

We are All in This Together: Go Team CAI Managers
12 - 2 PM at the Lodge in Des Peres

**FEB
21**

Board Leader Certificate Program
in Derby, Kansas

**FEB
24**

CAI Heartland Day at the Capitol
in Jefferson City from 8 AM - 3 PM

**MAR
4**

Legal Hot Topics
11 AM - 1 PM at the Lodge in Des Peres

**APR
8**

Legal / Insurance Webinar
Webinar from 11 AM - 1 PM

**MAY
6**

Annual Manager Reception
4 - 6 PM at Westport 360

**MAY
14**

CEO MC Summit
Tiger Hotel in Columbia, MO
Invitation Only

**JUN
10**

Communicate to De-Escalate or De-Escalate to Communicate
Webinar from 11 AM - 1 PM

**AUG
18**

Annual Trade Show / Expo
4 - 7 PM at Sheraton Chalet Hotel in Westport

**SEP
2**

Insurance Hot Topics
11 AM - 1 PM at the Lodge in Des Peres

**SEP
17**

CAI Heartland 40th Anniversary Party
6 - 9 PM at The Reverie

**SEP
21**

Iowa HOA Summit
8 AM - 3 PM
at Sheraton West Des Moines Hotel

**OCT
12**

Annual Golf Tournament
10 AM Shotgun start
at Lake Forest Country Club

**DEC
10**

Annual Holiday Party
6 - 9 PM at Liuna



2026 EVENTS

KANSAS CITY

**JAN
21**

To AI or Not to AI: That is the Question
Webinar from 11 AM - 1 PM

**FEB
21**

Board Leader Certificate Program
in Derby, Kansas

**FEB
24**

CAI Heartland Day at the Capitol
in Jefferson City from 8 AM - 3 PM

**APR
8**

Legal / Insurance Webinar
Webinar from 11 AM - 1 PM

**MAY
7**

We are All in This Together: Go Team CAI Managers
11 AM - 1 PM at Milburn Country Club

**MAY
14**

CEO MC Summit
Tiger Hotel in Columbia, MO
Invitation Only

**JUN
10**

Communicate to De-Escalate or De-Escalate to Communicate
Webinar from 11 AM - 1 PM

**JUN
11**

Annual Manager Reception
5 - 7 PM at the Grand Street Cafe

**AUG
24**

Annual Trade Show / Expo
4 - 7 PM at Sheraton Overland Park

**SEP
10**

Overworked, Overwhelmed, and Overstressed
11 AM - 1 PM at Milburn Country Club

**SEP
17**

CAI Heartland 40th Anniversary Party
6 - 9 PM at The Reverie

**DEC
17**

Annual Holiday Party
5 - 7 PM at Harvey's Union Station





Welcome

2026 BOARD OF DIRECTORS



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SERVPRO TEAM CHESTNAS



CAI DAY AT THE CAPITOL

Tuesday, February 24, 2026

8AM - 3PM

Missouri State Capitol
in Jefferson City

All CAI members are encouraged to attend,
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I enjoy getting to meet volunteer leaders and helping them through education. I also like the ability to network with them as well as other business partners.

TELL ME WHAT YOU LIKE BEST ABOUT BEING A BUSINESS PARTNER:

I like being a business partner in CAI for the opportunity to bring our products and services to community associations and management companies. Streamlining daily workflows helps make their jobs easier.

TELL ME ONE FUN FACT ABOUT YOU THAT OUR MEMBERS MIGHT NOT KNOW:

I used to play Junior Olympic Indoor Volleyball



MANAGER
SPOTLIGHT:

JESSICA GOODMAN CMCA, AMS, PCAM



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TELL ME WHAT YOU LIKE BEST ABOUT OUR INDUSTRY:

There's truly never a dull day. The industry is always changing, which means there's always something new to learn, experience, or problem-solve.

TELL ME WHAT YOU LIKE BEST ABOUT BEING A COMMUNITY MANAGER:

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TELL ME ONE FUN FACT ABOUT YOU THAT OUR MEMBERS MIGHT NOT KNOW:

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Board / Trustees: Why Join CAI Heartland?

