

THE HEARTBEAT

FALL 2026

Chapter Award Nominations Open!

See page 29.



Fall 2026

Table of Contents

President’s Letter 3
By: Della Miller, CMCA, AMS, LSM, PCAM

The Craigslist Job That Changed My Life: How Unemployment Accidentally Led Me to Community Association Management 6
By: Terri Wolfe, CMCA, AMS, HOA Management Services

Fire Prevention Month: Is Your Community Ready? 14
By: Angie Hickey, BluSky Restoration Contractors

MOLAC Dollar a Door Contest 16

CAI Missouri Legislative Action Committee: Fall Update 18
By: Nicole Lewis, CMCA, AMS, MOLAC Chair

40th Anniversary Party 22

Golf Highlights—St. Louis 24

Golf Highlights—MOLAC 26

Annual Holiday Party Dates 28

Chapter Awards for 2026 29

Iowa HOA Summit Highlights 34

Joining forces: The Value of Municipal Partnerships 40
By: Tracy Mitchell, CMCA, AMS, PCAM

2027 Legislative & Public Policy Trends: What Community Associations Need to Know 45
By: Phoebe E. Neseth, Esq.



**PROFESSIONAL
TREE CARE
SINCE 1974**

TREE CARE SERVICES

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



(314)427-7325

RITEAWAYTREESERVICE.COM

President’s Letter

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



Fall has a way of making us slow down and take stock. The weather cools, the leaves change, and the end of the year suddenly feels close.

For those of us in community associations, of course, fall is anything but slow. Budgets are being finalized, annual meetings are on the calendar, projects are wrapping up, and boards are already thinking about 2027. With so much going on, it’s worth taking a moment to recognize what our communities accomplished this year and to plan for what comes next.

Good communities are the result of good planning and people working together. Homeowners, boards, managers, and business partners all play a part. The choices we make now about aging infrastructure, budgets, reserves, maintenance, and communication will shape our communities for years to come.

As we finish out 2026, I encourage you to take an honest look at your communities. What went well this year, and what would you do differently? Are there projects or financial needs that should be addressed before they turn into emergencies? And are your boards and homeowners getting the information they need to make good decisions?

You don’t have to answer those questions alone. One of the best parts of belonging to CAI is learning from each other. Our chapter brings together managers, board members, business partners, and other professionals who all want the same thing: stronger community associations. Every class, event, and conversation makes us better at serving the communities that count on us.

It’s been a great year for the Heartland Chapter. Our 40th Anniversary Party was a wonderful celebration of four decades together. This fall, we also held two golf tournaments, one benefiting the Missouri Legislative Action Committee (MOLAC) and one benefiting the Chapter, and both were a great success. Thank you to every golfer, sponsor, and volunteer who made them possible. There’s still more ahead, so please check the events calendar and plan to join us.

Thank you for the time and care you give to your communities. I’m proud to serve as your president, and I look forward to all we’ll accomplish together.

Happy Fall, and here’s to finishing 2026 strong!

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



Talk to us about your community association’s financial needs. We can help.

We offer:

- Financing for building repairs and capital improvements.¹
- Competitive long-term fixed rates.
- Access to multi-million-dollar FDIC deposit insurance coverage with ICS² and CDARS².

Contact our Regional Relationship Manager today!
Martin I. Klauber, VP
Cell: 847.322.3149
Toll free: 800.233.7164
MKlauber@popular.com





POPULAR
ASSOCIATION BANKING
www.popularassociationbanking.com



¹ Subject to credit approval. ² Terms and conditions apply. CDARS and ICS are registered service marks of IntraFi Network LLC.
© 2026 Popular Bank. Member FDIC.

Membership Update

NEW MEMBERS

Brentwood Forest Condominium Association
Brentwood Forest Condominium Association
Brown & Brown
CD Strong Construction
Community Property Management
Community Property Management
Community Property Management
Community Property Management
FirstService Residential Missouri
FirstService Residential Missouri
FirstService Residential Missouri
FirstService Residential Missouri
FirstService Residential Missouri
FirstService Residential Missouri
FM Roofing
Pinehurst Place
Property Management Inc. - Central Iowa
Sentry Management, Inc.
Villas at Kenrick Condominium Association
Woodland Village HOA

Joseph Black
Mr. Macy W Torrey
Ms. Donna Zuroweste
Ms. Debra Behrendt
Lesley Sterling
Ms. Justine Ray
Mr. David Ferguson
Ms. Larae Bayonne
Ms. Vicki Lewis
Ms. Bobbie Bernadette Schweiger
Ms. Rebecca Thurman
Mr. Jeff Campbell
Tierra L Gilroy
Ms. Stephanie Hacker
Ms. Emily Higgins
Ms. Cheryl Rucker
Mr. Dustin Whelchel
Mr. Brian Schumacher
Marcie King
Mr. Chris Fisher
Tabitha Ochoa
Mary Ann Hatlelid
Ms. Donna Meyer



★CONGRATULATIONS★ TO THE NEW CAI DESIGNEE

AMS

Ms. Megan Klemanski, CMCA, AMS, MAK Management, LLC



An effective board is the association’s greatest asset. The new CAI Board Leader Certificate Course teaches you how to communicate with association residents, hire qualified managers and business partners, develop enforceable rules, interpret governing documents, and more. It provides a comprehensive look at the roles and responsibilities of community association leaders and conveys information to help create and maintain the kind of community people want to call home.

Community association board members and volunteer leaders step up to take on positions of service and responsibility. They’re expected to anticipate issues, solve problems, meet the expectations of their residents, and protect property values.

The course will teach you how to become a more successful board member and how you can recruit and support new volunteers. You’ll learn the role of the board, the president and other leadership positions, and you’ll identify effective ways to work with professional managers and business partners.

