

THE HURRICANE PREP & TECHNOLOGY EDITION

Community Living



IN THIS ISSUE: Hurricane Preparation

From the perspectives of CAI Industry Pros: Attorney, Insurance, Roofing, Banking and more.



Q2 | 2022

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WHAT IS CAI? Over 43,000 Members and Growing!

Community Associations Institute (CAI) is a national organization dedicated to fostering vibrant, competent, harmonious community associations. For more than 40 years, CAI has been the leader in providing education and resources to the volunteer homeowners who govern community associations and the professionals who support them. Our members include community association volunteer leaders, professional managers, community management firms, and other professionals and companies that provide products and services to associations. Our local chapter serves over 500 members with annual events including Trade Show & Expo, Golf Tournament, CAM & Board Member Education events and so much more.

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Columns and ideas from all our members are always welcome. Send submissions in Microsoft Word format to: ced@cai-seflorida.org

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Community Associations Institute is committed to making diversity, equity, and inclusion a core aspect in our membership, on our staffs, and within the community association housing model at large. We firmly believe in the unique strengths of every individual and that diversity makes organizations more successful and communities more fulfilling. By actively cultivating diversity, we benefit from a vastly richer mix of ideas, perspectives, and life experiences that expand our thinking and our possibilities. We strive to foster a culture of discovery, innovation, and service as we continue to focus on our mission to build better communities.

At the **Community Associations Institute Southeast Florida Chapter**, diversity, equity, and inclusion stands for more than just a goal or quota. We strive to create an environment that reflects the various members we serve and where everyone feels empowered to bring their full, authentic selves. Together, we continue to build an inclusive culture that encourages, supports, and celebrates the diverse voices of our community.

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



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Lisa Elkan | VP South Florida, Alliance Association Bank Lisa Elkan is a Vice President for the South Florida region. With a diverse background in banking, Ms. Elkan offers the insight and industry experience relied upon by Alliance Association Bank for the deposit and lending needs of homeowner associations, condominium associations, and cooperatives.

Ms. Elkan began her banking career while still in college, working as a teller during her summers as a student at Iowa State University. After earning a Bachelor of Business Administration in Finance, Ms. Elkan moved to South Florida, taking an auditor position with a commercial bank. Her work and interest in the bank's investment and mortgages division would lead her to become a mortgage-backed securities trader for a capital markets firm, and later, branch manager of a national appraisal management company.

Before joining Alliance Association Bank in 2013, Ms. Elkan worked in branch financial sales management, focusing on deposit accounts and capital improvement loans for the community management industry.



Ben Friedman | President/Owner, CitiQuiet Windows & Doors I come from four years of education at the University of Hartford where I completed my Bachelor of Science in Business Administration and graduated in 2005. I was given the opportunity in 2006 to start CitiQuiet Windows which was a NY based company that wanted to grow in Florida. In 2007 I took the opportunity and moved to Florida and worked for CitiQuiet Windows creating relationships, attending events, and building a brand. In 2012 I was given the opportunity to buy the business and so I did! CitiQuiet Windows and Doors provides a turn-key service to its client's. Starting with the initial design, engineering and permitting, installation and finish work, CitiQuiet Windows and Doors success has been built on its commitment to its clients and its follow through. In addition to my professional career I also serve as the Vice President of the Boca Raton Little League and have been a board member for 3 years. I volunteer my time for my children's baseball teams and other extracurricular activities. My company has been awarded Platinum status by its manufacturers and achieved gold status for the past 7 years. CitiQuiet has been mentioned in the Boca Raton Observer as a "qualified business partner" as well as being mentioned in "The Real Deal" magazine.



Linda Johnson, CAM, MBA | LJ Services Group Linda started LJ Services Group over 20 years ago as an advocate for the community association management industry. With 20 years of management experience, she improves properties and streamlines operations for efficiency. Linda is knowledgeable about payment collections, maintenance and documentation. She is a hands-on community manager known for excellent public relations and marketing coordination.



Daniel B. Odess | Founder/President, GlobalPro With over a decade of construction and insurance experience, Daniel has managed nearly \$1 billion dollars worth of new construction, commercial and residential remodeling. In addition, Daniel has placed hundreds of insurance policies, serves as an expert witness in thousands of insurance disputes, and assisted community associations, business owners and homeowners recover from a wide variety of property and business income losses. He maintains a strong commitment to the community and serves on the BB&T Local Advisory Board and as Vice-Chairman of Miami Beach Chamber of Commerce.



Russell M. Robbins, Esq. | Basulto Robbins & Associates Mr. Robbins primary focus is in the area of community association law and serving as general counsel on all Association matters including corporate governance, collections, enforcement of rules and bylaws, legislative updates, modification of association documents, contracts, and developer turnover issues. Mr. Robbins, holds the distinction of being Board Certified by the Florida Bar in the field of Real Estate Law (2007), a title held by less than 500 attorneys state-wide, and thus brings with him an extensive range of knowledge and experience in the field of real estate law.



Santiago Rodriguez Tarditi | ONR Santiago Rodriguez Tarditi is a writer and environmentalist covering the intersection between technology, climate change, and social justice. He's the editor of High on Design (Gestalten 2020) and has worked for companies including Faena, Univision, Parley, and Monocle.



Gregg Wallick | President / CEO, Best Roofing Gregg is a second-generation professional roofing contractor. I graduated from the University of Miami with an undergraduate degree in Business Administration, as well as an MBA. Professionally, I have served as the past director of the National Roofing Contractors Association. Outside of the roofing industry, I am an active member in many non-profit organizations and currently serve as Chairman of the Board of Trustees for two Florida universities and chairman of the Fellowship of Christian Athletes at the University of Miami. I am especially proud of being a husband and the father of six children.

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receive information regarding our education, membership, scholarships, awards, the annual EXPO scheduled for September 22, 2022 at the Signature Grand.

I would like to encourage you to also join us in giving back to the community. A great option is our quarterly Southeast Florida beach cleanups. The young professionals committee works on selecting the beaches throughout Broward, Miami Dade, and Monroe County. If you or someone you know is looking to obtain community service hours, come and join us July 9th at Fort Lauderdale beach. Snacks, water, and a beautiful early day at the

beach doing something good for Mother Earth... doesn't that sound great!?!

Speaking of fun... this year CAI Southeast Florida will be hosting a summer picnic on Saturday, August 13, 2022, with the help of the young professionals committee. The event will be open to the public and is a family friendly event. Bring your family, neighbor, and friends to what will be one of the most amazing community events!

I look forward to seeing you at the events and if you have any questions, I am happy to help.

Ciao,

Nicole Salcedo, CAM, Chapter Executive Director

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How Windows and Doors Can Protect During a Hurricane

Ben Friedman, President, CitiQuiet Windows & Doors



June is here – and so is hurricane season. Two of the most important areas of your home to protect are your windows and doors.

Hurricane Dangers

Florida has the dubious honor of experiencing the most hurricanes of any state in the United States. The last severe hurricane was Hurricane Michael, which landed in the Florida panhandle with wind speeds of 160 miles per hour. Winds of that speed, or even half of that, can cause catastrophic damage to your home.

If your home has standard windows and doors, the wind can blow right through them or cause debris to hit them, shattering glass throughout your home. Moreover, the air pressure from the broken windows can cause an upward pressure on your roof, increasing the likelihood of your roof blowing off. The debris swirling outside can enter your home, creating a dangerous situation. On top of all this, the pounding rain can enter your home, causing significant amounts of water damage and potentially mold growth throughout.

For this reason, it's essential to protect all windows and doors during a hurricane. Two of the traditional methods for this have been boarding up windows and doors or hurricane shutters. A more recent innovation that has been gaining popularity is hurricane impact windows and doors. Let's explore all three options:

Boarding Up Windows and Doors

Many Floridians install plywood over their windows and doors during a hurricane. This is far better than no protection, but it comes with some drawbacks:

- Hammering the plywood into the walls leaves permanent holes.
- This requires a significant amount of outdoor manual labor in the Florida summer sun.
- Plywood may be in short supply right before a hurricane since many others will be taking this approach.
- Your home will be completely dark until you remove the plywood.