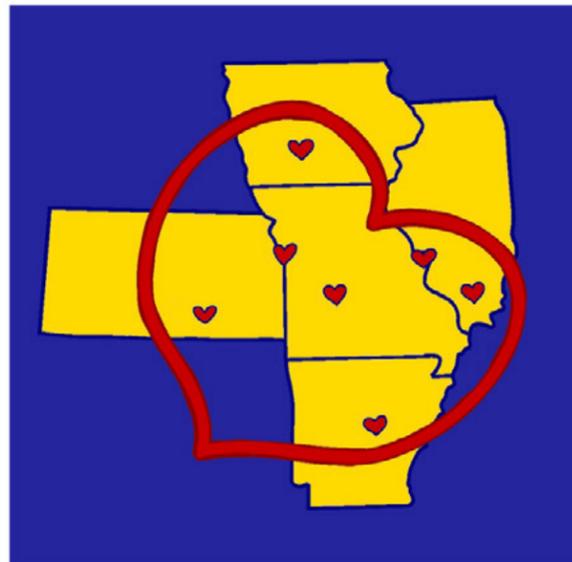
- **Free Quarterly Webinars** hosted by the Heartland Chapter
- **CAI Exchange**— online member only forum to ask questions, get answers and share your expertise
- **Quarterly Electronic Newsletters**
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- **Fellowship & Camaraderie**

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Contact Information:

Cathy Roth-Johnson
Chapter Executive Director
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KANSAS CITY MANAGER APPRECIATION RECEPTION



THURSDAY, JUNE 11, 2026

5 - 7 PM

GRAND STREET CAFE

Free for Managers, \$200 for Business Partners, \$75 for each additional representative from your company



Community Association Property Insurance Market Update – Things Are Getting Weird!

By: Jim Ruebsam, CIRMS, EBP, Senior Vice President, The Daniel & Henry Company



Part I: The 2026 Insurance Market and Key Underwriting Criteria

Midwest community associations continue to face challenges in the property insurance marketplace in 2026. We're entering a time where some associations are reaping the rewards of a softening market, while others continue to face significant hurdles in securing favorable terms. As one colleague recently stated, "This market is weird!"

In some areas of the country, there has been a sharp market softening that accelerated in Q4 2025. However, in the Midwest, loss frequency and severity has tempered cost reductions and have kept some insurance companies that are active elsewhere on the sidelines. This two-part article will examine current market conditions as well as underwriting considerations for 2026 and beyond.

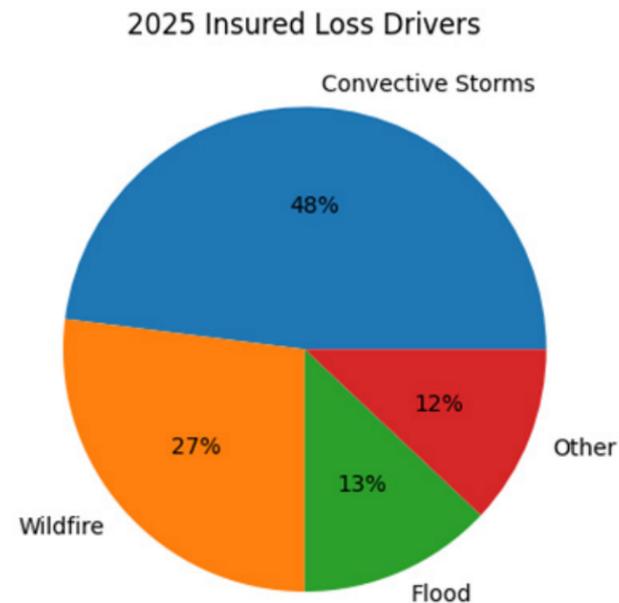
Catastrophe Losses and Market Pressure

The insurance industry's loss experience during the first six months of 2025 reinforced insurers' cautious underwriting posture. According to industry reporting, the United States experienced tens of billions of dollars in insured catastrophe losses in the first half of 2025 alone, driven primarily by:

- Severe convective storms across the Midwest and South
- Major wildfire events

For the first time in a decade, no hurricanes directly struck the United States in 2025, which has caused a significant amount of capacity in the property insurance marketplace. **However, the Midwest was a focal point for billion-dollar plus weather events, making our region one of the least desirable in the country and tempering market softening here.**

Reinsurers—the financial backbone of the insurance industry—provided much more favorable renewals during the past two cycles (July 1st and January 1st).



Midwest community associations are not a preferred market segment, but they still may benefit from a glut of capacity.