- The course will consist of four modules:
- **Module 1:** Governing Documents and Roles & Responsibilities
 - **Module 2:** Communications, Meetings, and Volunteerism
 - **Module 3:** Fundamentals of Financial Management
 - **Module 4:** Association Rules and Conflict Resolution

COURSE MATERIALS

- The course includes a toolbox of support materials:
- *The Board Member Toolkit*; a best-selling book from CAI Press
 - *The Board Member Toolkit Workbook*
 - Brochures and publications, such as *The Homeowner & The Community Association*
 - A copy of CAI’s award-winning *Common Ground™* magazine

In addition to a toolbox of support materials, each student receives a certificate of completion and recognition on the CAI website

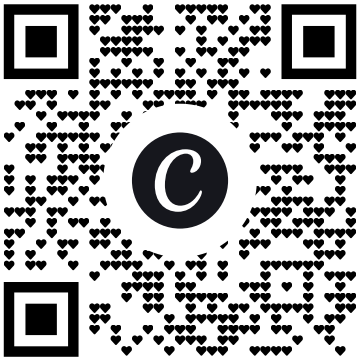


Saturday, 11/07/2026, 8:15 a.m. - 2 p.m.
Registration starts at 8:00 a.m.

HOA Management Services
1900 E. Douglas Avenue
Wichita, KS 67214

Cost: \$30 a person, lunch is included
Register at caiheartland.com/events

Questions?
Contact Cathy Roth-Johnson
ced@caiheartland.com
314-423-8859



The Craigslist Job That Changed My Life: How Unemployment Accidentally Led Me to Community Association Management

By: Terri Wolfe, CMCA, AMS, HOA Management Services



In 2013, I found myself in a position many people experience at some point in their lives—I was unemployed.

Like most people searching for work, I spent hours scrolling through job postings, hoping something would catch my attention. One afternoon, while browsing Craigslist (yes, Craigslist...if that doesn't date me, nothing will), I came across a listing for a Community Manager.

To be honest, I had no idea what that meant.

I grew up in a small town where homeowners associations simply didn't exist. The words "Board of Directors," "covenants," and "architectural review" weren't part of my vocabulary.

The position sounded interesting enough, and the office happened to be less than two minutes from my apartment. I figured if nothing else, it would help pay the bills while I figured out what I wanted to do next.

Little did I know, I had accidentally found my career.

Welcome to Community Management

From my very first day, I realized this wasn't going to be an ordinary office job.

Every day was different. There was always something new to learn, another problem to solve, or another relationship to build. I loved the pace.

Then came my first Board meeting.

It wasn't exactly the warm welcome I had imagined.

The Board members and homeowners were frustrated, emotions were running high, and the conversation centered around changing management companies. As I sat there wondering what I had gotten myself into, our company president suggested I attend meetings with a more experienced Community Manager to see what they were normally like.

My first thought was, "Is this really what I signed up for?" Thankfully, I'm stubborn.

I've always been motivated by a challenge, especially when someone thinks I can't do something. Instead of walking away, I leaned in.

That meeting became the beginning of a career I never expected.

Learning What Community Management Really Means

Like many new Community Managers, I started with a portfolio of roughly fifteen associations.

No training manual could have prepared me for what came next.

Community management teaches you to think five steps ahead while solving today's emergencies. You're constantly balancing homeowner concerns, Board expectations, vendor coordination, inspections, budgets, governing documents, and compliance issues—all while trying to answer emails before your phone rings again.

You quickly learn to multitask.

You learn to anticipate problems before the Board even realizes they exist.

You learn that being proactive is far more valuable than being reactive.

You also learn every neighborhood has *that* homeowner.

You know the one.

The resident who always has a question, always has an opinion, and somehow appears the moment your inspection vehicle turns onto their street. Before long, you find yourself unconsciously driving just a little faster down that block.

Every Community Manager reading this probably smiled because they've been there.

As the years passed, I developed lasting relationships with Board members, homeowners, and vendors. I celebrated successes with communities and occasionally felt disappointed when company growth meant transferring an association to another manager.

That's one of the hardest parts of this profession.

You don't just manage communities—you become invested in them.

The Things No One Tells You About Community Management

There are some lessons that simply aren't covered during training or listed in the job description.

No one tells you that one of the most valuable skills you'll develop is having an incredible poker face.

You'll quickly learn that not every "emergency" is actually an emergency—but to the homeowner calling, it absolutely is. You may receive a phone call because the newspaper wasn't thrown close enough to the front door, or because someone wants to speak with a representative from the trash company your management company has absolutely no affiliation with. You'll hear complaints about a neighbor's lawn being a half-inch too tall, or a sprinkler watering a few inches onto the wrong lawn.

Your first instinct may be to wonder, "*How did this become my problem?*" Instead, you learn to pause, listen, and remember that customer service is about understanding the concern before offering a solution or directing someone to the right resource. To the homeowner, their concern is real, and helping them feel heard is often just as important as solving the problem itself.

No one tells you that you'll become a part-time counselor, mediator, investigator, event planner, budget analyst, rule interpreter, and occasionally even a weather expert. One moment you're discussing a six-figure reserve project with a Board, and five minutes later you're explaining why the management company can't control where the newspaper lands.

No one tells you that lunch breaks become more of a suggestion than a guarantee, your carefully planned calendar is merely a rough outline of how you hoped your day would go, and just when you think you've heard it all, the phone rings with a story that proves otherwise.

And no one tells you how much you'll grow. You'll become more patient, a better communicator, a stronger negotiator, and an expert at keeping calm when everything around you seems chaotic. Those everyday moments—both the serious and the hilarious—are what prepare you for the next challenge in your career.

Seeing the Other Side

Eventually, I was offered an opportunity that surprised many people.

I moved into accounting.

Our company separates community management and accounting, and I wanted to understand every aspect of the business.

Talk about a culture shock.

Community management often feels like putting out ten fires while knowing an eleventh one is already on its way. Evening Board meetings are common, emergencies don't respect office hours, and flexibility is simply part of the job.

Accounting operates with a completely different rhythm.

Instead of reacting to immediate issues, you're analyzing financial trends, preparing budgets, reviewing reserve funding, reconciling accounts, and helping Boards understand the financial consequences of their decisions.

As a Community Manager, a Board might tell you what they wanted to accomplish.

In accounting, you learned to tell the Board whether they could actually afford it.

Understanding both perspectives completely changed how I viewed association management.

The financial side helped me become a stronger Community Manager, while my field experience helped me better understand the real-world impact behind every number on a financial statement.

Neither department could truly succeed without the other.

Never Stop Learning

Looking back, I think one of the biggest reasons my career continued to grow was simple:

I never stopped wanting to learn.

Every promotion came because I was willing to leave my comfort zone and learn something new.

After more than a decade with the same company, an opportunity eventually presented itself that once seemed impossible.

Years earlier, I had jokingly told our Vice President that someday I wanted his job.

One day, that opportunity became reality.