Hurricane Shutters

Hurricane shutters are usually permanently affixed to your home, are easier to use, and provide more protection than plywood. Some considerations are:

- They can detract from the architectural beauty of your home.
- If you have manual shutters, it can be time-consuming to close all the shutters.
- If you have automated shutters, you run the risk of them malfunctioning.
- Similar to the plywood approach, your home will be cut off from all natural light until you open the shutters.

Hurricane Impact Windows and Doors



Hurricane impact windows and doors are constructed with multiple layers of glass and laminate. They are the strongest glass available and are able to withstand high wind speeds and debris projectiles. Even if they are hit with projectiles at high speeds, their special construction will cause them to spiderweb, but prevent them from shattering. There is no need to worry about boarding up or shuttering windows and doors when your home has hurricane impact windows and doors. These are the gold-standard in protection for your home during a hurricane.

CitiQuiet Hurricane Windows and Doors is one of South Florida's leading retailers of hurricane impact windows and doors. Contact us today to learn about how hurricane impact windows and doors can simplify your hurricane preparation and give you peace of mind that your home has the maximum level of protection during a storm.

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Building a Connected Community in a Virtual World

Written by: Marcy Kravit, CMCA, AMS, PCAM, CFCAM; FCAP Program Coordinator
Hotwire Communications; Dir. Of Community Association Relations



Improved technology in your community can offer tremendous benefits in staying informed, connected and achieving new levels of efficiency and productivity.

We live in a world where most of us use technology to do perform tasks, and that can include being able to do our job from anywhere. With businesses offering work from home or flexible schedule options, many now have the opportunity to work from home in a virtual environment.

Managers and Board Members are responsible for maintaining, preserving and protecting the community and most importantly, addressing unforeseen situations.

Communication is essential, especially when experiencing a pandemic or a hurricane. Communities have established digital and automated methods of communication.

Technology plays an important role in communicating in residential properties. It is just as important that the community provide innovative technology for security, camera systems, access control systems, video intercoms, the community channel, package tracking, and automation for building equipment.

The coronavirus pandemic posed serious issues for community associations. As a result, managers shifted gears in the way they were handling certain tasks and operation and technology played an important role in delivering the same level of services as were provided in person before the pandemic began.

The adoption of technology to provide solutions to increasing residents' safety and convenience also assists and helps managers in adapting to the innovative ways to improve services utilizing technology. Touchless access control apps have evolved for residents to gain entry without needing a key or keyfob. Software to assist buildings in addressing their screening and tracking of guests and contractors entering the community has also emerged.

Many condominiums have installed touchless countertop or kiosk temperature scanners in their lobbies and some are using apps to communicate with their owners and announce guest arrivals, deliveries, and have the ability to contact valet to retrieve their vehicles.

Communities are utilizing cloud-based technology, giving managers and residents the ability to work and access information remotely.

Dedicated, integrated security systems, data, cable, fiber optic and wireless connectivity access are all becoming popular in the industry.

Working from home requires a reliable internet service. Wireless connectivity is so important these days, especially in fitness centers. The smart gym market has exploded in the last year or so. Options were previously limited to semi-smart machines and Bluetooth-connected dumbbells.

These days, there are numerous options, which many subscribe to the Peloton business model, monthly subscriptions, and live or on-demand video exercise classes, which require a stable internet connection.

Refrigerators, doorbells, security cameras, thermostats, washers, and dryer are utilizing Wi-Fi technology. It is time to consider 'future-proofing' your building by assessing both your current internet needs and future goals, by investing in the technical infrastructure to support the ever so changing needs of the residents.

While the technological revolution was changing the way we lived as residents before the COVID pandemic started, the virus has forced us to utilize technology more than ever before. Boards and managers are getting on board; whether or not there is a global crisis on or a hurricane, it is the Managers and Board's job to maintain the property and provide a positive and innovative environment for the residents.

One of the most important decisions your community will make is selecting a reliable Internet Service Provider. When choosing a company, consider a provider that delivers the fastest internet speeds possible to serve the entire community, which includes fiber dedicated and to the home and not shared.

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Seeking Proper Coverage

Written by: Linda Johnson, CAM, MBA; LJ Services Group



Stat. § 718.111(11) requires Condominium Associations in order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date

of its declaration of condominium. Most people knowledgeable in condominium law construe this to mean all of the real property in the Condominium Association. To avoid potential allegations of insufficient coverage, and to ensure that the Association can stay financially afloat in the wake of significant damage, Associations should acquire policies that insure the entirety of the Association's real property (immovable property), including its common elements, limited common elements, and units – anything that remained if the buildings were turned upside down – and should ensure that those policies do not exclude or except damage caused by any likely cause. Insurance companies attempt to sell the highest quantity, and highest price, insurance that they can, and write their policies advantageously so they can pay out to their insureds as little as possible. One of the main ways insurance companies avoid paying out on their policies is by creating exceptions or exclusions in their policies, stating that they will pay if something is damaged, unless or except it is damaged in a certain way. There is no one-size-fits-all list of causes an Association should make sure it is covered against. For example, an Association in the Midwest does not need to have an insurance policy that covers volcano eruption damages. However, a South Florida Association should have a policy protecting it against windstorm and flood – coverage that an Association in south Texas would likely not be concerned about.

To assure that you are obtaining the proper coverage for a property the following are the steps you should take: First make sure that you have a current appraisal done on the property which cannot be older than three years. The appraisal of a building and its contents gives an estimated amount of what your Association will need to rebuild the property if anything would happen. This will help you get the appropriate coverage for the building and make sure that you're NOT under insured. State 718.111(a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least every 36 months. Unfortunately, this is not always done as required and this sometimes leads to Associations being under insured or over insured. Just as a homeowner would ensure that their homeowner's insurance listed the right address and stated it

covered the entire plot constituting the homeowner's land, an Association should ensure that its insurance policy contains an accurate listing of the Association's property and covers all of the buildings and improvements within the Association, including common elements, limited common elements, and the units. The Association should look at any distinctions in its policy related to the cause of damage. Associations should have insurance to cover damage resulting from any possible weather or natural phenomenon (including lightning, flooding, excessive wind, etc.), and damage caused by any individual/individuals. An Association should review its policy to avoid a scenario in which it finds itself without coverage because it did not realize its policy covered damage by a negligent individual (such as someone who loses control of their car and crashes it into the Association's building), while it did not cover damage by a criminal act without a police report filed immediately thereafter (such as vandalism to the Association's buildings where it chose not to notify law enforcement).

In addition to insuring against damage to an Association's property, an Association should purchase insurance to protect itself from alleged misconduct. In addition to the well-known directors & officers (D&O) liability insurance policy all Associations should have, Associations should have policies that cover workers compensation claims (even if it does not have its own employees) and fidelity (crime) insurance. Critically, the Association's policies should contain a "defend and indemnify" clause in which the insurance company agrees to pay the costs involved with litigating a dispute about the insured, and will indemnify the Association for claims made against them covered under its policies. Associations should also ensure that their policies cover not only the cost of property that could be damaged or destroyed, but any incidental damages it may incur such as loss of assessments or fees in the wake of a natural disaster that destroys the Association's parking structure resulting in its unit owners not making its regular payments for the same.

Finally, Associations should ensure that their condominium documents do not reduce the coverage that they would otherwise be purchasing. Most insurance policies now stipulate that they will provide coverage to the extent required by the condominium documents, knowing that most condominium documents require far less coverage than what is arguably mandated by the statute. Accordingly most Associations can increase their insurance coverage by simply amending their documents (usually the Declaration) to provide that the Association will cover all of the real property of the Association, including any improvements.

Continued on page 17



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Continued from page 16 | Seeking Proper Coverage



Reports that can help lower the cost would include the following:

Have a current Mitigation Inspection on the property done and provide to get the appropriate credits on your policies. This inspection consists of an individual coming to inspect the roof and windows to make sure they are up to code and will hold a hurricane impact. In Florida this is a must, and this will help you with the windstorm policy to obtain your Association credits for roof and having impact windows throughout the property this is always a plus.

Have a current Flood Elevation for the property as well this helps to determine the coverage needed for the Flood policy. This sometimes changes when they do inspections and evaluations and sometimes the property is no longer in a high Flood zone. Look into this and make sure that you have the most

current information for the property.


Although every Association hopes not to have to use its insurance policies, they should ensure that if they do need to use them, that they have the maximum coverage available.