Updated Underwriting Criteria for 2026

Claims data continues to demonstrate that **older, larger communities with deferred maintenance issues** represent a disproportionate share of severe losses. While individual underwriting guidelines vary by carrier, the following characteristics remain critical in 2026:

- **Building age more than 25 years (pre-2000 construction)**
- **Total insured value (TIV) and concentration of risk exceeding \$20 Million**
- **Roof age, type, and replacement history**
- **Electrical, plumbing, and HVAC system updates**
- **Life-safety and fire protection systems**
- **Claims frequency during the past 5 years**

Communities that fall into multiple high-risk categories frequently find that traditional "admitted" insurers are unwilling to offer terms. For those communities grandfathered by admitted insurance companies, they may still experience double-digit price increases in 2026, though often with terms that are more competitive than the non-admitted market.

As in prior years, larger communities with multiple unfavorable characteristics may need **layered insurance programs**, often involving multiple carriers, to achieve full replacement cost limits. That said, we're seeing a reduction in the number of insurance companies required.

Pricing Expectations in 2026

Premium outcomes remain highly stratified based on the age and type of community. The chart below provides a general idea of what your community may expect.

As stated in the introduction, the market is "weird"! It's important to consult your broker about your particular community, as prices have been very uneven recently.

Inflation, Valuation, and Insurance-to-Value Enforcement

Accurate building valuation has become one of the most consequential issues for community associations. While construction cost volatility has moderated somewhat since its

post-pandemic peak, replacement cost values remain materially higher than historical norms.

Insurers continue enforcing insurance-to-value (ITV) requirements and are increasingly unwilling to negotiate values without a current, professional appraisal, particularly for large or complex properties.

If you receive a "competitive" proposal that only saves premium due to a reduction in insured values, ask for a valuation report to support the lower value! Replacement Costs are NOT decreasing!

Community Characteristic	Preferred Community	Standard Community	Non-Preferred Community
Age of Construction	Post-2000	1985 – 2000	Pre-1985
Roof Age	< 10 Years	10 – 15 Years	> 15 Years
Roof Type	Class III or IV Shingles; TPO/Membrane Flat Roof	Class II Shingles; Other Flat Roofs	Roll off shingles; Flat roofs with evidence of water ponding
Electrical Type	Copper; Electrical panels updated in past 25 years	Copper; Alumiconn-remediated Aluminum wiring	Non-remediated aluminum wiring; Fuse boxes; Older electrical panels
HVAC and Plumbing Systems	Inspections with clean bill of health within past 5 years; Proactive, documented maintenance	Systems updated within past 25 years OR recent inspection report	Systems older than 25 years with no regular maintenance program
Claims History	No claims or minor issues in past 5 years	1 large claim or 2 or less small claims in past 5 years	Large fire or water damage losses; 3 or more claims in past 5 years
2026 PRICING EXPECTATION	-15% to +5%	Flat to +10%	+10% to +30%

The Growing Importance of Non-Admitted Insurance Markets

One of the most significant structural shifts in the community association insurance marketplace is the expanded reliance on non-admitted (surplus lines) insurers and specialty programs.

What Are Non-Admitted Insurers?

Non-admitted insurers are carriers that are not licensed by a specific state but are legally permitted to provide coverage when admitted insurers decline or are unable to offer adequate terms. These insurers are regulated at the state level but are **not backed by state guaranty funds**.

Why Non-Admitted Markets Matter in 2026

In today's market, non-admitted insurers are no longer a niche or "last-resort" option. They have become a **critical source of capacity** for many condominium and townhome communities due to:

- Reduced appetite from admitted carriers

- Large total insured values exceeding admitted market limits
- Older construction and legacy building systems
- Loss history or geographic catastrophe exposure

For many associations, surplus lines programs are now the **only viable path to full replacement cost coverage**.

Key Trade-Offs Boards Must Understand

While non-admitted programs provide essential access to coverage, they often come with trade-offs that may include: higher premiums, larger deductibles, more restrictive terms and conditions, and the lack of guaranty fund protection.

That said, some program managers and surplus lines insurers are now offering terms that are competitive with their admitted counterparts. Unlike the days of old, boards and managers should view non-admitted coverage not as a failure, but as a **pragmatic response to modern insurance realities**.

