

THE HEARTBEAT

— SPRING 2026 —



40th Anniversary Request

See page 16.

Spring 2026

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- *GENERAL TREE TRIMMING*
- *24/7 STORM CLEANUP*
- *CRANE SERVICE*
- *TREE GPS MAPPING*
- *ARBORIST CONSULTATION*
- *PROPERTY TREE STUDIES*
- *NEW TREE INSTALLS*
- *STRUCTURE CLEARING*
- *LAND CLEARING*



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President's Letter

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



Dear CAI Heartland Members,

If the first quarter is any indication, 2026 is shaping up to be a year of strong momentum for our chapter. The energy at our events, the engagement within our committees, and the willingness of members to step up and lead have set an exciting tone for the months ahead.

Our calendar reflects that momentum. From in-person programs in St. Louis, Kansas City, and the Lake of the Ozarks to a robust lineup of webinars, we are creating intentional opportunities to connect, share expertise, and strengthen our industry across the region.

Advocacy remains a cornerstone of our mission. On February 24, fifteen members represented CAI at MOLAC's 4th CAI Day at the Capitol, meeting directly with state policymakers to elevate the voice of community associations. Their presence and professionalism make a meaningful impact. I encourage you to read the MOLAC article in this issue to learn more about the important work being done on your behalf.

We also extend our sincere thanks to Sandberg Phoenix for sponsoring the 2026 Manager Scholarship, awarded to Stephanie Stone, CMCA, of DNI Properties, Inc., to attend the CAI Annual Conference in Fort Lauderdale, June 3–6. Supporting member growth and leadership development is one of the most meaningful ways we can ensure the long-term success of our industry.

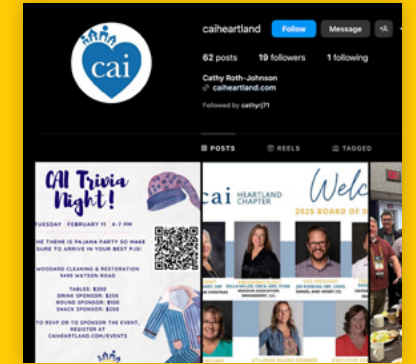
If you've been considering getting more involved, consider this your invitation. Join a committee, attend a program in a new city, log into a webinar, or connect with someone new. The strength of CAI Heartland lies not only in our events, but in the relationships and expertise our members bring to the table.

On behalf of the Board of Directors, thank you to our sponsors, volunteers, and engaged members. Your time, talent, and support are what continue to move this chapter forward.

I look forward to seeing you soon and continuing the work that keeps CAI Heartland vibrant and impactful.

Della Miller, CMCA, AMS, LSM, PCAM
Chapter President

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Membership Update

NEW MEMBERS

The Plaza in Clayton
Anchor Point Advisory Group
Autumn Lakes Condominium & Association
Building Reserves, Inc.
Centennial Management Company
Community Managers Associates, Inc.
Community Managers Associates, Inc.
Community Property Management
DMW Roofing and General Contracting
Four Seasons Lakesites POA
Four Seasons Lakesites POA
Four Seasons Lakesites POA
Four Seasons Lakesites POA
Four Seasons Lakesites POA
Lifetime Roofing & Renovation
Low Voltage Group
LR Contracting Inc
McCombs Commercial Realty, LLC
Meadow Point Townhomes
Meadow Point Townhomes
Meadow Point Townhomes
Meadow Point Townhomes
Meadow Point Townhomes
Meadows of Wildwood Association
Meadows of Wildwood Association
Meadows of Wildwood Association
Meadows of Wildwood Association
Meadows of Wildwood Association
Meadows of Wildwood Association
Reliable Tree Service LLC
Smithton Crossing Condominium
The Smith Management Group
The Smith Management Group
The Smith Management Group
The Smith Management Group
The Smith Management Group
The Smith Management Group
Westport Crossing Condominium Association
Westport Crossing Condominium Association

Mr. Daniel Johnson
Ms. Ashley Watson
Ms. Kelly Gilbert
Mr. Kevin Bobb, RS
Lindsey Hidaka
Mrs. Elizabeth Hlavaty
Mrs. Jessie Riccio
Paul M Staryak
Mr. Greg Campbell
Mrs. Marilyn Allen
Mr. John Forti
Mr. Kurt Kuhlmann
Mr. Terry Shore
Mr. Dave Spence
Dustin Mclinden
Jeffrey French
Ms. Crissa Michaelis
Mrs. Mary Alice McCombs
Ms. Joanne Boeckman
Ms. Kristine Milburn
Ms. Kathy Olah
Mr. Lars Peterson
Ms. Fern Stewart
Mr. Nelson Arnold
Don Lovasz
Mr. Ron Olde
Mr. Frank Schwegel
Mrs. Mary Wildt
Mr. Steve Wildt
Matt Hayes
Ms. Belinda Millard
Ms. Crystal Channell
Lois Cisneros
Valerie Davis
Katelyn Drysdale
Skyler Millburg
Ms. Fayth Thompson
Kathy Brauss
Barbara Orzel