FLORIDA COMMUNITY ASSOCIATIONS FACTS & FIGURES

These residents pay \$17 billion a year to maintain their communities. These costs would otherwise fall to the local government.

322,800 Floridians serve as volunteer leaders in their community associations each year, providing \$345.5 million in service.

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| 90% | say their association's rules protect and enhance property values (64%) or have a neutral effect (26%).

| 77% | of residents oppose additional regulation of community associations.

| 87% | of residents rate their community association experience as positive (27%) or neutral (60%).

| 58% | say they always vote in state and local elections. 73% vote in national elections.

Community associations, also known as homeowners associations, condominiums, housing cooperatives, common interest developments, and planned communities, are neighborhoods where homeowners share responsibility, ownership, rights, and use of common amenities, facilities, and space. Community associations are created, governed, and managed by state statutes. State statute provides for neighbors to elect neighbors to manage the administration and operations of the community.

The financial engine of the community is based on mandatory assessments paid by every homeowner to cover the costs of conducting association business—such as common area maintenance, repair and replacement, essential services, routine operations, insurance, legal compliance, landscaping, facilities maintenance as well as savings for future needs.

CAI supports public policy that recognizes the rights and responsibilities of homeowners and promotes the self-governance of community associations—affording associations the ability to operate efficiently and protect the investment owners make in their homes and communities.

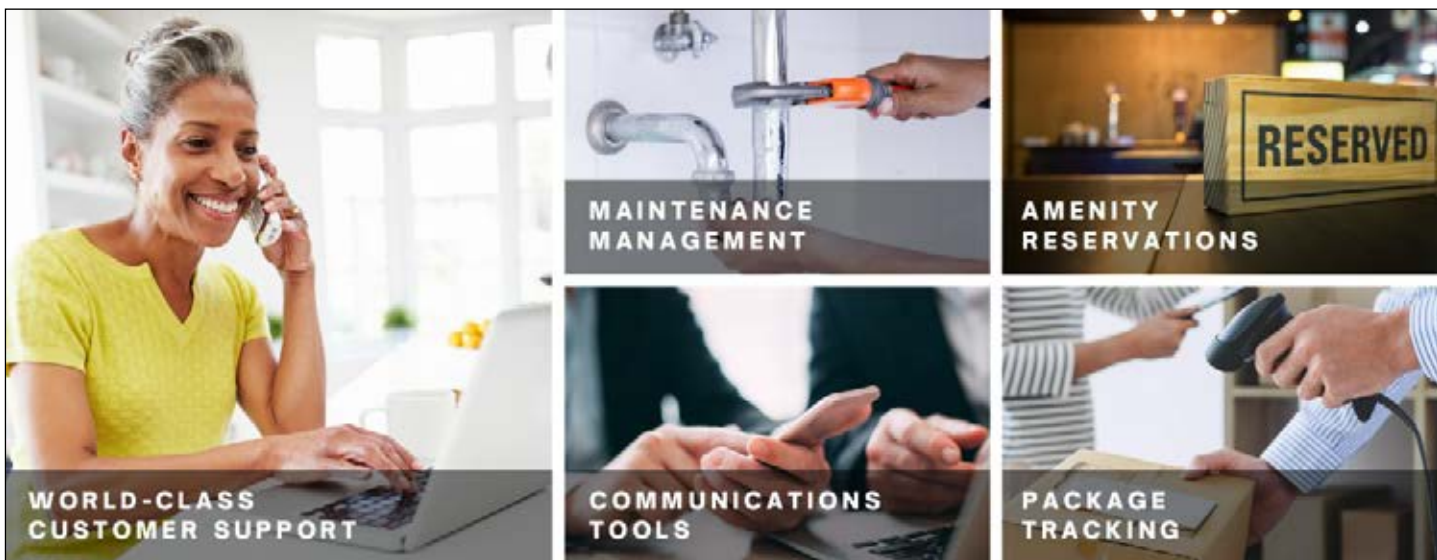
By 2040 the community association housing model is expected to become the most common form of housing.



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SOURCES: Community Associations Fact Book 2021, FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH, foundation.caionline.org. Note: Statistics published are estimates generated from seven public/private data sources; including the American Communities Survey.

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Learn From the Past: Prepare for the 2022 Storm Season

Written by Daniel Odess, President & Founder of GlobalPro



For the 2022 storm season, it is important to conduct an honest evaluation of the effectiveness of your Association's preparations for prior storm seasons. This will ensure that your Association better plans for what is expected to be a busy 2022 storm season. The Department of Atmospheric Science at Colorado State University has predicted that 9 of 19 storms will become hurricanes and of those 9, 4 will become "major category 3, 4, [or] 5 hurricanes."

In past seasons, the insurance experts at GlobalPro have learned important hurricane insurance claim lessons, in particular for Community Associations. At the top of the list is that "deductible-phobia" is a real concern, meaning that many Associations delay or avoid reporting their claims because they fear that their claims will not exceed the policy deductible and they will face rate increases, non-renewals or policy cancellations. They ignore the fact that most deductibles during a policy period are cumulative. If this is the case for your Association, it is important to timely and accurately provide notice to your insurer of storm damages from each occurrence during the upcoming storm season. Also, if your Association suffers flood damages, it needs to submit a proper sworn statement in proof of loss to its flood insurer within 60 days of the flood loss (keep in mind that many property insurance policies exclude damage caused by flood, and many Associations' carry separate insurance policies specific to floods). Countless Associations missed this deadline on previous claims and substantially prejudiced their Association's ability to recover. Lastly, contractors are busy and recovering from a hurricane takes longer than expected.

The current economic and supply chain issues will only compound these issues. These delays and the continued increased cost of construction are difficult to manage, especially if your Association is not properly prepared. Adequately adjusting the loss by anticipating fluctuating costs and delays will ensure your Association's financial success. However, in recent storm seasons many Associations learned for the first time about further limitations in coverage only after they made a claim. For example, wind driven rain limitations, which limited or excluded damages caused by a hurricane or that their policy included mandatory New York arbitration to resolve disputes despite the fact that neither the insurer nor the Association were located there. To avoid prejudicing your Association's claim, it is prudent for the Association to collect and review a complete, certified copy of their policy(s) prior to the start of storm season.

While we expect a very busy storm season in 2022, you should anticipate a very slow response to claims by the insurers. Also, we have seen higher than average deductibles, intense battles between experts, above average costs to repair, material shortages, and a new phenomenon, "premium-phobia". We define premium-phobia as an irrational fear of or aversion to making claims due the unfounded threat of rate increases and policy cancellations and non-renewals. To better prepare for the 2022 storm season, we recommend the following:

- Get a certified copy of the policy – copy, store and share.
- Review your policy and ask questions – check the section of your policy related to Duties in the Event of a Loss or Damage.
- Confirm access to ALL UNITS and common areas.
- Obtain multiple phone numbers for unit owners, i.e.: cell phone and emergency contact.
- Survey unit owners to find out where they are going, if they evacuate.
- Advise unit owners to retain copies of their own policies – review coverage for Additional Living Expenses (ALE).
- Educate your unit owners about the cost and time for hurricane damages.
- Photograph the property inside and out, including accessible units and balconies.
- Find out the hurricane plan for nearby construction projects.
- Retain a local mitigation contractor before storm season.
- Retain a public adjuster before storm season; send GlobalPro your policy(s) before the start of storm season for our review and feedback.

The insurance market is ever changing, so don't get caught off guard after you have suffered a loss, when you are the most vulnerable to deceptive contractors and insurance adjusting practices. Plan for the worst-case scenario, read and review your policies and contact your insurance experts before your Association suffers a loss.

If you, your association, or your business has suffered loss or damage, CALL US FIRST. Our team stands ready to assist you 24/7.

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Hurricane Preparedness: From the Perspective of a Community Association Lawyer

Written by: Russell M. Robbins, Esq.; Basulto Robbins & Associates



Almost every South Florida resident has a hurricane preparedness checklist for riding out a tropical storm or hurricane and its aftermath. However, Board members and Property Managers should also have a property-specific checklist to assist them in their community for the impending storm.