Part II: The 2026 Market and Loss Control Challenges

Loss control remains inseparable from insurability. Despite market softening, insurers continue to use inspections, engineering reports, and third-party data to assess risk. If you read the 2023 version of this article, you'll note many similarities—while the market has changed, proactive and documented loss control is still critical.

Not All Roofs Are Created Equal

Convective storms that produce large hail and straight-line winds continue to be the greatest source of claims in the Midwest and accounted for the largest percentage of claims in the entire country. The days of slapping on a new roof and waiting for the next hailstorm to replace it are over. Not only are wind and hail deductibles increasing, most insurance companies are now paying actual cash value for roofs greater than 15 years old—if they are even willing to offer terms.

All communities should have regular roof inspections from a trusted roofer. If you have a reserve study, ensure you are funding it so that you will be replacing roofs every 15 – 20 years. For asphalt shingle roofs,

consider the benefits of Class III or IV shingles, which withstand Midwest weather better than inferior materials.

For communities with flat roofs, consider replacing them with membrane style systems. Conduct regular inspections and repair areas where flashing is failing, allowing for water intrusion.

Electrical Systems and Aluminum Wiring

Communities built between the late 1960s and early 1980s continue to face severe underwriting restrictions due to aluminum wiring. Most communities remediated with alumiconn connectors, but there are still some holdouts. The insurance market for non-remediated aluminum wiring is now extremely limited, and the few remaining options often involve significant cost and coverage trade-offs.

If your community has aluminum wiring and has not remediated with the alumiconn or COPALUM method, *you are wasting a significant amount of money for bad coverage!*

Prohibited Electrical Panels

Electrical panels such as Federal Pacific (FPE), Zinsco, Challenger, Pushmatic, and certain Sylvania models remain unacceptable to most insurers. Discovery of these panels during inspections frequently results in cancellation notices, coverage exclusions, or immediate remediation requirements.

Grilling, Heating Devices, and Fire Risk

Strict enforcement of NFPA standards has become standard practice nationwide, especially among admitted insurance companies. Any cooking or heating device capable of exceeding 200 degrees within ten feet of a multi-family structure is widely prohibited by insurers. Non-compliance often results in immediate declination or non-renewal. [You can learn more about this issue HERE.](#)

Wood-Burning Fireplaces

While underwriters are softening their stance on wood burning fireplaces, all communities should require annual, documented cleaning for those Owners who use their wood burning fireplace. Also, if your community has a large loss due to a fireplace, expect an unfavorable renewal.

Documented Inspections of Key Building Systems are Critical

On-site insurance inspections are now routine. Deteriorating balconies, decks, sidewalks, roofs, and façades frequently trigger underwriting action. Following high-profile building failures in recent years, insurers are scrutinizing maintenance practices with renewed intensity, especially for older communities.

Communities with funded reserve studies and documented maintenance plans are materially better positioned in underwriting negotiations. Furthermore, in cases where an insurer disputes if damages were caused by a covered peril or by wear and tear, documented inspections and maintenance reports can mean the difference between a denial and expedient payment.

Summary: Preparing for the Long Term

While insurance professionals remain empathetic to the challenges facing boards and managers, the reality is that **many of these underwriting constraints are unlikely to disappear in the near future**, even with a softening market.

The duty to insure remains, and communities that proactively address valuation, documented maintenance, and loss-control issues will consistently achieve better outcomes. Non-admitted insurers and specialty programs will continue to play a central role in the community association insurance landscape, especially for those communities that do not meet admitted insurers' narrowing underwriting guidelines.

The most successful communities in 2026 are those that treat insurance not as a once-a-year transaction, but as an ongoing risk-management strategy.

Go to www.condoinsure.com for additional resources for all types of community associations.



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Minnesota matters: Leadership, civility, and the call to build community

By: Dawn Bauman, CAE

Like many of you, I've been watching what's happening in Minneapolis, and it's heavy. People are hurting, angry, sad, disgusted, and frustrated. Emotions are running high. I cannot imagine how Minnesotans feel as they wake up and step outside their homes into their communities. The effects of what's happening stretch outside Minnesota. We are all feeling the impact in our communities too.

It shows up in the way neighbors speak to each other, in the tone of a board meeting, in social media posts that escalate quickly, and in the way people assume the worst before they've even heard a word. I'm particularly dismayed by social media posts that invite people with a different opinion to "unfriend them now." These are emotional, sad, challenging, and unprecedented moments.