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AMS

Ms. Blaine Ostronic, CMCA, AMS
Centennial Management Company

CMCA

Mrs. Elizabeth Hlavaty, CMCA–Community Managers Associates, Inc.
Ms. Cristi M. Williams-Ricketts, CMCA–FirstService Residential Missouri
Mrs. Melanie Shedd, CMCA–Sentry Management, Inc.
Mr. Marc Caldwell, CMCA–Sentry Management, Inc.
Julie Spolarich, CMCA–DNI Properties, Inc.



2026 Manager Scholarship Winner!

**Congratulations Stephanie Stone, CMCA
DNI Properties, Inc.**

Thank you to our Sponsor:



SANDBERG PHOENIX

What is MOLAC?

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



CAI Missouri Legislative Action Committee (MOLAC) exists to protect the interests of community associations across the state. Legislation passed in Jefferson City directly impacts how associations operate that affect property rights, assessments, governance authority, insurance requirements, budgets, and long-term stability.

Each year, numerous bills are introduced that can help or hinder associations. Because key amendments are often added late in the legislative session with little notice, constant monitoring is critical. Without it, harmful provisions can pass quickly.

To protect our communities, MOLAC retains a dedicated lobbyist who tracks legislation, meets with lawmakers, and serves as our voice at the Capitol.

While professional advocacy is essential, member involvement is equally important. When CAI issues a call to action, emails and outreach from board members, managers, business partners, and homeowners help lawmakers understand the real-world impact of proposed legislation.

Together, this coordinated effort ensures Missouri community associations remain informed, represented, and protected.

4th Annual CAI Day at the Capitol

On February 24th, 15 members of the CAI Heartland Chapter, along with advocates, met with legislators at the General Assembly to discuss important public policy issues and advocate on behalf of Missouri's community associations.

We are sincerely grateful to the legislators who took time to meet with us, listen to our concerns, and engage



in thoughtful discussion about the issues affecting the communities we serve.

We would like to extend our appreciation to:

- Representative Jeff Myers
- Representative Dave Hinman
- Senator Stephen Webber
- Speaker Jon Patterson
- Floor Leader Alex Riley
- Senator Kurtis Gregory
- Representative Collin Wellenkamp
- Representative Mike Costlow
- Senator Tracy McCreery
- Senator Lincoln Hough

2026 Legislation Session – What We Are Watching

MOLAC is actively tracking several bills that have been introduced that could significantly affect the stability and governance of associations throughout Missouri.

- **OPPOSE: SB 1313 (Senator Schroer)/ HB 2840 (Representative West)** – Requires HOAs to conduct a renewal vote every ten years, with 85% approval of all members required to continue the association's

existence, or face automatic dissolution.

Additionally, any HOA in existence for at least ten years as of August 28, 2026, would be required to hold the election by the act by no later than December 31, 2026.

- **OPPOSE: HB 1665 (Representative Seitz)** – Prohibits HOAs from restricting concealed carry permit holders' ability to carry firearms within association-governed areas.
- **SUPPORT: Missouri Declaration and Bylaws Modernization Act SB 1603 (Senator Hough)/ HB 3176 (Representative Costlow)** – MOLAC has spearheaded the development of this legislation for the past several years and continues to champion efforts to help it advance through legislation. This legislation would make it easier for HOAs to update and manage their governing documents by allowing amendments with a simple majority vote and preventing proposals from failing solely due to lack of participation. It also permits boards to correct clerical errors without a membership vote and automatically ratifies proposed budgets unless a majority of owners vote to reject them. The bill establishes clear timelines for legal challenges to amendments and ensures governance continuity by allowing members to call a special meeting to elect a new board if necessary.
- **SUPPORT: Missouri House Bill 1734 (Representative Colin Wellenkamp)** – This bill would create a revolving loan program to help HOAs with erosion control projects. This would be especially useful with common area concerns around lakes and rivers where erosion can damage common areas, roads, seawalls, or landscaping.

Backyard Chicken Legislation Update

The Attorney General has filed a Notice of Appeal; however, the appeal is limited solely to the issue of intervention and does not challenge the ruling regarding the prohibition on HOA chicken restrictions. As a result, the court's decision stands: the law prohibiting HOAs from adopting or enforcing restrictions on backyard chickens has been declared unconstitutional. This is a significant win for community associations!