Every community is unique, and a plan should be adopted individually for each property. Plan in advance of the hurricane season to have community trees pruned and the roof inspected for any leaks. Association personal property should be removed from the pool deck and appropriately stored or secured. Ensure that you have residents cellular phone numbers or e-mail addresses easily accessible to be able to send mass communication on amenity closures and repair updates.

Maintain copies of the insurance policies, insurance appraisal, reserve studies, recent photographs of the roof and other amenities on the cloud (or on a remote device) along with other documentation the association may need to substantiate any potential insurance claim.

In the event the Association suffers a casualty loss, the Association should immediately tender notice of a potential claim to the Association's insurance agent and its insurance carriers. Claims can be denied if the insurance carrier is not timely notified of the loss or if the loss worsens due to the Association's negligence or intentional conduct.

Do not fall prey to opportunistic contractors after the storm passes. While the Association may possess emergency powers in the aftermath of a hurricane, due care should be taken to ensure that any bids procured are competitive under the circumstances. Wherever possible, utilize trusted local vendors that the Association has previously utilized. If unfamiliar with the vendor or with large scale projects, consider purchasing a performance bond to ensure that the contractor will complete the work.

Wherever possible, any contracts entered, especially with public adjusters and or insurance attorneys, should be reviewed by the Association's general counsel in advance of execution. If the Association is experiencing outages in power or internet, you can take a photograph of the contract and send it to the Association's general counsel by text message.

Prior to engaging a public adjuster, the Association should make a claim to their insurance company. Where the claim is obvious, the Association would be entitled to recovery. If you

elect to have a public adjuster assist with your claim, that public adjuster works on a contingency basis and would be entitled to receive a portion of the entire claim. If however, the Association makes a claim with the insurance carrier, and is unsatisfied with the amount of the claim, it can elect to hire a public adjuster or insurance attorney, and instead pay them a contingency on any additional funds recovered.

Public adjusters contingency fees are capped by Florida Statutes at ten percent (10.0%) on claims based on events that are the subject of a declaration of state emergency by the Governor. However, that does not mean that the amount cannot be negotiated, contractually, to a lower percentage. On large claims, the Association might consider bypassing the public adjuster and hiring an insurance attorney (which would save the Association the public adjuster's contingency fee).

Avoid contractors that will assist you in the processing of your insurance claim. Under Florida law, only a public adjuster or an attorney can provide assistance in filing an insurance claim. A general contractor cannot assist with the filing of an insurance claim, even offering limited assistance, as it potentially may be considered unlicensed adjusting, a felony.

Be vigilant of schemes involving public adjusters and affiliated contractors. The Association should be free to choose the contractor to perform any storm-related repairs. Merely engaging a public adjuster does not obligate the Association to utilize their preferred general contractor.

Be hesitant of any general contractor that claims that they can perform the project for whatever funds the Association recovers from the insurance claim. At the very least, the Association should expect to expend its insurance deductible on any large insurance claim. In all likelihood, after payment of any contingency fees to the public adjuster and/or insurance attorney, the Association will have out-of-pocket expenses associated with the insurance claim.

In the event a special assessment is necessary to pay any shortfalls from the insurance claim, condominium unit owners who have an HO6 insurance policy, have coverage for up to \$2,000.00 for a special assessment resulting from a casualty loss. Another excellent reason why unit owners should consider obtaining this policy.



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Hurricane Preparedness: The App You Need Before the Storm Hits the Ground



Provided by: ONR

Excessive amounts of toilet paper? Check. Bathtub filled with water? Check.

Enough canned beans for five years of Moros y Cristianos? Check. If you live in South Florida, you know how it is when the news starts showing you storms with names brewing in the Atlantic Ocean. We all have our own priorities and essential items, but in today's digital landscape—regardless if you're an association owner, tenant, or management company—downloading the ONR app is non-negotiable.

Besides being software that facilitates the quality of life of the community that inhabits a particular location, thanks to its new open forum feature, it's now a platform for everyone to connect. On a daily basis, maintaining a cordial relationship (and hopefully a few good friendships) in your building is a key aspect of the wellness that a specific collective will benefit from. But in the case of an emergency, it could be more than just being nice to your neighbor: it could mean getting away from danger. Coordination can save lives.

Most people might think that Florida's hurricane season lasts only a few months, but the reality is that the state is on alert from June 1st to November 30th—and so should management companies. Whether it's through direct experience or due to the lessons learned worldwide, we all know that being prepared is the most important element to tackle and successfully resolve a climate disaster situation. ONR has provided association managers with a tool that allows them to elaborate surveys and deploy them to gather information from the residents and understand what needs to be fixed or what problem should be addressed.

Having eyes and ears in every hallway and apartment allows practically live coverage and direct interactions across the building, leading to pinpointing any potential flaws. The point is: information is critical. That's why ONR incorporated a mass alerts and notification feature that keeps everyone in the association aware of the latest meteorological information, as well as any updates from local authorities. Taking into consideration that only 20% of people who receive an email open it, but that same user will have a 98% chance of opening an SMS message, ONR combined all channels (including push notifications) to make sure that urgent messages are received and clicked.

Whenever the Florida skies get gray and heavy, there's a sinister vibe that engulfs the region. Perhaps it's because Hurricane Andrew's devastating path passed through these lands not so long ago, or perhaps Hurricane Katrina was even more recent (or Hurricane Irma closer), but we Floridians know that these powerful storms are no joke.

"We wish these features wouldn't exist (and hopefully they never have to be used)—but if something were to happen, we're happy we added them to our app", said Carlos Guzmán, CEO and co-founder of ONR. "The efficient delivery of notifications and the possibility to connect with fellow residents through our platform is a game changer when it comes to dealing with an emergency."

Luckily, the past few years have been gentle towards Florida when it comes to Category 5 hurricanes, but that doesn't mean that lesser ones haven't left a trail of destruction. When all lives have been secured, it's time to assess the property damages—and roll out a series of quick fixes to restore normality in the association. To make things easier in the process, ONR has enhanced its capabilities by launching an online voting system that helps the community decide what are the first concerns that should be addressed, or how the emergency budget should be allocated. To guarantee transparency and accountability in the process, ONR also provides a space for the management company to post the official documents and records so that anyone can access them anytime (even after work hours).

Nothing beats the sunshine in Florida, but if there's one thing we can't control (yet) it's the weather. With hurricane season around the corner, we should start prepping for those cloudy and windy days, whether it's making sure you have enough tools to handle a power outage or your balcony properly sealed to be rainproof. But remember: infrastructure aside, nowadays, the digital world is equally as important as the building where you live—and ONR is the application every resident, homeowner, and association management company should have. Just remember to keep your phone always charged (and a spare battery pack at hand).



Hurricane Preparedness 101

Written by Sally Mevers, CIRMS - VP/Producer,
Acentria Insurance



It is that time of year again, the Snowbirds are leaving, but the dreaded Hurricane season is coming. This year the forecast is for an “above-normal” season, with expected 19 named storms, 9 hurricanes and 4 major hurricanes. Are you prepared? Here are some things to think about before the storm:

Do you know what your insurance coverages are and who is your contact for claims? You should prepare a list with all your policies, include carrier names, limits, deductibles, and claims contact information. What about contractors? Line up contractors, roofers, restoration people and have their emergency contact information so that you are not scrambling after the storm to find help. What about a line of credit for paying contractors and deductibles? Maybe have a conversation with your banker about putting this in place, just in case.

You should be thinking about all the above and have a checklist to help you prepare. Here are some key steps to keep you and your residents safe before, during and after a storm.

Before:

- Keep up-to-date on the storm’s progress. It can change at any moment, and you could be right in its path.
- Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat and it is communicated to all residents.
- Have your maintenance personnel test your generator, the last thing you need is a generator that is not working properly when you need it most.
- Backup all data on servers and personal computers onto the cloud. Ensure that all vital records, contracts, insurance policies have been backed up.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the floor.
- Inspect and make emergency repairs to drains, gutters and flashing to ensure there will be no drainage issues.
- Inspect all roof-mounted equipment to ensure that they are securely supported.
- Install windstorm shutters over exposed windows and doors.
- Secure all outdoor items so that they do not become hazardous to the building. Examples include: Remove all loose debris; Anchor or relocate all nonessential equipment to a safe indoor location; Secure storage of flammable liquid drums, or move them to a sheltered area (never

into the main building area); Anchor all portable buildings to the ground; and, Make sure outdoor signs are properly braced.