That's why I want to take a moment to speak directly to CAI members and community leaders across the globe, not to make a political statement, and not to tell anyone what to think. But to remind us of something important: This is the moment when our leadership matters!

Most days, the work of community associations is practical. We run meetings, monitor budgets, and focus on maintenance and contract coordination, elections, reserves, architectural review, resident relations, customer service, and meetings. In times of stress and uncertainty, our work becomes more than that. It becomes about helping communities remain harmonious places that residents are proud to call home. Our work becomes about creating and protecting a culture where people live together with respect, even when they see the world differently.

At CAI, we often talk about "building community." That's how we can have an impact now. When the world becomes messy, we have an opportunity to create a sense of calm, respect, grace, and human kindness in the communities we serve.

Building community is not just about the programs we offer or the events we host. It is what happens when we

choose [calm over conflict, leadership over outrage, and to respect different opinions.](#)

That's also why the [CAI Civility Pledge](#) matters. It's not something we promote because we want communities to be quiet or avoid hard conversations. On the contrary, we promote it because we want communities to be strong, welcome different points of view, and have a culture of open communication where differences are recognized and embraced.

Civility is a core competency and a standard of excellence. It is a framework that encourages listening before reacting and staying respectful when points of view are different. When emotions run high, civility is finding common ground and engaging in civil discussion about issues important to each of us. It's working together during difficult circumstances for the good of the community.

When civility becomes the norm, better outcomes follow. Conversations are more productive. People are more willing to participate. Problems are more likely to be solved. Communities become healthier. People become happier.

I want to encourage every leader in the CAI network, which, in my humble opinion, is the greatest community on Earth, to recognize the influence you have. The tone you set matters. People take their cues from you. People take their cues from us. This is a great honor and a tremendous responsibility. Use this influence wisely for the good of your community and our country.

Let's set an example for peace and public safety, restraint, de-escalation, and dignity for every person. This expectation shouldn't be controversial. It's the core of humanity and democracy. I'm proud of the work CAI members do every day to help communities be the best places to live. This moment is another opportunity to lead in a way that reflects the very best of who we are. Let's keep building community. Let's stay committed to civility. Let's set a tone that brings people together even when it may be easier to let things fall apart.

I want to be clear about something. My goal with this article isn't to weigh in politically. It is to protect the heart of the message that community leadership, civility, peace, and human dignity matter, especially right now.

To our friends and colleagues in Minnesota, we stand with you and pray for de-escalation, peace, common sense, and the protection of all people. Our communities need calm, dignity, and leadership that bring people back together.

[>>Download the Community Association Civility Pledge.](#)

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Respecting boundaries: How community leaders can respond to harassment

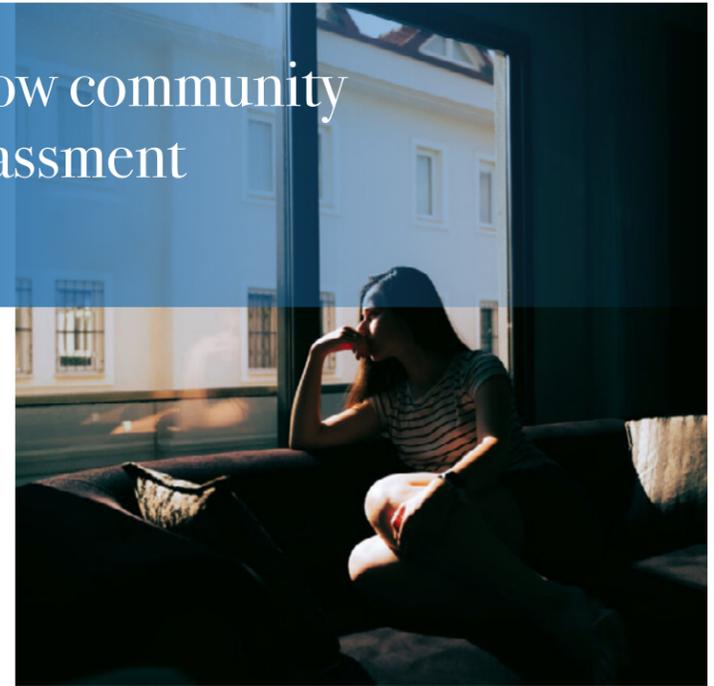
By: Whitney Shepard

It's not uncommon for community association managers and board members to have days filled with high-stress situations, emotional exchanges, and difficult personalities. Disgruntled residents, an unresolved maintenance issue, or an unsympathetic board member are part of the job, but there's a clear line between having a difficult day and experiencing harassment, especially when the emotional toll crosses into the territory of toxic behavior.