Financial Support

Effective advocacy requires resources. Lobbying, bill tracking, legal analysis, and legislative outreach are funded through voluntary contributions from CAI members, chapters, and business partners.

Supporting MOLAC is not simply supporting an organization—it is an investment in your association's ability to operate effectively and protect homeowner interests.

You can help by:

- Staying informed about legislative developments
- Responding to CAI calls for advocacy
- Encouraging colleagues and business partners to engage
- Donating to MOLAC
- Participating in or sponsoring fundraising events

MOLAC Fundraising Events – Lake of the Ozarks

- Golf Tournament – October 5th
[2026 Golf Tournament at Lake Ozark for MOLAC | CAI Heartland Chapter on Glue Up](#)

Dollar-a-Door Campaign

MOLAC's legislative successes are made possible through financial support from CAI members and residents. The Dollar-a-Door Campaign allows community association residents to have a voice at the Missouri State Capitol.

With the 2026 session underway, continued support is critical.

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

[Contribute to Your State Legislative Action Committee or the Issues Advancement Fund | CAI Advocacy Blog](#)



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



Insurance Requirements

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



Fannie Mae and Freddie Mac recently announced significant updates to the mortgage loan requirements for condominiums and villas, aiming to resolve the 2024 lending limitations that had previously "blacklisted" many communities.

We worked hard alongside the Independent Insurance Agents and Brokers of America's Federal Government Affairs Committee and the National Community Associations Institute to demonstrate to federal agencies that the 2024 regulations were crippling condo and villa sales. After all this time and energy, we won BIG! Community associations will benefit from the lending agencies' amendment of Master Policy insurance requirements.



Key Insurance Requirement Updates

The lending agencies have amended the Master Policy insurance requirements to be more flexible:

- **Roofs:** Actual Cash Value (ACV) is now approved for roofs, meaning they do not have to be insured at replacement cost. This change helps projects in areas where obtaining replacement coverage for older roofs is difficult.
- **Deductibles:** Master Policy "Per Unit" deductibles are permitted up to a maximum of **\$50,000 per unit**. If such deductibles are in place, unit owners must purchase a personal policy (HO-6) to cover potential gaps.
- **Inflation Guard:** This is no longer a mandatory requirement for community associations.

Updated Reserve Requirements

To balance the more flexible insurance rules, Fannie Mae has tightened reserve requirements to ensure long-term sustainability:

- **With a Reserve Study:** Communities can no longer use the "baseline" funding method. Instead, they must follow the highest recommended funding level identified in their reserve study.
- **Without a Reserve Study:** The mandatory replacement reserve allocation has increased from a minimum of 10% to a minimum of 15% of the association's annual budgeted income.

Fannie Mae reported, "These updates will help ensure borrowers and homeowners' associations have access to insurance that is compliant with Fannie Mae's insurance requirements. They also balance the strengthened project standards requirements designed to promote the financial resilience and long-term sustainability of condo projects." The above changes are outlined in **Lender Letter LL-2026-03**, <https://singlefamily.fanniemae.com/media/44986/display>

Reducing Risk For Over 600 Community Associations

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Board / Trustees: Why Join CAI Heartland?

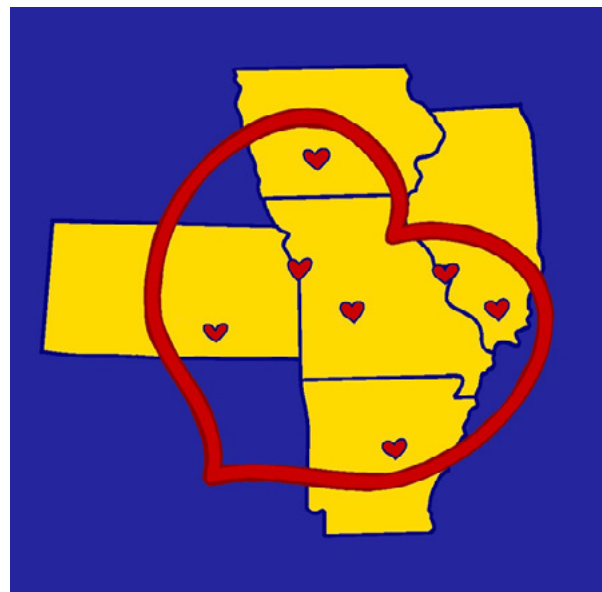
- **Free Quarterly Webinars** hosted by the Heartland Chapter
- **CAI Exchange**— online member only forum to ask questions, get answers and share your expertise
- **Quarterly Electronic Newsletters**
- **Board Education**
- **40% off all books** at the CAI Press Bookstore
- **Free subscription to Common Ground** magazine bi-monthly
- **Member Directory**— where you can find business partners and management companies
- **Fellowship & Camaraderie**

Cost: \$325 a year for 3-15 members

Contact Information:

Cathy Roth-Johnson
Chapter Executive Director
12747 Olive Blvd, Ste 300
Creve Coeur, MO 63141

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ced@caiheartland.com
www.caiheartland.com



SAVE THE DATES!