- Ensure all employees who volunteer to stay on site have proper supplies and equipment. However, if an official evacuation order is in place, no employees should remain behind.
- Have cash on hand for post-windstorm needs, such as buying supplies or paying contractors.
- Fill fuel tanks of generators, fire pumps and all company-owned vehicles.
- Ensure remote access to your association’s website so updates about the building and when residents can return can be seen.
- Account for all residents, make sure you have correct contact information and their evacuation plans.

During the Storm:

- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.
- Watch for roof leaks, pipe breaks, fire, or structural damage.
- Constantly monitor any equipment that must remain online.

After the Storm:

- Keep listening to the radio, TV or NOAA Radio to make sure the storm has passed.
- Wait until an area is declared safe before entering to secure the site and survey damage.
- Call in key personnel and notify contractors to start repairs.
- Begin salvage/repairs as soon as possible to prevent further damage. Examples: cover broken windows and torn roof coverings immediately, and separate debris away from building.

Hurricanes often generate heavy rainfall, as well as storm surges, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect inland areas as well as coastal areas. You should be prepared for these potential threats as well.

Being prepared is the key to keeping your employees and residents safe. It also is crucial for getting the necessary repairs done in a timely manner, so that the building can return to normal operations as soon as possible. Stay safe and be prepared this season!



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Is Your Community Financially Prepared for Hurricane Season?

Written by Lisa Elkan, VP South Florida, Alliance Association Bank



There is no **May-be...** **You Can-be prepared for the 2022 Hurricane Season.** As most of you know, Florida's hurricane season starts June 1st and ends on November 30th. **Prepare, do not Procrastinate!** The time is **NOW** to get your community financially prepared.

Before or after a hurricane, banking relationships probably aren't a first thought. That's why considering how your association's finances fit into your overall emergency plan should start before any hurricane predictions do. **Let me help you stay ahead of a financial storm with our Financial Preparedness Checklist:**

- ✓ Establish capital improvement project financing and/or emergency lines of credit (ELOC) proactively ...BEFORE an Emergency happens
- ✓ Obtain a Business CREDIT Card for your Associations for IMMEDIATE Cash Needs
- ✓ Request a Business DEBIT Card for HOAs only
- ✓ Verify account signers are current on each of your community's association signature cards
- ✓ Determine who keeps the key/s to have access to any HOA/Condo documents, the office, the file cabinets, etc.

- | | |
|---|---|
| <ul style="list-style-type: none">○ Social Security cards or numbers○ Driver License numbers and expiration dates○ Copies of credit cards and toll-free numbers to report if lost or stolen○ Birth certificate / adoption papers○ Death certificates○ Marriage licenses○ Prenup / postnup agreements○ Divorce decrees○ Passports○ Military papers○ Deed to your home(s)○ Deeds to other real estate / property○ Titles to automobiles/motorcycles/boats | <ul style="list-style-type: none">○ Mortgage papers○ College savings documents○ Retirement account information○ Will/preparing attorney information○ Living will/healthcare proxy○ Funeral arrangements / preferences○ Durable power of attorney○ All insurance policies including: auto / home / life / health / final expense / accidental death / disability / other○ Long-term health policies○ List of prescription drugs broken out by family members○ List of frequented websites, user ID's & passwords○ Association governing documents |
|---|---|

By following this checklist, your community is being **PROACTIVE** rather than REACTIVE for the upcoming Hurricane Season!



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Aracely Euceda | AMS | 12/2/2021
Jason Schoenholtz | AMS | 8/31/2021

To earn the AMS credential, managers must have at least two years of experience in community association management and complete advanced course work. In addition, they must have already earned the basic industry certification for managers—the Certified Manager of Community Associations credential.

Lurlaine Gonzalez | PCAM | 2022
Stacie Warren Roman | PCAM | 2022
David Ward | PCAM | 12/10/2021

Jorge Averhoff | CMCA | 8/12/2021
Daniel Cortez | CMCA | 8/3/2021
Marlene Menendez | CMCA | 9/3/2021
Virginia Ochoa | CMCA | 11/4/2021
Gerardo Palacios | CMCA | 11/4/2021
Juan Paiz Riera | CMCA | 9/2/2021
Stacy Titleman | CMCA | 5/3/2021
Michelle Van Hook | CMCA | 4/14/2022

To earn the PCAM credential, managers must have five years of community association management experience and complete more than 100 hours of course work. In addition, credentialed PCAMs must fulfill continuing education and service requirements, as well as adhere to a code of ethics.



CAMICB, formerly NBC-CAM, was established by Community Associations Institute (CAI) in 1995 as an independent nonprofit that develops and administers the CMCA certification program. CAI created the program in response to a need for stringent professional standards of community association management.

2022 Scholarship Applications, for current CAISEFL Manager Members, are now available at CAI-SEFlorida.org



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← May 2021 to May 10, 2022

Business Partner Essentials is a course designed to help CAI-member product and service providers better understand CAI, community associations and the industry at large. Individuals who pass the course and maintain CAI membership earn the CAI Educated Business Partner distinction, gaining special recognition among thousands of companies and professionals who support common-interest communities—accountants, attorneys, bankers, insurance professionals, landscapers, painters, reserve specialists, software providers and many others.

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In the wake of the tragedy at Champlain Tower South Condominium Association in Surfside, Fla., homeowners and volunteer boards of directors from around the world are watching the devastation, asking questions about their own communities, and wondering how to protect their buildings.

QUESTIONS HOMEOWNERS SHOULD ASK

- Does our building need an inspection by a professional engineer to evaluate the structural integrity of the building?
- Does our community have a reserve study to plan for the repair and replacement of major components owned by the community? When was this reserve study last updated?
- Does our community have a plan to fund the repair and replacement of major components owned by the community?
- Are critical components in the building such as structure, balconies, stairwells, etc., included in the reserve study? If not, is there a maintenance plan for them?
- Will a special assessment be required to fund the repair or maintenance of components that are not included in the reserve study?

STEPS HOMEOWNERS SHOULD TAKE

- Know your [rights and responsibilities](#) as a homeowner.
- Attend board meetings.
- Read communication from your community.
- Ask questions and participate in your community meetings and events.
- Regularly pay community association assessments.
- Agree to fund reserves for repair and replacement of major components and necessary maintenance.

STEPS BOARD OF DIRECTORS SHOULD TAKE

- Seek advice from professionals regarding building maintenance and inspections.
- Determine if there are any signs of structural concerns that may need to be inspected by a professional engineer.
- Conduct and review your reserve plan using [best practices](#).
- Review your reserve funding plan and fund accordingly.
- Have a conversation with your community homeowners about reserve study/maintenance plans and funding.
- Take actions required in the maintenance and reserve plan.
- Maintain frequent communication with residents/homeowners about these important issues.
- Be transparent with homeowners about how much repairs might cost and whether a special assessment may be necessary.



»View more resources regarding structural integrity, maintenance, and reserves at www.caionline.org/CondoSafety.

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2022 Golf Tournament



Our April 1st Golf Tournament Was No Joke!

Friday, April 1, 2022, CAISEFL held our annual golf event at Jacaranda Country Club.

With over 150 Golfers attending and an overwhelming support of our CAI Business Sponsors, the annual event was a huge success. Once again, we offer a special thanks to all of the event Sponsors led by our "Title Sponsor", Best Roofing.

In addition to our huge turnout of golfers and sponsor participation, we donated a portion of the proceeds to

Sweet Dream Makers (SweetDreamMakers.org). Sweet Dream Makers provides news beds and bedding at no cost to families in need, with support and referrals from nearly 100 social service agencies. Again, thank you to all the Business Partner support and attendees to help CAI give back to our community.

The golf round was followed by a great lunch buffet with fantastic raffle giveaways. We also awarded the best golf round trophies. We are looking forward to seeing everyone again at the next golf event coming up quickly next Spring.







Hurricane Prep For the Roof

Written by Gregg Wallick, President & CEO
Best Roofing



Some of the aspects that makes Florida so appealing to the thousands of newcomers each day is its weather, tropical environment, warmth year-round, and picturesque beaches. To anyone purchasing real estate in our lovely state, what's not to love? However, there is another aspect of weather we must consider when developing or guarding our real estate investments. That is: the inevitable storms and hurricanes which batter us regularly.