It's not always easy to [navigate the emotional labor required to balance the needs of residents, boards, and homeowners](#). On a rough day, emotions can run high, and it's easy to internalize the frustration of others. These situations can leave you feeling drained and questioning your approach. That frustration crosses a line with publicly humiliating or defaming remarks, unfair accusations or slander, inconsistent expectations and undue criticism, and verbal or emotional aggression.

While leadership roles in community associations require a high level of resilience, it's critical to recognize when the challenges go beyond normal stress. Here are some steps that can help [protect both your mental health](#) and professional boundaries:

- **Document everything.** The first line of defense is documentation. Keeping a record of emails, phone calls, and in-person interactions can provide a clear record of what's happening. Having evidence of a pattern of harassment can be crucial if you decide to take legal action.
- **Set boundaries.** One of the most important skills in leadership is setting clear, healthy boundaries. While you're there to help residents, it's essential to assert that you will not tolerate abusive behavior. Be firm but respectful when addressing issues with residents or board members.
- **Report and seek support.** Don't hesitate to report any harassment to a supervisor or human resources.



While it may feel uncomfortable, it's crucial to let them know what's happening so they can intervene. Seek support from colleagues or mentors in the field. Others may have experienced similar situations and can provide valuable advice on how they handled it.

- **Know your rights.** Many don't realize they have legal options. If the harassment escalates, employment law provides protections against harassment. Consulting with an attorney or an employment expert can help you understand what steps to take.
- **Self-care is key.** It's easy to burn out if you don't take care of yourself. Set aside time for activities that refresh and replenish you. Being effective in your role requires personal health and well-being.

It's essential that community managers and board members are supported with adequate resources and provided training to recognize and address harassment. Leaders in community associations deserve a safe, supportive environment where contributions are valued and boundaries are respected.

>>A version of this article was first published in [Community Manager November/December 2025](#).

>>Lead your community through difficult situations with [CAI's Civility Pledge](#).



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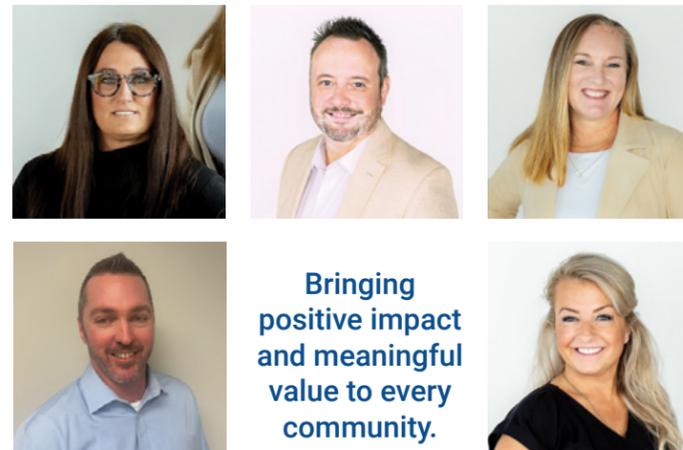


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The Forecast Was Right: CAI Advocacy Responds to 2026 State Community Association Legislative Trends

By: Phoebe E. Neseth, Esq.

At the end of 2025, CAI's Government & Public Affairs Committee and staff announced the community association industry's 2026 state legislative and policy trends based on survey results from hundreds of CAI advocates. Results of this annual survey demonstrate the value of CAI's members and key stakeholder insights to accurately forecast legislative trends across the country.

Forty-six states will convene legislative sessions in 2026. The majority of these states will address variations of policy issues related to community associations. The issues and priorities identified by CAI advocates confirm the collective insight the community association industry provides as a reliable early indicator of policy direction.

As state lawmakers begin to act in 2026, the alignment between CAI's survey responses and proposed legislation underscores both the credibility of the survey and the importance of CAI member engagement in anticipating and preparing CAI's legislative action committees for the landscape ahead in state capitols.