Today, I serve as Vice President and Chief Operating Officer.

If you had told the unemployed version of me in 2013 that this would happen, I probably would have laughed.

My Advice to Anyone Considering This Career

Community association management isn't for everyone. Some days you'll question your sanity.

You'll juggle dozens of conversations, solve problems you never imagined existed, attend evening meetings, navigate difficult personalities, and somehow still be expected to smile through it all.

But you'll also build incredible relationships.

You'll help communities improve.

You'll watch neighborhoods transform.

You'll learn skills that apply far beyond this industry.

Most importantly, you'll discover that no two days are ever the same.

If you're new to this profession, give yourself grace.

The learning curve is steep.

Develop organizational systems that work for you.

Find mentors.

Build relationships with colleagues because everyone needs someone who truly understands what this job is like. No matter how supportive your significant other, family, or friends may be, they'll never fully understand why a mailbox, a goose, or an improperly painted front door can completely derail your day.

And remember—even your worst day will eventually become one of your funniest stories at the next industry conference.

One Final Thank You

Sometimes the best careers aren't carefully planned.

Sometimes they begin because you're unemployed, scrolling through Craigslist, and decide to apply for a job you've never even heard of.

Thirteen years later, I can honestly say that accidental decision became one of the best things that ever happened to me.

So here's a thank you I never expected to write:

Thank you, Craigslist.

Without you, I may never have discovered the incredible, challenging, frustrating, rewarding, and endlessly entertaining world of community association management. 

JOB

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



CAIHeartland.com



Since 1946

HELPING PEOPLE GET BACK TO THEIR LIVES®



Cleaning Restoration Construction



Tyler Mazdra | Multi-Family Account Executive
(314) 705-3484 | Tmazdra@woodard247.com

Alliance Association Banking

Customized Banking Solutions for Your Unique Needs

Innovative solutions and personalized service tailored specifically for the community management industry.

Solve today. Succeed tomorrow.™



 Western Alliance Bank®
Member FDIC.



Wendy Hazelwood
Vice President
(214) 837-7711
whazelwood@westernalliancebank.com



Diane White
Vice President
(312) 823-2181
dwhite1@westernalliancebank.com

westernalliancebank.com/associations

HEARTLAND CHAPTER
community
ASSOCIATIONS INSTITUTE
TRADE SHOW/EXPO

ST. LOUIS
August 18, 2026
Sheraton Chalet in
Westport Plaza



HEARTLAND CHAPTER
community
 ASSOCIATIONS INSTITUTE
TRADE SHOW/EXPO

KANSAS CITY

August 24, 2026
 Sheraton
 Overland Park



Fire Prevention Month: Is Your Community Ready?

By: Angie Hickey, BluSky Restoration Contractors



October is Fire Prevention Month, a great reminder for community managers to review not only how to **prevent a fire**, but how prepared your community is if one happens.

In multifamily communities, a fire in one unit can quickly impact neighboring homes and common areas through smoke, soot, sprinkler activation and water used during firefighting efforts. A little preparation now can make a big difference during an emergency.

Your October Fire Safety Checklist

- **Test the basics.** Check smoke and carbon monoxide alarms, fire extinguishers, emergency lighting and exit signage throughout the property.
- **Remind residents about prevention.** Share quick tips about cooking safety, candles, space heaters, overloaded outlets and keeping exits clear.
- **Review your emergency contacts.** Make sure your team has current numbers for fire/life-safety vendors, utilities, insurance contacts, board leadership and, of course, your restoration partner.
- **Know your after-hours plan.** Who does your team call at 2 a.m.? Who has authority to approve emergency work? Make sure everyone knows before an emergency happens.
- **Have a communication plan.** Decide how residents and board members will receive updates and who is responsible for providing them.
- **Remember that fire damage goes beyond the flames.** Smoke and soot can travel throughout a building, while sprinklers and firefighting efforts can create significant water damage. A professional assessment can help identify damage that isn't immediately visible.

Preparation Makes Recovery Easier

You can't plan when an emergency will happen, but you can plan how you'll respond.

This October, take a few minutes to walk your property, update your contacts and review your emergency response plan. When the alarm sounds, knowing what happens next can make all the difference. 



Reducing Risk For Over 600 Community Associations

Karen O'Connor Corrigan, CIC,
Community Insurance
& Risk Management
Specialist (CIRMS)



12101 Olive Blvd. · Creve Coeur, MO 63141

314-434-0038

www.oconnor-ins.com • info@oconnor-ins.com

Help Support Your Community

Donate \$1/Door or More!



Formed in 1994, CAI's Missouri Legislative Action Committee (MO LAC) is a diverse group of homeowner leaders, community managers, and representatives from community association business partners which provides perspective on how proposed legislation could impact the approximately 958,000 Missourians who live in 392,000 homes in more than 5,800 community associations across the state. The LAC monitors state legislation, educates lawmakers, and protects the interests of those living and working in community associations.

We need your help to continue this work. Your donation makes our legislative advocacy and outreach efforts possible and helps ensure that community associations remain preferred places to live and work.

2026 Priority Legislation



HB 1734

HB 1734 - Creates A Revolving Loan Program to Assist Homeowners' Associations with Erosion Control

MO LAC **supported** this bill in both 2025 and 2026. HB 1734 would have created a revolving loan program to assist homeowner's associations with erosion control. Under this legislation, loans would have been permitted to fund daylighting waterways, natural flood/catchment restoration, culvert rehabilitation, and bank stabilization using natural measures. Projects involving impermeable surfaces would have been explicitly excluded. Interest would have been capped at the greater of the federal funds rate or 2%. Loans would have been allowed to cover up to 80% of project costs per fiscal year, with a maximum term of 10 years. HOAs utilizing these loans would have been required to provide documented community support and offer property liens as collateral. In 2025 the bill got held up in the House Rules Committee before its language was incorporated into another piece of legislation on the House floor. That legislation ultimately did not pass committee.

Status: Bill died in committee.



HB 3176

HB 3176 and SB 1603 - Missouri Declaration and Bylaws Modernization Act

MO LAC **supported** this legislation, which would have created a comprehensive statute governing homeowners associations in Missouri. Unlike condominiums, which benefit from a more defined statutory structure, homeowners' associations in Missouri operate without a comprehensive legal framework that reflects modern governance realities. This bill would have helped fill that gap by providing clear, practical tools that allow associations to function effectively while still respecting their governing documents and member rights.