The question to ask yourself is... Is your roof Hurricane ready? As the season quickly approaches the coasts of Florida, taking preventative action towards your roof is crucial before a storm strikes.

While every element of storm preparation is important, the roof system is critical and most often overlooked. I would like to provide an outline of helpful information to ensure optimal safety for you, your family and loved ones this hurricane season.

During a storm the roof is a transfer point of wind energy and is part of your first line of defense against immediate and future damage. How your roof is built is as important as what it's made of. Your roof system should incorporate the following considerations: access, deck, slope, weight, traffic, local weather condition, wind zone, codes, insurance and budget constraints. Proper maintenance, and sometimes retrofitting of braces or hurricane straps, can help ensure that damage will be minimal when tough weather hits.

Every homeowner's association should designate someone responsible for the roof of their building. The roof should be treated as a depreciating asset and every step should be taken to manage this asset to ensure the benefit of its entire service life.

Do Conduct periodic inspections. Roof systems should be inspected twice a year by a qualified architect, engineer, roof consultant or roofing contractor who has a good understanding of the basic components of the roof system. Spring and Fall are the best times to do this because they are prior to and just after the severe Florida rainy and hurricane seasons.

Additional inspections should be ordered after severe hail and windstorms or after any installation of new mechanical equipment. If you haven't already assessed your property's vulnerability to wind loading, now is the time to do it.

Roofs rarely fail all at once and attention should be paid to each of the components. All good inspections should be performed with a checklist which prompts consideration of areas of concern. The checklist should allow you to rate the condition of the different components of the roof system.

Every roof is different and special conditions always come into consideration.

Utilize preventive maintenance. This is the action taken as a result of the inspection process. It is very important that you select a contractor who specializes in this area. Preventive maintenance is a special part of the roofing trade, very different from conventional roofing contracting. Hiring a roof technician properly trained in all roof systems, who has served an apprenticeship of diagnosing the proper corrective procedures, is as important as taking your car to a mechanic that specializes in a specific make and model.

Providing the contractor with all historical information including the specific roof system, warranties, inspection reports and a list of previous problems and corrective action(s) taken will help ensure that the corrective process is performed properly. Warranties can be voided by manufacturers if dissimilar materials are used in an effort to correct a problem, or the wrong action is taken which only compounds the problem.


Do not rely on your warranty to keep your building dry or ensure total satisfaction with your roof system. It has been my experience that most roof warranties are used as marketing tools and are never even examined until a problem occurs.

Checklist before the hurricane hits:

1. Perform a visual inspection of the roof.
2. Secure cables, wires and loose items on the roof.
3. Clear roof drains, gutters, scuppers and down spouts of any trash or debris.
4. Prune all tree branches that overhang the roof.
5. Look for loose or missing flashing.
6. Run water on the roof to check that the drains are flowing properly.
7. Gently apply slight pressure to the gutters to make sure they are securely fastened.
8. Look for loose, curled or missing shingles or roof tiles. Pay attention to the edges of the roof. High winds get under these areas and work loose other shingles – a domino effect that can cause damage across the entire roof.
9. Check your attic or underside of the roof deck. Look for signs of leaks or deterioration. Look for points of light coming through the roof. The light means gaps in the roof that will allow water and wind in.

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Hurricane Preparedness & Technology: Not all Contractors Are Created Equally

Written by Leeyen Sieza; FirstOnsite



Fellow Floridians are gearing up for the quickly-approaching storm season which is promising to be an intense one. Catastrophic events such as Hurricane Andrew and Hurricane Irma are firm reminders that preparedness and recovery planning are instrumental each and every year. Fortunately, there are an abundance of resources readily available to empower property managers, board of directors and homeowners on strategic resiliency planning. Understanding technology in the restoration industry and how it plays an instrumental role in your service partner's recovery capacity can impact your bottom line. Greatly.

Designing your tailored contingency plan and ensuring your service partners protocols align with your recovery efforts will take time. The time to begin is now.

How familiar are you with technology in the restoration industry? Having a strong understanding allows decision makers to better select their trusted vendors.

Restoration service partners depend heavily on technology to provide sound documentation. Accurate and comprehensive documentation is pivotal in order to keep the property manager informed board of directors informed of progress. Taking photos, videos and preparing reports enhances the documentation phase which ensures a smooth insurance claim management process. Additionally technology allows your service partners to communicate with you efficiently, transparently and promptly which, in turn, allows property owners and managers to relay the information with all pertinent parties.

Technology allows for accurate record keeping as well. Safe keeping records showing that mitigation efforts were conducted after a property damage emergency may help curb liability and/or negligence lawsuits or demands at a later time. After a hurricane, you will need to lead on, amongst other things, your service partner's thorough documentation to be your eyes and ears during the recovery phase they are working on. This documentation will be crucial when working with insurance adjusters, carriers, and other insurance professionals handling the claim. The risk of your claim being denied will be minimized by your service partners' proficient ability to utilize technology to support the scope of work.

Even before the storm approaches, or the water damage emergency presents itself, learning of your service partners internal protocols will lead to making a sound decision in selecting your recovery partner. Familiarize yourself with the type and volume of documentation you will receive and the method of delivery. Understanding their own preparedness plans and how they will utilize their resources to respond to your emergency will ensure peace of mind and that identified the best partner for your association.

After a storm, your property may be impacted by water damage. In an effort to minimize the risk of secondary damage including mold growth, you will need to engage your service partner to mitigate damages. Your restoration contractor may have to install drying equipment such as air movers and dehumidifiers to assist with the restoration efforts. Technology has improved vastly in recent years with energy efficient air movers that consume less amperage, therefore reducing the risk of tripping breakers and interrupting drying efforts. Dehumidifiers and specialty drying resources also allow for drying in place which minimizes drying times, encourages business continuity and limits residents'/tenants' inconveniences.

It is important to note that not all contractors are created equally and part of the resiliency plan should include a tour of your service partners' facility. Resources after a storm can become scarce and you'll want to ensure your service partner is prepared and stocked to respond to an area wide event such as a hurricane. You will have peace of mind knowing that your local responder has the capacity to respond to your emergency.

Technology is at the forefront of benefits that your service partners can offer you. The best service partners are those that reinvest in the better technology to ensure the most efficient mitigation process. Better technology leads to transparent communication & ease in relaying information. From the initial time of loss to the finalizing of the claim and full recovery, technology plays a role in your recovery after a storm or any property damage emergency. If your team takes the time to learn and research the internal capacity of your service partners, including their resources and technology, your association's post storm recovery efforts will be smooth and efficient. Stay safe this storm season!



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2022 Florida Legislature End of Session Report

Submitted by: CAI Florida Legislative Alliance
Chairperson: Michael S. Bender, Esq., BCS



FLORIDA LAWMAKERS FAIL TO REACH AGREEMENT ON CONDO SAFETY BILL

May 2022 – Here is a report of the 2022 Florida legislative session. The CAI Florida Legislative Alliance worked tirelessly prior to and during the session to advocate for sensible public policy for CAI members and Florida community associations.

CONDO SAFETY LEGISLATION - **FAILED**

Members of the Florida legislature did not reach an agreement on legislation that would require building inspections and mandatory reserve studies for certain condominium and cooperative communities prior to this session's adjournment, despite the tireless efforts from Sen. Jennifer Bradley (R-Orange Park) and Rep. Daniel Perez (R-Miami) as well as CAI advocates to pass legislation that would contribute to condominium safety after the tragic collapse of Champlain Towers South in Surfside, Fla., last June.

Condominium safety was CAI's top priority this legislative session and will be again in 2023. Our advocates will continue efforts and support sensible laws that benefit an estimated 9.6 million Floridians living in 48,500 community associations. There may be as many as 20,000 condominium buildings impacted by proposed legislation and many owners or residents of those buildings may be unaware of building conditions that require immediate attention. (Estimates from the American Communities Survey).

"While CAI is disappointed that condominium safety legislation didn't pass in Florida, we certainly appreciate the complicated nature of these legislative proposals," says Dawn M. Bauman, CAE, CAI's senior vice president of government and public affairs. "CAI applauds the efforts of Sen. Bradley and Rep. Perez to develop legislation that attempted to balance condominium safety without imposing regulations that create undue and unanticipated financial burdens and compliance concerns."