The following states are already addressing the following anticipated trends in 2026:

Community Governance

Board authority and transparency. Arizona, Georgia, Illinois, Indiana, Iowa, Maine, Massachusetts, New Hampshire, New York, South Carolina, Vermont, and Washington are addressing this issue in legislation.

Board member education. Illinois is addressing this issue. CAI understands the importance of making board member education accessible to all. In recent years, state legislatures discussed mandated forms of board member education including education on the housing model, fair housing, etc.

Dispute resolution procedures. Florida, Hawaii, South Carolina, and Utah are addressing this issue in legislation. ADR is required in many states. Even in jurisdictions where ADR is not required by law, CAI strongly recommends the adoption of policies to offer ADR to address disputes between individual unit owners and between owners and the association.

Manager and management company disclosures. District of Columbia, Georgia, Hawaii, Massachusetts, Minnesota, North Carolina, and New York are addressing this issue in legislation. Recent state-level public policy trends and stakeholder conversations are increasingly holding community association managers and management companies to higher standards of transparency, accountability, and disclosure. These initiatives and ongoing conversations reflect a broader policy shift toward demanding that community associations managers and management companies operate with explicit registration, disclosures (financial, contractual, conflict of interest), and publicly accessible documentation to protect homeowners and enhance governance.

Collections of Assessments and Covenant Enforcement

Collection of delinquent assessments. Georgia, Massachusetts, New York, and Oklahoma are addressing this issue in legislation. CAI encourages the creation and continuation of effective methods to ensure efficient, economic, and successful association collection procedures. CAI opposes the enactment of over-reaching governmental limitations on collection of assessments, fees, and other charges. CAI supports laws that strengthen collection methods in a fair and reasonable manner, give the affected owners notice, the opportunity to be heard, and other due process protections.

Foreclosures and fining authority. Georgia, Hawaii, Illinois, Maine, Massachusetts, Missouri, South Carolina, and Washington are addressing this issue in legislation. The authority of community associations to foreclose has been under examination by state legislatures and media outlets. CAI emphasizes the need for fair and equitable foreclosure procedures that protect homeowners, property values, and the financial health of community associations in a timely and reasonable manner.

Condominium Safety and Financing

Building inspections, maintenance, condominium repair, and maintenance financing. Florida, Hawaii, Illinois, Massachusetts, and New York are addressing this issue in legislation. CAI supports laws that provide for ongoing inspections of building structures and façades that could have a negative impact on safety and stability and endanger the occupants of a common interest residential or a mixed-use building.

Reserve studies and funding. Florida and Massachusetts are addressing this issue in legislation. CAI recommends statutorily mandating reserve studies and funding for all community associations. We also recommend additional requirements by developers during the development process and prior to transition to homeowners.

Insurance

Insurance and risk management. District of Columbia, Florida, Oklahoma, and Washington are addressing this issue in legislation. CAI supports policies that help improve access to affordable insurance for community associations. Increasing insurance premiums can make it unaffordable for community associations to obtain and maintain coverage that meets best practices, their governing documents, and the law.

Affordable Housing

Affordable housing. Florida, Massachusetts, New Hampshire, and Virginia are addressing this issue in legislation. As a shortage of affordable housing located near employment and transportation continues, CAI supports efforts to increase access to affordable and stable housing for all people, including those who choose to rent or own homes in community associations.

Self-Governance of Community Associations

Community values (i.e., accessory dwelling units, solar panels, electric vehicle charging stations, landscaping, etc.). Arizona, California, Washington, D.C., Hawaii, Illinois, Indiana, Kansas, Massachusetts, Missouri, Nebraska, New Hampshire, New York, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Vermont, Virginia, Washington, West Virginia, and Wisconsin are addressing this issue in legislation. CAI supports the rights of community associations to self-govern and reasonably regulate factors related to community values. CAI supports legislation that recognizes the core principle of self-governance, co-ownership of common property, and the community association housing model. CAI encourages policymakers to engage industry stakeholders including community association homeowners, board members, volunteer leaders, developers, community managers, and business partners, on this issue.

Learn more about CAI's 2026 policy trends here.

This is just the beginning and there is more to come in state legislatures in 2026. Follow what's happening in your state by visiting CAI's real-time legislative tracking map at www.caionline.org/advocacy and subscribe to the [CAI Advocacy Blog](#).