The Missouri Declaration and Bylaws Modernization Act would have made it so that whenever not enough votes are cast within 90 days on a proposed amendment to governing documents, the amendment can still pass if notice is provided and fewer than one-quarter of members object within 60 days. In this situation, members would have had up to one year to challenge a declaration amendment and six months for bylaw amendments. In the absence of a board, at least 10% of association members would have been permitted call a special meeting to elect a new board, with any quorum requirements suspended. Additionally, boards would have been required to adopt an annual budget and provide lot owners with that budget within 30 days. Members of MO LAC testified in support.

Status: Bill died in committee.

TOP REASONS TO CONTRIBUTE

Protect Your Interests: Your donation saves you and your community association money by protecting Missouri's homeowner and condominium associations from burdensome legislation.

Stay Informed & Involved: MO LAC organizes grassroots advocacy campaigns to facilitate direct communication between you and your elected officials regarding important issues related to community associations.

Track Key Legislation: During the 2026 legislative session, MO LAC tracked 84 pieces of legislation, directly advocating on bills with potential implications on our industry.

Ensure Lawmakers Are Informed & Connected With CAI: By educating lawmakers, their staff, and other key decision-makers on our industry and connecting them with CAI, MO LAC can influence the outcome of legislation.

Missouri Legislative Action Committee Dollar a Door, or More!

CONTEST

Rules:

- Each association that signs up for a "Dollar a Door, or More" will be entered into a Raffle for a \$200 gift card.
- The top three managers with the most number of communities signed up for "Dollar a Door, or More" will receive a gift card in the following amounts. (1st - \$250, 2nd \$150, 3rd \$75)

To Submit an entry:

1. Complete the Door a Door or More Entry Form and submit by email or in person to:

Cathy Roth-Johnson

cathy@caiheartland.com

Checks can be written to:

Missouri Legislative Action Committee

2. Make a donation by check or online:

a. Checks can be made out to:

Missouri Legislative Action Committee

or

b. Pay through the QR code link

make sure you select State of Missouri and provide the confirmation of contribution to CAI Heartland by email to Cathy Roth-Johnson,

cathy@caiheartland.com

Entry Deadline is 12/01/2026



**MISSOURI
LEGISLATIVE ACTION COMMITTEE
Community Associations Institute**



CAI Missouri Legislative Action Committee: Fall 2026 Update

By: Nicole Lewis, CMCA, AMS, MOLAC Chair



While the Missouri General Assembly is out of session, the CAI Missouri Legislative Action Committee (MOLAC) remains active in advancing legislation that supports community associations. With pre-filing for the 2027 session beginning in December, MOLAC is preparing for another year of advocacy at both the state and federal levels to protect the interests of Missouri homeowners, volunteer board members, and industry professionals.

Declaration and Bylaws Modernization Act: Building Momentum for 2027

A primary MOLAC legislative priority remains the Declaration and Bylaws Modernization Act, which would establish a framework to address common challenges facing Missouri HOAs, including amending governing documents, meeting quorums, and filling board vacancies. The legislation also establishes a standardized budget ratification process, removes arbitrary assessment limitations, strengthens collection procedures, and encourages dispute resolution outside the courtroom.

Although the bill did not advance in 2026, meaningful progress is underway for 2027. Through our lobbying firm, Steven R. Carroll and Associates, MOLAC is working directly with the homebuilders' lobbyist and legal counsel to address concerns that have historically led to opposition. Revisions made in 2026 have also addressed concerns raised by title companies and lenders, further strengthening the bill's prospects.

Representative Costlow intends to reintroduce the legislation in 2027 and is seeking a freshman legislator as a co-sponsor, while our lobbying team works to secure Senate sponsorship. With growing collaboration and support, MOLAC is optimistic about the bill's potential to advance in the upcoming session.

Missouri Represented on Capitol Hill: CAI Federal Advocacy Day

In September, MOLAC Chair, Nicole Lewis, and

Treasurer, Wendy Hazelwood, represented Missouri at CAI's annual Federal Advocacy Day in Washington, D.C., meeting with congressional offices to discuss key issues impacting community associations nationwide.

This year's federal advocacy priorities included:

- **Disaster Recovery:** Supporting H.R. 4669 and H.R. 9159 to expand disaster assistance and recovery resources for community associations.
- **Condominium Safety:** Supporting H.R. 9569 to expand access to federally backed financing for critical structural repairs and safety improvements.
- **Corporate Transparency Act:** Supporting H.R. 425 and S. 100 to repeal burdensome reporting requirements. While these requirements currently aren't being enforced, full repeal would eliminate concerns of future enforcement by a different administration.
- **Condominium Lending:** Advocating for a one-year delay in implementing new Fannie Mae and Freddie Mac lending requirements.
- **Amateur Radio Regulations:** Opposing H.R. 1094 and S. 459 to preserve associations' authority to reasonably regulate antenna placement.
- **Housing Affordability:** Supporting policies that balance accessible homeownership with long-term community financial stability.
- **Insurance Affordability:** Highlighting rising premiums, limited coverage options, and their financial impact on associations.

These meetings provided an opportunity to educate federal lawmakers on the challenges facing community associations and ensure Missouri's voice is represented in national policy discussions. For more detailed information on any of these priorities, please visit the following link: [CAI Unveils 2026 Congressional Advocacy Summit Federal Legislative Priorities | CAI Advocacy Blog](#)

Connecting with Our Industry: St. Louis and Kansas City Trade Shows

In addition to our legislative work, MOLAC has enjoyed connecting with community association professionals, volunteer board members, and industry partners at this year's CAI Heartland Chapter trade shows in St. Louis and Kansas City.

Our MOLAC booths provided an opportunity to share updates on legislative priorities, discuss issues affecting Missouri associations, and highlight the importance of advocacy within our industry.

We appreciate everyone who stopped by to learn more about MOLAC, ask questions, and express interest in supporting our efforts.

Your Voice Matters: Get Involved in 2027

MOLAC is seeking community association managers, board members, homeowners, and industry partners willing to support our 2027 legislative efforts. Sharing real-world experiences through written or in-person testimony helps legislators better understand the challenges facing Missouri community associations.

Interested in getting involved? Complete our volunteer interest form to be contacted when opportunities arise.