HEARTLAND CHAPTER
community
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TRADE SHOW/EXPO



KANSAS CITY
August 24, 2026

Sheraton
Overland Park

ST. LOUIS
August 18, 2026

Sheraton Chalet in
Westport Plaza

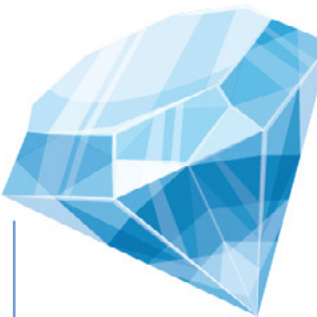
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TELL ME WHAT YOU LIKE BEST ABOUT OUR INDUSTRY:

I love the camaraderie of our industry. You deal with people and their homes, so they are personally invested. It is a great community to work in. I get to meet and help so many different people and have developed friendships along the way.

Further, the community association industry touches on many different areas of law, which keeps it interesting. I don't get bored or stagnant because I'm always addressing different problems, adapting and learning as the community association landscape continually evolves.

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

I practice law professionally, but community association law also offers a more personal touch than other areas of law. I enjoy working with people and base my practice on solution-oriented advocacy for my clients. As a business partner, you can really make a difference and help people through various challenges they face.

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

Before attending law school, I majored in marine biology and researched bottlenose dolphins, humpback whales and fin whales from Key West, Florida to Bar Harbor, Maine. I originally intended to go to law school for marine policy but found that area of law boring. I preferred real estate law; and when I started working in community associations, I loved it and never looked back.



MANAGER
SPOTLIGHT:

LISA LOVE CMCA, AMS

THE SMITH
MANAGEMENT
GROUP



TELL ME WHAT YOU LIKE BEST ABOUT OUR INDUSTRY:

I love helping communities and meeting new people. Our industry is always changing and challenging managers to learn and grow.

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

I love being able to assist clients through a tough project successfully. It provides a sense of pride that is greatly appreciated given that this job is not always rainbows and sunshine!

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

One of my most loved hobbies is going fishing with my son. I am at 6 years holding strong to the record of catching the biggest catfish at Ward's fishing pond in NC, 26lbs!



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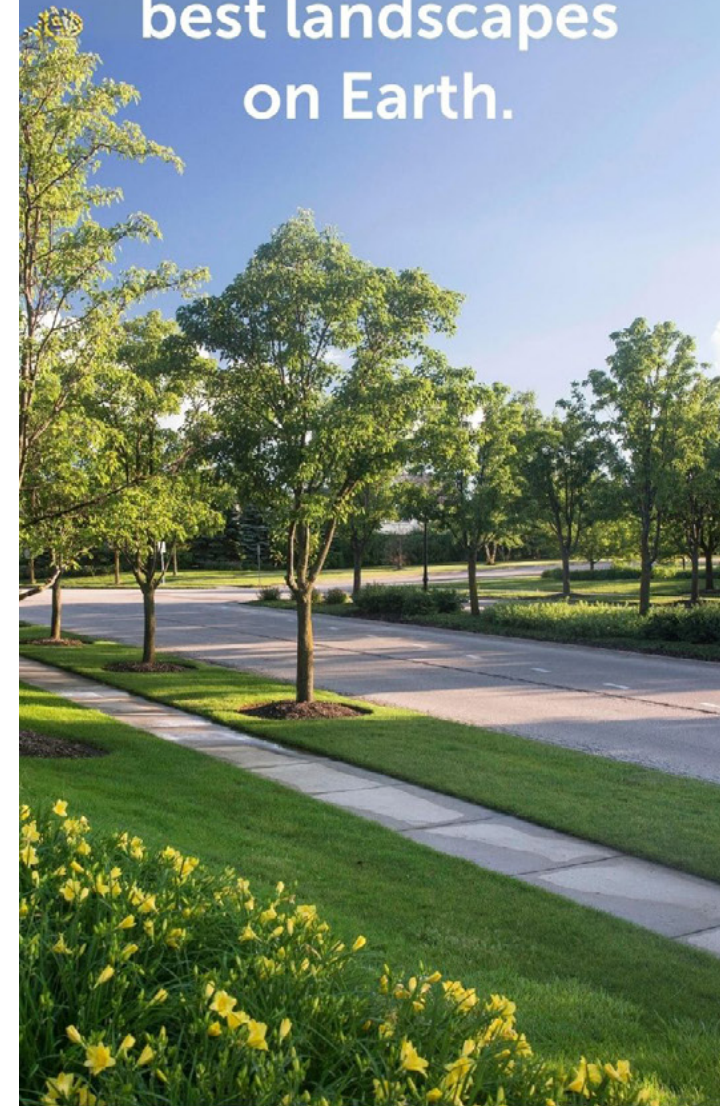
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CAI HEARTLAND AND
MOLAC