Please contact CAI's Government and Public Affairs team at government@caionline.org with any questions. 

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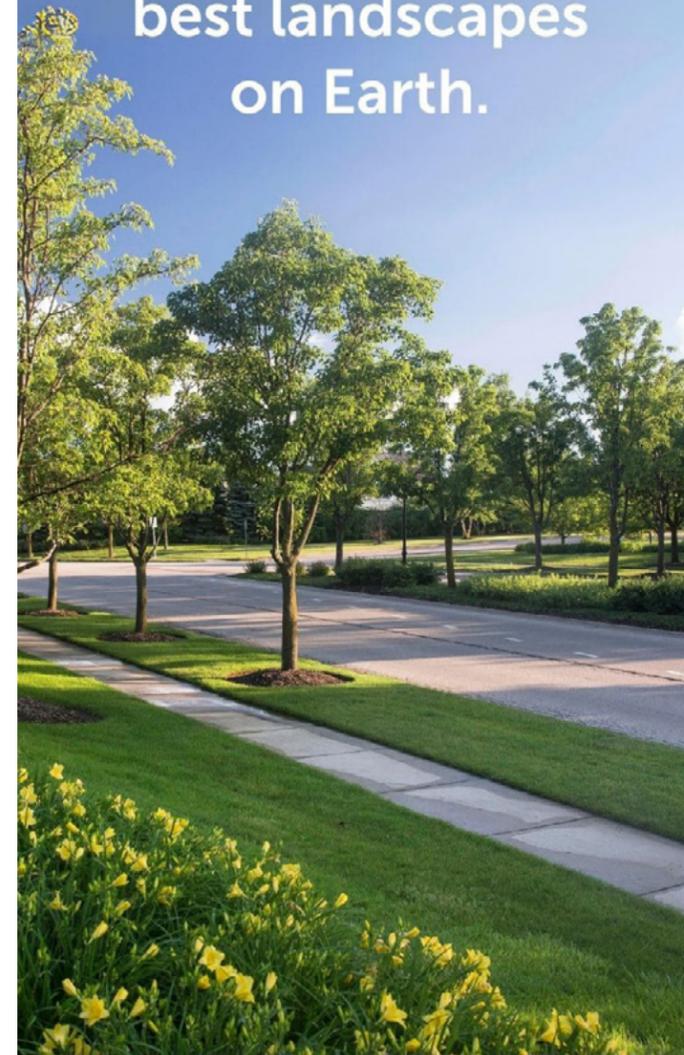
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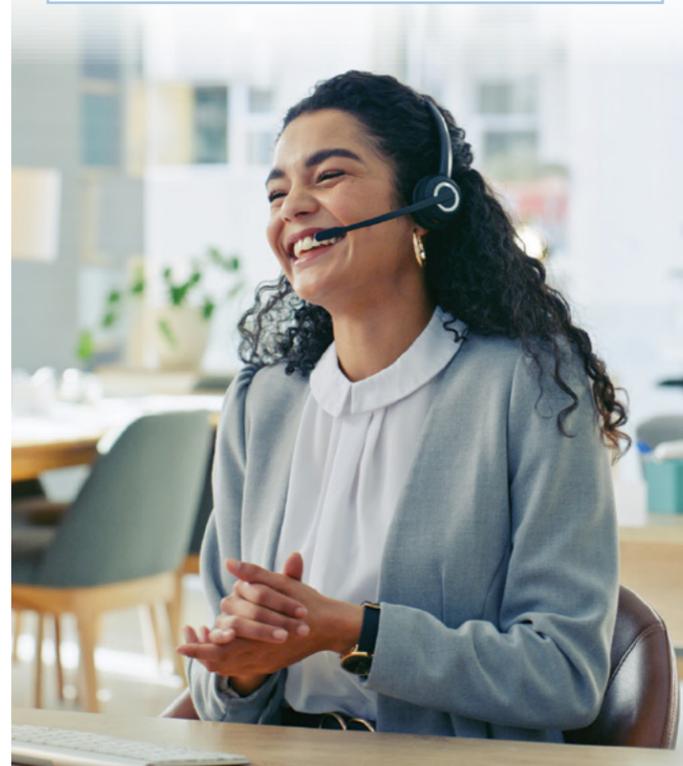
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