Signing up does not obligate you to testify. [MOLAC Testimony Contact Form](#)

A Dollar a Door Contest

Effective legislative advocacy requires financial support, and MOLAC's Dollar a Door Challenge makes it easy for Missouri community associations to contribute. By donating just \$1 per home or unit, associations can help fund advocacy efforts that protect their interests and advance meaningful legislation. From now until December 1, 2026, each association that signs up for a "Dollar a Door, or More" will be entered into a Raffle for a \$200 gift card. The top three managers with the greatest number of communities signed up for "Dollar a Door, or More" will receive a gift card in the following amounts. (1st: \$250, 2nd: \$150, 3rd: \$75). [Contribute to Your State Legislative Action Committee or the Issues Advancement Fund | CAI Advocacy Blog](#)

As we approach the 2027 legislative session, MOLAC remains focused on building relationships, advancing practical legislative solutions, and ensuring the voices of Missouri community associations are heard.

Thank you for supporting MOLAC and helping us advocate for stronger community associations throughout Missouri. [CAI](#)

Making Property Ownership Easier.

At Westward360, we understand that running an association is no small feat. That's why we offer a comprehensive range of services aimed to ensure the smooth operation and long-term health of your community. Our community managers are not only committed to excellence, but also genuinely care about your home – that's what sets us apart.

AAMC ACCREDITED

By meeting the current requirements and adopting standards of ethics, Westward360 has obtained the Accredited Association Management Company (AAMC®) credential.

Frustrated with poor communication and lack of transparency from your current community manager? Westward360 is your reliable partner.

Contact us today!

erics@westward360.com

westward360.com

5988 Mid Rivers Mall Dr. Suite 228, St Peters, MO 63304



LOCAL
EXPERTS.

SMARTER
SOLUTIONS.



MULTI-FAMILY ROOFING EXPERTS

WHY PREMIER?

- **INSURANCE EXPERTS**
Our experienced claims team focuses solely on maximizing your coverage.
- **PROFESSIONAL ON-SITE TEAM**
A dedicated on-site project manager is assigned to concentrate only on your project, focusing on safety and customer service. Our crews are clean, professional, and respectful.
- **BEST MATERIALS**
We offer the best roofing materials to suit your community and protect it from harsh weather.
- **BEST WARRANTIES**
Zero-cost warranty coverage before, during, and after construction. A 10-Year Workmanship Warranty is included with every project.
- **TRUSTED COMPANY**
Premier is a BBB A+ Accredited Business with thousands of 5-star reviews.

COMPLIMENTARY INSPECTION REPORTS

Premier’s free, industry-leading inspection reports provide a snap-shot in time showing community conditions and areas of future concern.

- Benefits:**
- Documented history of community condition
 - Be fully informed before filing a claim
 - Roof replacement the right way: approved claims and excellent workmanship



**SCHEDULE YOUR FREE
ROOF INSPECTION**
premier-roofing.com/multi-family



Your Premier Roofing Contact:

MIKE MOSELLA
Business Development Representative
314-347-8750
mmosella@premier-roofing.com



1986 - 2026
A YEAR TO CELEBRATE

CAI 40th Anniversary Party

Where: The Reverie STL

When: Thursday, September 17, 2026



BILL SUMMERS ANNUAL GOLF TOURNAMENT

Monday, October 12, 2026
Lake Forest County Club



CAI HEARTLAND AND
MOLAC

GOLF

TOURNAMENT

MONDAY, OCTOBER 5, 2026



Annual Holiday Party Dates



SAINT LOUIS

Annual Holiday Party

December 10th, 6:00-9:00 pm
Liuna Event Center



KANSAS CITY

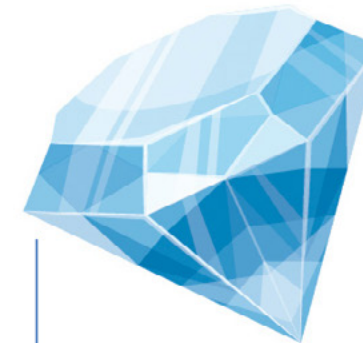
Annual Holiday Party

December 17th, 5:00-7:00 pm
Harvey's at Union Station

Chapter Awards for 2026

**Do you know someone who deserves an award this year?
Nominate them for a chapter award!**

[Click to Go to the Nomination Forms](#)



CAI Heartland Chapter
2026 Diamond Sponsors
Thank You All!

DANIEL & HENRY
INSURANCE AND RISK MANAGEMENT

ROTTLER
PEST SOLUTIONS

RUI
RESTORATION

SERVPRO
Team Chestnas
314-858-1688
Independently owned and operated

PREMIER
ROOFING COMPANY



SANDBERG PHOENIX



CertaPro Painters®
★ ★ ★ ★ ★
OF ST. CHARLES, SOUTH COUNTY
& WEST COUNTY



O'CONNOR
INSURANCE



We do HOAs, and we do it better.



GET A QUOTE



913.515.8418

mylifestyleoutdoor.com

EXPERT RECOVERY & REMEDIATION



RESIDENTIAL
REMEDiation



EMERGENCY
SERVICE



COMMERCIAL
RESTORATION



24/7
WE'RE HERE



INSURANCE
CERTIFIED



When Situations are at their Worst, We're at Our Best



HOA Managers count
on RUI Restoration for
expert remediation and
reconstruction.



Call anytime! **816-REPAIRS**



SANDBERG PHOENIX

The Leaders in Community Association Law

We provide full-service legal representation for community associations throughout Missouri, Kansas, and Southern Illinois.

With our vast knowledge and experience, we provide stellar and efficient legal services including:

- Updating Governing Documents & Amendments
- Risk Management & Insurance
- Contract Review
- Enforcement & Violations
- Lender Questionnaires & FHA Condominium Project Approval
- Collection of Unpaid Assessments
- Complex Litigation
- And more!

www.sandbergphoenix.com

314.725.9100

***The choice of a lawyer is an important decision and should
not be based solely on advertising.***

BrightView 

Our people create
and maintain the
best landscapes
on Earth.