GOLF

TOURNAMENT

MONDAY, OCTOBER 5, 2026

THE COVE GOLF CLUB
AT THE LODGE OF FOUR SEASONS
2733 HORSE SHOE BEND PKWY
LAKE OZARK, MO

9:00 AM - Registration
10:00AM - Shotgun Start

Lunch included!
Each golfer receives a goodie bag!

REGISTER FOR A TEAM OR A
SPONSORSHIP THROUGH OUR WEBSITE



THE LODGE OF
FOUR SEASONS

HEARTLAND CHAPTER
community
ASSOCIATIONS INSTITUTE



Golfer Signup Form

BILL SUMMERS ANNUAL GOLF TOURNAMENT

Monday, October 12, 2026
Lake Forest County Club
300 Yard Drive, Lake St. Louis, MO 63367
Registration: 8:30 a.m., Shotgun Start 10 a.m.

ORGANIZATION: _____

CONTACT: _____

ADDRESS: _____

PHONE: _____

EMAIL: _____



GOODIE BAG & ATTENDANCE PRIZE DONATIONS ARE NEEDED!
Please Send Payment to:
CAI Heartland Chapter, 12747 Olive Blvd, Ste 300, Creve Coeur, MO 631416
Credit Card Payments: www.caiheartland.com
Questions? Contact Cathy Roth-Johnson at
314-423-8859 or ced@caiheartland.com

FIRST FOURSOME
\$500 EARLY BIRD IF PAID BY 7/31/2026
\$525 FOR ENTRIES RECEIVED AFTER 8/01/2026

GOLFER #1 _____
GOLFER #2 _____
GOLFER #3 _____
GOLFER #4 _____

SECOND FOURSOME - \$400

GOLFER #1 _____
GOLFER #2 _____
GOLFER #3 _____
GOLFER #4 _____

SINGLE GOLFER - \$125

GOLFER #1 _____
GOLFER #2 _____
GOLFER #3 _____

GIMME PACKAGE A - \$180

SAVE \$30 WHEN YOU PURCHASE IN ADVANCE!

INCLUDES:
(4) MULLIGANS _____
(1) YELLOW BALL TEAM _____
(1) SKIN PER TEAM _____
(4) 50/50 TICKETS _____
(4) RAFFLE TICKETS _____
(4) PUTTING CONTEST _____

GIMME PACKAGE B - \$100

SAVE \$10 WHEN YOU PURCHASE IN ADVANCE!

INCLUDES:
(4) MULLIGANS _____
(1) YELLOW BALL TEAM _____
(1) SKIN PER TEAM _____
(4) PUTTING CONTEST _____

A-LA-CART

50/50 TICKETS (ARMS LENGTH) \$5 EACH X _____
(4) MULLIGANS \$20/TEAM X _____
TICKET (ARMS LENGTH) \$20 EACH X _____
YELLOW BALL \$10/TEAM X _____
SKINS \$30/TEAM X _____

Breakfast & Lunch included
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HOA Budgeting & Inflation Outlook
HOA Business Partners with Giveaways
Attorneys, Reserve Specialists, Insurance Agents



Iowa HOA Summit

Building Better Communities: Good Governance & Budgeting
Hosted by Community Associations Institute - Heartland Chapter

Presenting Sponsor

515 
EXTERIORS
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Monday, September 21, 2026
Sheraton West Des Moines Hotel
1800 50th Street, West Des Moines



Planning for the future is complicated.
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We help associations maintain physical and financial health through education, ongoing support, and tailored reserve studies.



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A few simple questions to answer at your next community Board Meeting...

Are management tasks completed on a timely basis? Do you talk about the same issues at meeting after meeting?

Can owners access community information via the web?

Are delinquencies out of control?

Do we get good advice from our manager?

Could our community benefit from the proven knowledge of an industry leader and a CAI Accredited Association Management Company (AAMC)?

Is the work order list longer than expected?