CAI's Florida Legislative Alliance began working with state legislators after the condominium collapse in Surfside in June 2021 to provide support, research, subject-matter expertise, and public policy recommendations. We remain committed to condominium safety and to working with legislators in Florida and around the country to pass legislation that will result in safe and well-maintained condominiums with properly funded budgets.

SUPPORT FOR SURFSIDE VICTIMS AND FAMILIES - **PASSED**

As part of the property tax relief package, Champlain Towers South survivors and family members will benefit from tax relief legislation that passed. In addition, legislation passed that will fund a memorial for the victims of the Champlain Towers South condominium collapse in Surfside, Florida.

CONSTRUCTION WARRANTY FOR COMMUNITY ASSOCIATIONS - **FAILED**

CAI opposed this legislation. SB 736/HB 583 created impractical and impossible obstacles for community association claimants that will, in some cases, eliminate the opportunity to address legitimate defect issues. Further, it would have increased costs to home/property owners, delay resolution of disputes, and intensify the legal/litigation process rather than get the repairs needed to ensure safety and quality. This legislation would have impacted seniors living in active adult communities throughout the state of Florida and homeowners in affordable townhomes and garden style condominiums. CAI advocated strongly to oppose this legislation and we are pleased the bill failed.

OMBUDSMAN - **FAILED**

CAI opposed this legislation. CAI helped create the condominium ombudsman by working with all stakeholders and creating a fair and equitable program. This proposal adds additional burdensome layers to HOA administration by mandating the creation of an Appeals Committee to go along with the currently required Fining Committee, dilutes the already stretched condo arbitration program by adding HOAs into the mix, adds this new state government program with money out of General Revenue while still requiring condo residents to pay for their ombudsman and the entire arbitration program out of their annual \$4 a door fee.

FINES LEVIED BY ASSOCIATION - **FAILED**

CAI opposed this legislation. Guardrails currently exist for fining for violations such as setting statutory limits, requiring the creation of a Fining Committee separate from the HOA board, etc. Fines are an invaluable tool that HOAs use to assure with compliance of the community and resident agreed to rules. CAI advocated strongly to oppose this legislation and we are pleased the bill failed.

Your Assistance is Needed

Expenses incurred by the LAC are paid for with donations and by Advocacy Fund fees. Corporate contributions are allowed and appreciated. Most community association boards can legally allocate money to support the FL LAC. Please visit www.caionline.org/lacdonate/ and donate to "Florida" to support our continued efforts.

For more information visit www.caionline.org/FLA.

Thank you,
Michael S. Bender, Esq., B.C.S.
Chair, Florida Legislative Alliance

CAI-SEFL Young Professionals



The YP of the quarter initiative is intended to boost young professional involvement within our chapter while also highlighting those selected. The criteria for selection is as follows: must be a member of the chapter, must be 35 and under, and preferably an involved member. **Make your nominations on our website! Visit: CAI-SEFLorida.org, and then choose Young Professionals.**

2022 Quarter 2 is awarded to:

Brian Ferris

Brian Ferris can be described as an outgoing creative problem solver and a professional friend maker. His unique ability to identify core issues for clients and simplify them with customized solutions has helped him to excel in his role as Outside Pro Rep for the Behr Paint Company.

Over the course of his career with Behr, Brian has led the charge for changing the way clients view his company within the paint industry. Brian has worked diligently to change the perception of Behr from a DIY supplier to a "Big Name Supplier" with the ability to satisfy any commercial client.

To Brian relationships are key and sales are secondary. He is also a frequent supporter and sponsor of CAI and always looks for ways to get more involved with CAI. Let's hear it for our YP of the Quarter. Congrats Brian!



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Florida Condo Communities Getting Charged Up for Electric Vehicles

Written by Evonne Andris, Esq., Siegfried Rivera



Auto industry analysts are predicting that 2022 will be dubbed the year of the electric vehicle (EV). High gas prices combined with a slew of new models from the world's leading manufacturers are making EVs a very popular option for drivers. According to Google Trends, web search interest in

EVs reached a record high in the US in March. Following in the same lane, the federal government recognized the importance of EVs when Congress recently passed the infrastructure bill, which includes \$7.5 billion to build a nationwide network of rapid-charger stations along major highways.

However, for those who live in condominiums, EVs can present some serious logistical challenges. Charging EVs at owners' designated parking spaces in large and congested parking garages is very difficult in most cases and practically impossible in others. That is because EVs can take 12 hours or more to achieve a full charge using a standard 110-volt domestic power outlet, so many owners opt instead to spend extra for the installation of specialized charging stations that do the job in less than four hours.

In order to address these challenges and facilitate EV charging in condominium communities, the Florida Legislature enacted several new laws in recent years to address the installation of charging stations. The first of these was a 2018 law that prohibited condominium associations from preventing unit owners from installing an EV charger at their own cost and within the boundaries of their designated parking area. The law clarified that associations may require that installations comply with all applicable building codes, recognized safety standards, and reasonable architectural standards adopted by the association. It also shielded associations from construction liens resulting from the installation of charging stations by unit owners, and it provided that the electricity consumed by the charger must be paid for by the unit owner.

Last July, the Florida Legislature took an extra step that will probably become more momentous than the 2018 changes over the course of the next several years. The new law clarified that the installation of shared EV charging stations for a community's owners and guests can be approved via a simple vote of a condominium association's board of directors. It specifically precluded such community charging stations and designated EV parking areas from being considered a "material alteration" requiring the vote and approval of the unit owners.

For most condominium communities, this model for accommodating owners and guests with EVs may prove to be the most viable and effective approach. The problem with having unit owners install chargers for their own personal use at their designated spaces is that many buildings or communities have inadequate electrical infrastructure to allow for such installations without it becoming exorbitantly expensive. EV charging stations require heavy-duty electrical cables and equipment that are capable of handling the high loads, and the metering and billing of their electrical consumption also requires additional equipment and expenses.

On the other hand, designated EV parking zones with chargers for use by all the unit owners and their guests is likely to appear to many communities to be a much more elegant and impactful solution. Such highly visible chargers are a very appealing amenity for the entire community, and they can have a significant positive long-term impact on owners' property values.

Condominium association boards considering the addition of such chargers, as the new state law now provides, should initiate the process by contacting their community's electric utility company for its advice and input on the installation, capacity considerations and other logistics. They should then seek consultations and proposals from experienced contractors specializing in shared EV charging stations.

The information and proposals from these vendors should then be made available and discussed in a board meeting. By hearing the thoughts and concerns about the charging stations and their cost-benefit analysis from the owners at these meetings, boards of directors can perfect their plans before finalizing them for a vote.

Many of the companies that focus on EV chargers for condominiums and apartment buildings are providing solutions to defray the costs of their installation over time via the paid usage from EV owners. Some now even have smartphone apps to enable users to pay for charging and receive alerts on the status of a vehicle's charge as well as the availability of chargers.

The popularity of EVs is predicted to continue growing in the years to come, making shared community charging stations one of the most desirable new property features for the foreseeable future. Associations should act now to consider whether the addition of an EV parking zone with shared chargers makes sense for their community.

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2022 CAISEFL *Board of Directors*



Steve Mason, PCAM | President

After over 12 years of serving on the Board of Directors, Steve is very honored to be your Chapter President for the 2021–2022 term. He was very grateful when he was nominated by his peers on the Board by a unanimous vote for the President-Elect position. Over the years, Steve served on our Board with many fantastic industry professionals of which he doesn't just consider them colleagues, but also friends. Steve has also led the "Golf Committee" as the Chairman putting together a great golf event with the committee for the last 10 years at the same time raising money for local charities.

Steve is a proven veteran of the association industry with over 20 years of extensive experience in all facets of association management beginning in 1999. During his career, Mr. Mason also spent time working with a structural engineering firm as a licensed building inspector. During which he has managed several concrete restoration and re-roofing projects and assisted in several hurricane-related damage claims. Since late 2019, Steve's career path led him as the Director of Client Relations for a reputable law firm helping associations all over the United States with disaster loss claims.

As an ongoing advocate of the CAI PMDP program, Steve has obtained his Professional Community Association Manager (PCAM®) along with his CMCA®, AMS®, designations. Steve has a passion for education and is currently part of a team with CAI National with their first "Hi-Rise" workshop as an educator / presenter.