Proudly serving Kansas City and St. Louis

Contact Our Team Today
844.235.7778

brightview.com



ELIA M. ELLIS, LLC
ATTORNEYS AND COUNSELORS AT LAW

*Over 30 Years Providing Expert, Dependable and
Affordable Legal Counsel to Community Associations*



Governing Document Review,
Updating & Amendment

Rule & Covenant Enforcement

Assessment Collection and
Lien Foreclosure

Vendor & Management
Contract Review

Opinion Letters

Association Formation &
Governance

Rental Restrictions

Developer Transition Assistance

Complex Litigation

Board Fiduciary Guidance

7777 Bonhomme Avenue Suite 1910 Clayton MO
(314) 725-5151 ♦ www.ellislawstl.com

Iowa HOA Summit

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

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



- the Management Company**
- Implement Decisions of the Board
 - Understand the Business
 - Compliance and Good Faith
 - Participate
 - Enforcement?





RESTORATION SPECIALISTS
A weight off your shoulders.

314-822-0090



Storm



Fire



Water

**2022 CAI
Vendor Partner
of the Year!**



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!



Community Property Management

(636) 227-8688 • www.cpmgateway.com



CertaPro Painters®
BUSINESS & COMMERCIAL SERVICES





Choose Certainty. Choose CertaPro Painters®.

Inside or out, the professionals at CertaPro Painters® deliver quality work, professional service, and an unmatched painting experience every time.

Request your FREE estimate today!

- Interior & Exterior Painting
- Drywall (Install, Patch & Repair)
- Carpentry (Renovation, Replacement & Repair)
- Decks (Repair, Stain & Clean)
- Concrete (Epoxy, Stain & Clean)
- Pressure Wash
- Multi-Year Warranty



Andy Wiggins, Owner

CertaPro Painters® of St. Charles, South County & West County

636 / 922 / 2917 | certapro.com/saint-charles

Each CertaPro Painters® business is independently owned and operated.



DANIEL & HENRY

INSURANCE AND RISK MANAGEMENT



ENSURING YOUR COMMUNITY LASTS AS LONG AS WE HAVE

Innovative Insurance Solutions For
Condominiums • Townhomes • Villas • Lofts
HOAs /PUDs • Resort and Golf Communities

Serving The Midwest Since 1921
2026 Diamond Sponsor

Jim Ruebsam, CIRMS, EBP
Find Solutions and Resources for Your Community
 at **www.condoinsure.com**



“Encompassing All Your Needs!”

“Specializing in Residential, HOA Communities, & Apartments.”

Roofing

- Residential Sloped
- Residential Flat
- Commercial Flat
- Repairs
- Inspections
- Insurance Claims

Guttering

- Residential Guttering
- Leaf Protection
- Gutter Cleaning
- Commercial Box Guttering
- Custom Copper Guttering
- Drain Hydro-Jetting

Repairs

- Roofing Repairs
- Stucco
- Vinyl Siding
- Drywall
- Wood Rot
- Leak Investigation
- Leak Resolution
- Flashing

General Contracting

- Decks
- Fencing
- Painting
- Siding
- Windows
- General Carpentry Work
- General Exterior Services

(816) 569-4798 • www.atlascontractingkc.com
service@atlascontractingkc.com

Joining forces: The value of municipal partnerships

By: Tracy Mitchell, CMCA, AMS, PCAM

Community associations maintain a significant portion of residential infrastructure in many parts of the country. Understanding how privately maintained infrastructure connects to municipal networks is increasingly important and influences [maintenance planning](#), [reserve funding](#), [insurance](#), and homeowner expectations.

“Having strong relationships with civic and elected officials can prove extremely beneficial to community associations,” says Scott Weiss, a partner at Kaman and Cusimano in Brentwood, Tenn. “When it comes to needing governmental assistance to address problems, having working relationships with council people, aldermen, property assessors’ offices, mapping departments, zoning and codes departments, public works, and local police and sheriffs’ offices is worth its weight in gold.” Weiss is a fellow in CAI’s College of Community Association Lawyers.

Boards do not need to become engineers, attorneys, or municipal planners. They do need to understand that infrastructure is rarely simple. Several challenges can make collaboration with municipalities difficult:

Organizational differences. Municipal governments operate with professional staff and long-term planning processes while associations rely on volunteer board members.

Misunderstandings about jurisdiction. There are moments when a drainage issue, roadway failure, or repair request reveals that the association is responsible for infrastructure the board did not realize it owned.

Contentious issues. When owners are frustrated, roads are flooding, repairs are expensive, or a project is delayed, it becomes harder for boards and municipal officials to calmly work through the issue. Early communication provides time to gather records, understand the system, and evaluate options.

Documentation. Written meeting notes, follow-up emails, maps, reports, or board records are necessary. Institutional knowledge can be lost when staff, elected

officials, managers, or board members change.

Overpromised, underdelivered solutions. Municipal coordination can provide clarity and technical assistance. It may not produce an immediate solution or eliminate costs. Residents should understand partnership does not always mean transfer of responsibility.

Lack of clarity. When a partnership breaks down, the best way to reset the conversation is to return to the records.

A strong municipal relationship can reduce confusion and help the association respond in a more organized way.

Boards can strengthen the partnership process by assigning one point of contact for municipal communication who keeps the discussion professional. When board members contact different officials with different versions of the issue, the partnership becomes harder to manage.

There is no single schedule that works for every community. Ideally, associations may benefit from periodic communication with municipal staff before budget season or reserve planning discussions. At a minimum, boards should know who their municipal points of contact are and update that information annually.

For communities with more complex systems, an infrastructure or stormwater committee can help preserve continuity and maintain organization. The committee can track records, maintain contact lists, monitor recurring issues, and help future boards understand the history of the system.

A practical annual infrastructure review includes confirming municipal contacts, reviewing open drainage or roadway issues, updating maps and records, checking whether permits or maintenance agreements require action, and identifying items to include in the next reserve study or budget discussion.



For board members navigating a confusing situation, it’s important to take your time and slow down the process. Gather the documents, identify the right professionals, and start conversations early. The goal is to understand the system well enough to make responsible decisions.

Strong partnerships develop through communication, documentation, and a shared understanding that municipalities and community associations are working together toward maintaining safe, functional, and resilient communities.

>>Read more about municipal partnerships in “[Joining Forces](#)” from **Common Ground** September October 2026. 

Planning for the future is complicated.
Your reserve study shouldn't be.

YOUR PROPERTY WELLNESS EXPERTS



We help associations maintain physical and financial health
through education, ongoing support, and tailored reserve studies.

 **RESERVE™
ADVISORS**

Contact us at reserveadvisors.com or (800) 221-9882.