If the answer is yes to any of these questions we would like the opportunity to demonstrate how CPM can positively impact the many ways your community does business.

We look forward to meeting you!



(636) 227-8688 • www.cpmgateway.com

JOBS

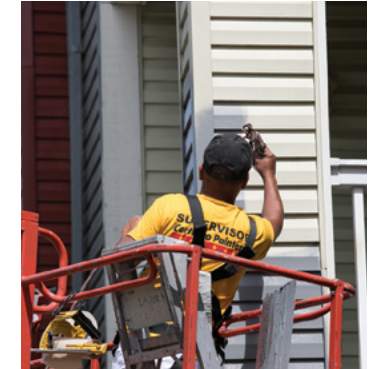
Now Hiring

Did you know that CAI Heartland offers free job postings to our members on our Chapter website? Simply send your job opening to ced@caiheartland.com

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- Carpentry (Renovation, Replacement & Repair)
- Decks (Repair, Stain & Clean)
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Missing Community Files? Start with 5 Records Retention Steps

By: Anne Lackey



Community association records missing or scattered? Decisions not being recorded? Homeowners insisting on promises that lack an evidence trail?

Your community has work to do. Start with these five small, consistent [records retention efforts](#).

Begin with acceptance and assessment.

Take stock by categorizing missing information. Critical gaps involve missing legal documents, financial records, and compliance certification. Operational gaps include undocumented board decisions, business partner agreements, and maintenance histories. Historical gaps encompass past architectural decisions, community events, and previous rules.

This step helps prioritize efforts while creating a realistic picture of work ahead.

Focus on present stability.

Ensure new decisions are properly recorded. Create a standardized board action summary that captures what was decided, why, and any alternatives considered. This proves valuable when decisions are questioned later.

When board members make decisions during informal settings, send a brief email afterward confirming and set up automated reminders for documentation follow-ups. Develop standard language for common situations.

Build allies.

Many associations turn to the board secretary to maintain records, though the [community manager](#), management company, and business partners often support the effort.

No single person should handle all documentation themselves. Work together with your team to recognize information that needs preservation. The best approach is creating a simple decision tree: "If the conversation involves money, property changes, or rule exceptions, it needs documentation."

Clearly define who is responsible for documenting different interactions. Unclear situations should be evaluated with the team for guidance.

Don't forget to establish a consistent system for naming electronic files, allowing for quick retrieval.

Address historical gaps.

Once current operations stabilize, begin addressing historical gaps. Start with documentation that has legal or

financial implications. Work with your attorneys, accountants, and banks to obtain copies of critical documents.

Conduct a systematic property photo audit to establish the current state of the community. These images serve as crucial reference points.

Create a historical practices document that catalogs long-standing but undocumented maintenance arrangements. Contact current business partners to obtain copies of contracts, service histories, and payment records.

Longtime residents often possess knowledge that can help fill gaps. Consider creating a structured project that invites residents to share information about past practices.


Transform documentation into leadership.

As documentation systems mature, use them as platforms for demonstrating foresight and leadership. Develop a structured transition plan for successors, documenting not just what happened but why and key relationships.

Create a documentation risk assessment that identifies vulnerabilities and establishes mitigation strategies.

Implement systems that preserve institutional knowledge, such as short video explanations or annotated community maps. Develop a long-term plan for improving documentation.

The next time you feel anxious when someone asks for a document you know doesn't exist, remember the path to clarity isn't a sprint; it's a journey.

>>Find more information about records retention and purging files in CAI's [The Board Secretary](#). 

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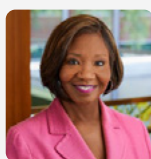
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What's Next for the Corporate Transparency Act? Key SCOTUS and Congressional Developments, H.R. 425

By: Phoebe E. Neseth, Esq.

Last year, Financial Crimes Enforcement Network issued an [interim final rule](#) removing the requirement for U.S. companies and U.S. persons to report beneficial ownership information to FinCEN under the Corporate Transparency Act.

The CTA was signed into law in December 2020 and affects many community associations. This law requires community associations with fewer than 20 employees and less than \$5 million in annual revenue to disclose beneficial owner information to FinCEN.

Under the [interim final rule](#), FinCEN revises the definition of reporting company to mean only entities formed under the law of a foreign country that have registered to do business in any U.S. state or tribal jurisdiction by filing documents with a secretary of state or similar office (formerly known as foreign reporting companies). FinCEN also exempts entities previously known as domestic reporting companies from BOI reporting requirements.