Andrew Dyke, CPA, CAM | President-Elect

Andrew is a Certified Public Accountant ("CPA") with over 15 years of public accounting experience at Bashor & Legendre, CPA's. Andrew has focused his career in the Common Interest Reality Association ("CIRA") industry. He frequently conducts seminars and workshops on various accounting and CIRA related issues. Mr. Dyke is a member of the American Institute of Certified Public Accounts ("AICPA") and Florida Institute of Certified Public Accounts ("FICPA"). Andrew is a Florida native and graduated from the University of South Florida. Outside of work, Andrew enjoys golf and spending time with family. He is married to Megan, (who is also a CPA at the same firm) and has two boys, ages 3 years and 8 months. Andrew is honored and excited to lead the CAI South Florida chapter as President in 2023.



Sally Mevers, CIRMS, CPIA | Vice-President

Sally is a Vice President and Producer at Acentria Insurance. She has been in the insurance industry, specializing in community association insurance, since 2010 and involved in CAI since then as well. She is currently the chair of the Scholarship/Mentorship Committee, previously co-chaired the Broward Events Committee, as well as a member of the Golf Committee. Sally earned her Community Insurance and Risk Management Specialist designation in 2018. She has taught several continuing education courses and been a panelist on several panels for board members, providing her insurance expertise. A native Floridian, in her spare time she enjoys travel and exploring new places.



Diana Zayas-Bazan, CAM, CMCA | Secretary

Diana Zayas-Bazan, CAM, CMCA, Certified Mediator 36303 C, Director of Marketing South Florida for Angius & Terry LLP, a Florida Law Firm Specializing in Construction Defects. Her focus is educating board members, owners, and community association managers about construction defects/558 claims.

Ms. Zayas-Bazan co-founded, managed her own small business, and grew this business in a short period of time serving hundreds of South Florida clients by providing excellent client service. Diana sold the business and began a new career at a law firm in South Florida, in the Firms Community Association Practice Group. In keeping with her entrepreneur spirit, Diana founded A CAM Educational Services, an educational company, which provides education, election monitoring, consulting services and alternative dispute resolution, for boards, owners, and managers.

Diana is passionate about teaching and sharing her knowledge of shared-interest communities. She is a longtime advocate for education for both board members and community association management professionals. Ms. Zayas-Bazan has served on various community organization boards for the past 15 years and strives to increase awareness on legislation affecting community associations. She currently serves on her own community board, the Harbordale Community Civic Association, and is the Secretary of CAI-SE Florida Chapter. Diana is an instructor for Gray Systems Inc., the leader in community association education, where she teaches the CAM Prelicensure Course.



Luis Alicea, CAM | Treasurer

Luis Alicea, LCAM is a Community Association Management professional with over a decade of experience in managing Condominiums, and HOA's in the South Florida Community Association market. Currently, Luis is the Director of Business Development for Affinity Management Services, based out of Doral, FL. Luis is involved in several Community Association Organizations where he dedicates, and volunteers his time to educate Managers, and Board Members by connecting them with the right industry experts in his network.

His biggest pride is being Father of 5 boys, 3 biological and 2 adopted, and a husband to his high school sweetheart Natalie Saldarriaga-Alicea, they now have been married for 25 years. Luis also fosters, adopts, and educates on the misunderstood bully breeds.



Russell M. Robbins, Esq. | Director

Russell is the Managing Partner of Basulto Robbins & Associates, LLP, a community association law firm based in Miami Lakes. Board Certified in Condominium and Planned Development Law by the Florida Bar, Russell has been active in the community association industry for over two decades, having served previously on the Board of Directors of the Chapter as well as being a Past President of the Chapter. Basulto Robbins & Associates, LLP serves as general counsel for community associations throughout South Florida.



Rebecca Prieto | Director

Rebecca is the South Florida Team Leader and Senior Lender for Popular Association Banking (PAB), and has worked with the Team for 20+ years. In addition to managing PAB's two lenders in the region, she manages her own portfolio. Rebecca's consistent success in generating loans and deposits has contributed to her achievement as PAB's top producer. She routinely uses excellence in customer service as a competitive edge in this crowded banking niche. Rebecca continues to raise the bar for relationship banking, providing strong leadership to her team, while maintaining the Bank's dominant role serving the financial needs of community associations. She began her banking career in 1981, and is a graduate of Florida International University, with a bachelor's degree in management and personnel management.

Outside of the office, Rebecca has a passion for helping others and giving back to the community, and spends time volunteering for Junior Achievement and UCO of South Florida. She also enjoys her involvement with her church, spending time with family, and traveling. She currently serves on the Board of Directors for CAI Southeast Florida, is Co-Chair of the Membership Committee for CAI Southeast Florida.



Kathy Naughton, CMCA, AMS | Director

Kathy Naughton is a Vice-President of the Association Banking group for Centennial Bank. Kathy has over 16 years in the property management industry, with experience as a portfolio property manager, Board member and banking professional. She is very active with CAI, having served multiple terms on the Board of the Southeast Florida chapter and filled one term on the Board of the Gold Coast Chapter. Kathy is a current Board member of the Southeast Florida Chapter. She also holds both her Certified Manager of Community Associations designation and her Association Management Specialist designation.



James Gonzalez, LCAM, EBP | Director

James "Jimmy" Gonzalez, LCAM, has been a CAM member and volunteer on multiple committees since 2011 and a Market Director with LM Funding, America since 2015. Jimmy's serving his second term as Director and Chair for CAI Gives Back. He has an eclectic work background as an EMT in ER's and ICU's, owned/operated a Mailboxes Etc., worked as on-site CAM, Supervised Portfolio Managers, Director of Business Development with a National Mgt. company and an Appointed Condo Election Monitor through the Office of the Ombudsman. Jimmy's married for 32 years to his beautiful wife Karen, has three children, David, Christina, and Sam, and three grandchildren. Jimmy's philosophy regarding Community Associations is to direct Board members, CAM's, and industry professionals to attend CAI CEU classes for "Best Practices" principles for everyone involved.



Mary Molina-Macfie | Director

City (Weston) Commissioner Mary Molina-Macfie, was elected to office in November 2018. She serves as the Alternate Presiding Officer for the City as well as alternate to the Broward County Water Advisory Board, and is currently First Alternate for the City of Weston to the Broward League of Cities.

Long-time advocate Molina-Macfie has championed many causes which lead to the initiation of an indoor air quality protection policy for area schools, the City of Weston having the strictest sexual violator code in the state of Florida, she started the first Veterans Association in Weston (VOW), is a former Vice Chairperson of the Consumer Affairs Board of Broward County, Vice Chair of the Broward Coalition of Condominium & Homeowner Associations, Board Member of CAI, Delegate of the Florida Legislative Alliance, and a Board Member of the Weston YMCA Family Center.

In August 2021 after the Surfside Tower collapse, Commissioner Molina-Macfie was appointed to the Broward County Condominium Structural Issues Committee by Broward County Mayor Steven Geller.

Professionally, Commissioner Molina-Macfie is a business owner who has a long history of understanding the dilemmas of property managers and individuals residing within Homeowner and Condominium Associations. She continuously takes classes on topics such as landscaping, irrigation, building structural issues, roofing, asphalt, budgeting, ethics, contracts, human resources, cultural diversity and domestic violence to maintain her certification and licensing in Mediation and Association Management.



Marcy Kravit, CMCA, AMS, PCAM, CFCAM | Director

Marcy Kravit is the Director of Community Association Relations for Hotwire Communications. She has been a member of CAI for over 22 years. Marcy has served, as Vice President on her homeowners association Board of Directors in Weston, FL for over 20 years, is a business partner, and a Florida Community Association Manager. She currently chairs the CAI Awards Committee and the Community Living Magazine.

Marcy is the recipient of the "2014 National Manager of the Year Award" and "2018 Top Ten National Managers of the Year Award" 2021 "Mentor of the Year" for Women Empowering Women in Development, FCAP's Top Women of the Industry and 2021 Women Making a Difference. She authors The Florida Community Association Journal "CAM to CAM" monthly column where she promotes her passion for "sharing the knowledge." Marcy has also earned the highest CAI designations and credentials.

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