Professional Swimming Pool Management, Service & Rehabilitation



Committed to providing the most
professional pool service and lifeguard
management for property managers
and the communities they serve

314-PRO-POOL
www.swimpropool.com
Servicing the St. Louis area for over 30 years





Cleaning. Restoration. Construction.

24/7/365 Emergency Services.



Commercial & Residential



Fire



Water



Mold



Storm Disaster



Bio Hazard



Cleaning Services

SERVPRO® TEAM CHESTNAS

314-858-1688

servprofentonsouthballwin.com

Independently Owned & Operated

Like it never even happened.®



RELIABLE COMMUNICATION THAT'S A PROMISE

Sentry's community managers respond promptly and accurately to association queries. We understand that you need an acknowledgment that we heard you and that a solution is in progress.

📍 **St. Louis**
314.994.7440

📍 **St. Charles**
636.970.1887

📍 **Kansas City**
913.749.5570

🌐 sentrymgt.com



**DISCOVER
EXCEPTIONAL
ROOFING &
EXTERIOR
SERVICES
WITH**



WE SPECIALIZE IN:



Roofing



Siding



Gutter



Exterior Services

(314) 200-1153

FERGUSONROOFING.COM

2027 Legislative & Public Policy Trends: What Community Associations Need to Know

By: Phoebe E. Neseth, Esq.

Community Associations Institute is dedicated to advocating for legislation and public policy that improves the governance and sustainability of community associations. As 2027 approaches, CAI's local, state, and federal, government affairs and advocacy efforts remain member-driven and focused on refining state policy outcomes to strengthen the community association housing model.

To effectively shape CAI's 2027 legislative agenda, the Government and Public Affairs team annually conducts a comprehensive survey engaging CAI members across the country including state and federal legislative action committee members and industry leaders such as the CAI Board of Trustees, chapter leaders, membership representation groups, and the College of Community Association Lawyers. CAI's Government and Public Affairs Committee and staff prioritize member alignment and engagement, creditable data, transparency, and proactive positioning when it comes to our legislative and advocacy initiatives.

The 2026 survey demonstrated a 91% success rate in identifying the year's leading legislative trends, with 10 of the 11 predicted issue areas appearing among the 11 most prevalent issues reported after the legislative sessions. The 2027 survey reflects 249 responses from 48 states and the District of Columbia, including 156 delegates serving on 33 state legislative action committees. CAI's member-driven government affairs priorities combine member input, legislative data, and early positioning to improve policy outcomes for community associations.

The survey results, along with 2026 trends, led to the identification of the key legislative priorities for 2027:

Community Governance

Association Board Authority, Transparency, and Disclosure. With constituent complaints related to elections and access to books and records, CAI legislative committees see an increased focus on this

issue in legislative proposals. CAI believes that board members should act within the boundaries of their authority defined by law and the governing documents of their association. Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.

Boards should have the authority to set expectations to meet the financial obligations to their community association. It is important for board members to balance the needs and obligations of the community with those of individual homeowners and residents. Board members should conduct open, fair, and well-publicized meetings and elections. Board members must disclose personal or professional relationships with companies or business relationships with the community. Board members must provide access to books and records upon request as required by the law and governing documents.

CAI advocates for transparency requirements that protect homeowner access and accountability without undermining boards' ability to govern communities and enforce financial obligations.

Board Member Education. CAI understands the importance of making board member education accessible to all. In recent years, state legislatures have been discussing policy around mandated forms of board member education including education on the housing model, fair housing, etc. CAI encourages board members to get education without state mandates. If states are considering mandated board member education, CAI recommends legislatures work with CAI's state legislative action committees to establish a reasonable level of education for all community association board members.

Dispute Resolution Procedures and **Ombudsperson Programs.** CAI recently updated its dispute resolution public policy to reinforce a core industry principle: community associations should drive their own dispute-resolution processes to ensure flexibility

while protecting the rights of homeowners and associations. Alternative Dispute Resolution 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. In certain cases, ADR can be used between associations and external entities such as developers. Community associations should have wide discretion to choose precisely how to implement ADR within their community. Determining the method of ADR may depend on the issues or parties involved, or the resources readily available to a particular community.

CAI proactively adopted a new public policy in 2026 to address ombudsperson legislation, which often includes dispute resolution components. The adoption of a state community association ombudsperson program moves the center of gravity for dispute resolution from the community to a state-level office that increases the complexity and costliness associated with the dispute resolution process. CAI believes legislators should focus on empowering community association boards to solve problems within communities rather than placing the burden on the state. Mandating the investigation of all complaints by a state-commissioned office is unnecessary as many complaints often can be easily resolved through a process outlined in the association's governing documents.

Manager and Management Company Disclosures. 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 managers and management companies operate with explicit registration, disclosures (financial,

2027 Legislative & Public Policy Trends: What Community Associations Need to Know

contractual, conflict-of-interest), and publicly accessible documentation to protect homeowners and enhance governance. CAI is gathering stakeholder feedback and ensuring conversations continue to guarantee legislation, and regulations are favorable and reasonable to the industry. CAI supports meaningful transparency and professional standards while avoiding duplicative or burdensome requirements that do not improve homeowner protection or association governance.

Condominium Safety

Reserve Studies and Funding. States continue to navigate reserve study and funding requirements in the wake of the Surfside tragedy. CAI and its legislative action committees continue to lead the conversation and be subject matter experts around proper reserve study standards. CAI recommends statutorily mandating reserve studies and funding for all community associations. CAI recommends additional requirements by developers during the development process and prior to transition to homeowners.

Building Inspections, Maintenance, Condominium Repair, and Maintenance Financing. CAI supports laws that provide for ongoing inspections of the structure and façades of a building that could have a negative impact on the safety and stability and endanger the safety of the occupants of a common interest residential building or a mixed-use building. CAI also promotes the connection of owners and/or community associations with funding mechanisms necessary to help finance necessary repairs either as part of maintenance or if discovered during an inspection. Following the



COMPLETE LANDSCAPE MANAGEMENT



EXPECT THE
BEST.
EXPERIENCE THE
DIFFERENCE.

contact us

636-398-8800

thegreenwoodgroup.net

Surfside condominium collapse, state legislatures and local governments have been discussing financing means and opportunities for condominium repair and maintenance. CAI continues to emphasize the importance of building safety through proactive maintenance measures, financial sustainability, and funding for repairs and maintenance in condominiums, cooperatives, and homeowners associations.