Through this interim final rule, all entities created in the United States — including those previously known as domestic reporting companies and their beneficial owners will be exempt from the requirement to report BOI to FinCEN. This interim ruling serves as a temporary, binding set of rules until a more comprehensive final rule is issued and published. The act remains federal law, though currently paused by FinCEN. We continue to await a final rule from FinCEN.

CONGRESSIONAL CTA EFFORT UPDATE. In January 2025, Ohio Rep. Warren Davidson introduced H.R. 425 – Repealing Big Brother Overreach Act. If passed, it would fully repeal the Corporate Transparency Act. This bill currently has 191 cosponsors in the House. This week the House Financial Services Committee, where the bill has been assigned, will be marking up this bill.

Marking up a bill refers to the formal process in which a committee reviews, debates, and amends a proposed law before deciding whether to send it to

the full chamber for a vote. The markup stage is where committee members examine the bill in detail after public hearings to refine its language, clarify provisions, or make substantive changes. The goal is to determine whether the bill should be reported to the House or Senate floor and, if so, in what form.

CAI ADVOCACY FEDERAL CALL TO ACTION. CAI respectfully requests members and advocates take 1-2 minutes to contact members of the House Financial Services Committee to continue to educate them on the critical issues the act creates for the 380,000 community associations and boards across the United States.


[Act now here](#)

We also urge you to share this campaign with your community association industry peers. The more CAI members and advocates who contact the committee, the louder CAI's voice will be during these conversations.

SCOTUS CTA EFFORT UPDATE. In related news, on April 15 the [National Small Business Association filed a petition for writ of certiorari with the U.S Supreme Court](#) in its ongoing lawsuit over the constitutionality of Corporate Transparency Act. This petition by NSBA represents a formal request to review a previous ruling from the 11th Circuit Court of Appeals that upheld the constitutionality of CTA.

CAI filed an [amicus brief in this matter](#) in May 2024 with the 11th Circuit and will be filing another amicus brief this month urging the high court to overturn the act.

Learn more about CAI's Corporate Transparency Act efforts and federal lawsuit here: <https://www.caionline.org/advocacy/advocacy-priorities-overview/corporate-transparency-act/>

Please contact CAI's Government & Public Affairs team at government@caionline.org if you have any specific questions. 

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Spring Landscaping and Maintenance: A Fresh Start for Your Community

By: Daniel Brannigan



Spring is the perfect time for community associations to reset after winter and prepare for the year ahead. For homeowners, it means greener spaces and improved curb appeal. For boards, it's a critical window to inspect, plan, and prevent bigger problems down the road.

Why Spring Matters

Freeze-thaw cycles, salt, plows, and heavy storms can take a toll on turf, beds, irrigation components, and hardscape. Spring is when those impacts become visible, making it the most practical time to evaluate what needs attention, coordinate business partners, and complete repairs while conditions are favorable.

What Homeowners May See This Season

- Spring landscaping and maintenance often include:
- Cleaning up debris and trimming trees and plants
 - Inspecting and repairing irrigation systems
 - Replacing winter-damaged landscaping
 - Checking sidewalks, drainage areas, and lighting

Beyond day-to-day enjoyment, these projects influence how the neighborhood presents itself — and how well shared assets hold up over time.

Landscaping Is More Than Curb Appeal

Today's communities focus on smart, sustainable landscaping. That may mean:

- Using [plants suited to the local climate](#)
- Improving irrigation efficiency
- Reducing water waste and long-term maintenance costs

These decisions help communities balance appearance, budgets, and environmental responsibility.

The Board's Role in Spring Maintenance

Spring is also planning season for boards and community managers. Key responsibilities include:

- Reviewing landscape contracts and service scopes
- Confirming business partners are meeting expectations
- Scheduling inspections and [preventive maintenance](#)
- [Communicating clearly](#) with homeowners about upcoming work

Many boards rely on landscape or maintenance [committees](#) to help evaluate needs and make recommendations.


Preventive Maintenance Pays Off

Proactive maintenance protects more than landscaping. It supports safety, reduces emergencies, and helps communities remain attractive to buyers, lenders, and insurers. Small issues addressed early are far less disruptive and expensive than deferred repairs.

A Shared Effort

Homeowners can support spring efforts by being patient during seasonal work, reporting issues when they see them, and following [community guidelines](#). When homeowners and boards work together, the entire community benefits.

Spring landscaping and maintenance work set the tone for the year ahead. A well-maintained community is one that thrives.

>>Learn more about community association landscaping in CAI's [Landscape Contractors](#), [Curb Appeal](#), and [Trees, Turf, and Shrubs](#) books. 

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Manager well-being: How to improve culture and drive success

By: Bill Overton, PCAM

Sometimes, it feels as if community association managers are condemned to roll an immense boulder up a hill only for it to roll back down every time it nears the top like the Greek legend Sisyphus. Between angry homeowners, dysfunctional boards, and the broader social and economic pressures of our time, what managers do can seem like a thankless undertaking with our goals forever just out of reach.

Layer on top of all this is the constant drive for profitability. CEOs and managers are expected to improve service and cut costs simultaneously. Something must give. Too often, [what gives is the mental health and wellness of managers and staff](#). The consequences are severe. People leave their jobs or worse. Rehiring and retraining are expensive. Client relationships suffer. And all of this is happening against the backdrop of a shrinking labor pool.

The Problem

Underperformance driven by employee burnout, chronic stress, and overwhelm is one of the defining workplace challenges of our time. Major research organizations have been studying this issue for years. Gallup studies indicate poor employee mental health is responsible for an annual GDP loss of up to \$9 trillion. Deloitte estimates one third of all employees in the U.S. are constantly struggling with fatigue and poor mental health. Recently, the Foundation for Community Association Research examined the issue specifically within our industry. (See the Attracting Talent report at right.)

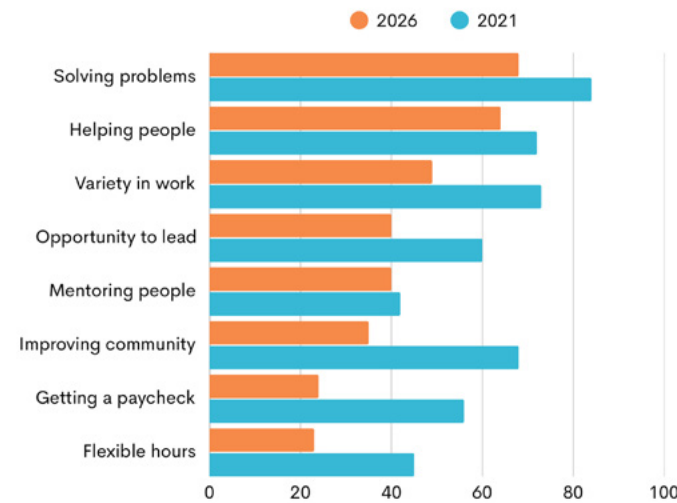
The resulting conclusions? Employees in today's workforce often work inefficiently despite the myriad of amazing hardware and software they have to do their jobs. This underperformance is often attributed to a lack of mental and physical wellness. So how do leaders and managers address chronic underperformance while also supporting employee well-being?

The Solution

One of the most effective — and least expensive — ways to address these challenges is by improving workplace culture. Though our industry is inherently stressful, we are not doomed to an eternity of thankless work like Sisyphus. [Culture is something we can change](#). Improving culture does not require expensive programs. Rather, it requires leadership and practical intentions. Here's how:

The Foundation for Community Association Research has conducted the Attracting Talent to the Community Management Profession survey twice in the past five years.

Which of the following factors contribute most to your job satisfaction?



More than 700 managers and executives responded for the 2021 report. About 200 responded for the 2026 report.

» [Access the survey.](#)

- **Lead with courage and empathy.** The first step is acknowledging that mental unwellness and burnout are real problems. Leaders must be willing to truly listen to their employees to understand their experiences. Leaders also must lead by example.

Practicing wellness, setting boundaries, and demonstrating balance signal to employees those values matter.

- **Value people as individuals.** Employee well-being is not limited to compensation and benefits. Culture improves when employees feel seen, respected, and valued as individuals. Emphasize and champion employee appreciation.
- **Create meaning at work.** Meaning matters. Employees are more engaged and productive when they feel a sense of purpose. Remind employees regularly how important the work they do is and create opportunities for employee well-being through growth.
- **Create a better workplace culture.** A positive workplace atmosphere is essential. Some offices feel tense the moment you walk in; reducing that tension is key. Coach middle managers and board members

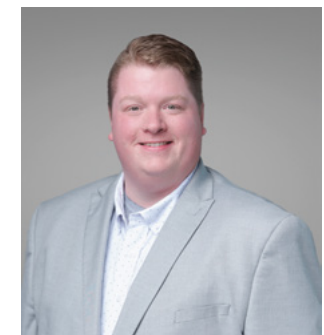


on positive behavior expectations to create trust at a fundamental level. Also important is workload management. Quality work requires adequate staffing and realistic expectations.

- **Support wellness actively.** Encouraging fitness, offering access to counseling resources, providing coaching, and having fun are all equally important to supporting wellness. Culture is not a one-time initiative. Daily practices reinforce a positive culture.

>> Read more about creating meaning and emphasizing employee well-being in [Community Manager March/April 2026](#).

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