Association Financial Processes – Collections, Foreclosure and Fining Authority

Collection of Delinquent Assessments. CAI encourages the creation and continuation of effective methods to ensure efficient, economic, and successful association collection procedures. CAI opposes the enactment of overreaching governmental limitations on collection of assessments, fees, and other charges. CAI supports laws that strengthen collection methods provided they are undertaken in a fair and reasonable manner, give the affected owners notice, the opportunity to be heard, and other due process protections. CAI recently also updated its [assessment increase limitations public policy](#) recognizing that state legislatures must understand that a board's decision to adjust assessments is never made arbitrarily. Rather, decisions are based on in-depth knowledge of community finances and operations with consideration for all parties. CAI supports a community association's board of directors' reasonable discretion to determine appropriate assessment levels and favors governing documents that empower a board to raise assessments when necessary.

Foreclosures and Fining Authority. CAI recently updated its foreclosures and fining authority public policy to address the increase in legislation nationwide addressing foreclosure and collection procedures in community associations. The authority of community associations to foreclose unpaid assessments or fines 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 by ensuring foreclosures are completed in a timely and reasonable manner.

Construction Defect & Tort Reform

Construction Defects. Construction defect legislation must provide a community association with a meaningful and adequate opportunity to inspect the

construction of common property and facilities, and to present claims to its builder. Builders must be given an opportunity to present a reasonable plan to repair defective construction, and an association should have the opportunity to accept or reject the plan. CAI also supports legislation that encourages alternative dispute resolution as an acceptable alternative to construction defect litigation when consent to ADR is truly voluntary and occurs after the dispute arises.

Insurance and Risk Management

Insurance and Risk Management. CAI supports policies that help improve access to affordable insurance for community associations. Increasing insurance premium can make it unaffordable for community associations to obtain and maintain coverage that meets best practices, their governing documents, and the law. CAI continues to work with stakeholders and state legislatures to address solutions for community associations. CAI believes that an effective risk management program can best be achieved if associations and their governing boards work with recognized community association professionals. CAI further believes that a comprehensive association insurance program must focus on meeting a broad range of legal and lender requirements. Risk management and insurance programs require that risks be fully evaluated and that funding by commercial insurance or self-insurance must be completely analyzed.

Housing Affordability

Housing Affordability. As a shortage of affordable housing located near employment and transportation continues, CAI continues to engage in conversations on how condominiums and housing cooperatives can be positioned as affordable solutions. Rising housing costs, limited housing supply, increased insurance expenses, higher borrowing costs, and rising inflation have made homeownership increasingly difficult for many Americans, including first-time buyers, working families, and seniors on fixed incomes. CAI's 2026 Housing Affordability public policy supports a balanced approach to housing affordability that increases attainable homeownership opportunities while protecting the long-term viability of existing communities.

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. CAI also supports the establishment of diverse housing options including middle housing and

workforce housing options if protections for existing community associations are preserved.

Self-Governance of Community Associations

Community Values (i.e., sustainability, solar panels, electric vehicle charging stations, home gardening and farming, etc.). CAI supports the rights of community associations to self-govern and to 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.

The future of the community association industry is shaped not only by the laws and policies enacted in state legislatures, but also by the voices of those who understand their real-world impact. Advocacy is a responsibility we share to protect and strengthen the communities where millions of people live.

Whether you are a community association manager, volunteer board member, homeowner, business partner, or industry professional, your involvement matters. By building relationships with elected officials, staying informed about legislative developments, participating in advocacy initiatives, and sharing your experiences, you can help ensure policymakers understand the challenges and opportunities facing community associations.

As we look ahead to 2027 when all 50 legislative sessions will convene, the need for a strong, unified industry voice has never been more important. Get involved with your state's CAI chapter, legislative action committee, connect with its advocacy team, and take action when legislative issues arise. The decisions made today will shape the future of community associations for years to come; the most effective way to influence those decisions is to make your voice heard.

Follow what's happening in your state by visiting CAI's website with a real-time legislative tracking map www.caionline.org/advocacy and subscribe to the CAI Advocacy Blog – <https://advocacy.caionline.org>.

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





Management for a *Better Community*



Bringing
positive impact
and meaningful
value to every
community.



*Contact us today to learn more about our
community management services.*



Request a Proposal



1630 Des Peres Rd. Suite 210
St. Louis, MO 63131
314.394.4200
www.smithmgmt.com

BluSky® restoration | renovation | environmental | roofing WE FIX BROKEN BUILDINGS™



RESTORATION



RENOVATION



ENVIRONMENTAL



ROOFING

CAI Heartland Chapter Business Partner since 2008

24/7 | 800.266.5677 | GoBluSky.com



LENDING TOOLS TO HELP YOUR ASSOCIATION

LINE OF CREDIT (LOC)

- Short-term financing
- Balance due at maturity
- Ability to complete work, pay contractors, and preserve property values

TERM LOAN

- Budgeted line item; adjust annual budget to incorporate debt
- Increase assessments to cover loan expense
- Special assessment for per owner charge; owner can either pay in full or finance their share over term of loan

COMBINATION LINE OF CREDIT CONVERTING TO TERM LOAN

- Project amount uncertain
- LOC to provide availability of funds
- Pay for only what is used
- Term loan will allow for time to repay amount borrowed
- Commonly repaid through regular assessments, special assessments, or combination

*Partner with us for all your association's
financial needs.*

WINTRUST
COMMUNITY ADVANTAGE
YOUR ASSOCIATION BANKING PARTNER
communityadvantage.com



DEREK WHITE
Assistant Vice President
Wintrust Community Advantage
847-304-5966
dwhite@communityadvantage.com

Wintrust Community Advantage is a division
of Barrington Bank & Trust Company, N.A., a
Wintrust Community Bank.



*Your Community's Single Source of
Managerial,
Fiscal,
Administrative, and
Physical Community Support*



*Serving St. Louis and the
Surrounding Communities
Since 1982*

CMA
COMMUNITY MANAGERS
Associates

14323 S. OUTER FORTY ROAD, 301N
CHESTERFIELD, MISSOURI 63017
Tel 314.878.0025
Toll Free 1.866.378.0025
Fax 314.878.2773
E-mail CMA@CMAMGRS.COM

WWW.CMAMANAGERS.COM