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eNewsletter | May 2016

Alabama Chapter of the Community Associations Institute | www.cai-al.com | E-mail | 205-547-0733 | [f](#) [in](#) [t](#)

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Message from the President

Dear Members and Friends of the CAI Alabama Chapter!

Thank you everyone for attending last week's Chapter Luncheon at the Hoover Country Club. We had a record attendance with more than 50 attendees.

Please join us for this year's **Chapter Social on Thursday, July 21st** from 5:30pm-8:00pm at the newly renovated historic **Redmont Hotel** in downtown Birmingham!



It will be an evening of **food & wine tasting** and a great opportunity to learn a little bit about something different while relaxing with friends and business acquaintances. Go ahead and **reserve one of the 40 available spots by clicking here!**

Thank you to our 2016 CHAPTER SPONSORS:

Platinum Level



Gold Level



Silver Level



Also, I am very excited that **Secretary of State John H. Merrill** is going to be our speaker at our Chapter **Luncheon on Thursday, September 22** at Burr & Forman's auditorium in the Wells Fargo tower in downtown Birmingham. Secretary Merrill is going to talk to us about the New Homeowners Association Law. Please join us for this luncheon and the

great opportunity to meet our Secretary of State. [Click here to register for this luncheon.](#)

For both of these events, we have event sponsorships available. **If you are a business partner or management company member, please consider supporting one of these events by being an event sponsor!** This is a great way to market your business and at the same time support the CAI Alabama Chapter. Please contact our Chapter Executive Director Julia Boehm-McKay at julia@cai-al.com or at 205-547-0733 if you are interested in being an event sponsor!

As always, thank you for your membership and friendship with the CAI Alabama Chapter!

Have a wonderful Memorial Day weekend!

Yours Sincerely,

Lee Mason
2016 CAI-AL Chapter President
CEO of Community Association Management / Law Offices of Lee Mason



Click here to find out more about placing advertisements in our newsletter and becoming an event sponsor!

Upcoming Events

June 9th - 11th, 2016
M-100 Course
Birmingham, AL
[Click here to register!](#)

July 21, 2016
Chapter Social
Wine and Food Tasting
Redmont Hotel

[Register Now](#)

September 22, 2016
Chapter Luncheon
"Alabama Homeowners Association Bill"
Speaker: Secretary of State
John Merrill

[Register Now](#)

WELCOME
New Members
April 23 – May 24

Homeowner Member

James Hickman
Heritage Estates HOA



I'm a CAI member.
Click here to find out why you should be one, too.

Restoring the Balance of Your Aquatic Ecosystem
Through Every Changing Season.

The sunshine and warm weather that we love also contributes to nuisance vegetation and algae blooms in our lakes and stormwater ponds. Our team utilizes the most advanced techniques and strategies to provide you with high-quality, environmentally conscious control measures. As part of an annual management plan, our team will not only help restore and maintain balance in your aquatic ecosystem, but also keep your waterbody looking beautiful.

Want to learn more? Download our free guide:
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www.solitudelakemanagement.com/balance

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Your Community's Insurance

Harvest, AL

Manager Member

Michael Roberts
Phoenix on the Bay II
Orange Beach, AL

Darlene Windom
Boothby Realty
Birmingham, AL



Have you ever wondered what kinds of insurance your community association needs? Below is a list of the different types of insurance typically available to associations. Your association doesn't have to have all of these types of coverage; but they're available if you need them.

CAI Membership

Still not a member?



Please consider joining our organization today and enjoy the many benefits that comes with a CAI membership.

For more information on membership and benefits [click here!](#)

Property insurance. Most other types of coverage are built around property insurance. It covers all buildings, structures, and personal property owned by the association, including common property, parks, woods, open spaces, and recreational facilities, and sometimes includes portions of residential areas.

General liability. In addition to protecting physical property, association often obtain commercial liability insurance. Unlike property damage, which often can be measured in dollar amounts, liability claims have no limits other than those imposed by courts.

Auto (owned, non-owned, and hired). Associations with employees who drive cars, trucks, or maintenance vehicles on association property or elsewhere while carrying out association business need auto insurance.

Directors' and officers' liability. Boards are volunteers trying to serve their communities, but as the old adage says, "No good deed goes unpunished." So, even when boards behave appropriately and use sound judgment someone may still file a lawsuit claiming wrongful termination, sexual harassment, discrimination, or mismanagement of funds, to name a few common suits.

Umbrella liability. This type of coverage closes some of the gaps in other types of insurance policies. No standard umbrella policy exists, so the association needs to work closely with their insurance professional to design a policy tailored to specific needs.

Workers' compensation. This insurance—required in most states—provides benefits for employees who sustain injuries while working for the association.

Terrorism. Insurance companies are now required by law to offer coverage for certified acts of terrorism. An "act of terrorism" is usually defined as any violent act that is dangerous to life or property with the intention of affecting the population's conduct, with damage totaling at least \$5 million.

Mold. Damage from mold is excluded from most standard property insurance policies, which tend to provide coverage for damages that are sudden and accidental but don't generally cover the cost of cleaning and maintaining a home.

Looking for a service provider?

[Click here!](#)

2016 CAI-AL Board of Directors

President

Lee Mason, CMCA, AMS, PCAM
Community Association Management

Vice President

Andy Turner, AMS, PCAM
Spaces Management

Secretary

Fields Greer
The Green Team, Inc.

At-Large Member

Jada Hilyer, CMCA, AMS, PCAM
Associa McKay Management

Membership Drive: Recruit New Members and Win!

At last week's Chapter Luncheon, Membership Committee Chair Andrea Jones (Boothby Realty) announced the Chapter's new **Membership Drive for the remaining part of 2016.**

CAI Member Tipp

Promote your CAI Membership by using one of the three signatures in your professional or personal email to highlight the value of being

a member of CAI.

You can find the email signatures [here](#).



I'm a CAI member.
Find out why *you* should be one, too
at <https://www.caionline.org>
[/LearnMore](#)

Pictures from last week's Chapter Luncheon



Recruit new members and win!
You make the connection.
We provide the motivation!

Here is what you can win:

Recruiter of the 3rd Quarter: Visa Gift Card in the value of \$100
(Winner will be announced at the September 22nd Chapter Luncheon)

Recruiter of the 4th Quarter: Visa Gift Card in the value of \$100
(Winner will be announced at the December 1st Chapter Luncheon)

Next to being in the race for these prizes you are automatically in the race on the national level with cash prizes ([Recruiter Club](#)).

It's Easy to Enter the Contest:

- You must be a CAI Alabama Chapter Member
- Entry is Automatic when you recruit a new member

Get Started Today! Here's how:

1. Click on the link: <https://www.caionline.org/JoinNow/Pages/default.aspx>
2. Download the application for the correct category: Management Company, Business Service Provider, Individual Manager or Community Association Volunteer Leader
3. Fill in your name as recruiter in the "Did someone recommend that you join CAI?" field.
4. Review the [Benefits of Membership](#) and download Recruiting Resources: [CAI for Business Partners](#), [CAI for Homeowner Leaders](#), [CAI for Management Company Executives](#), [CAI for Professional Managers](#) and [CAI for YOU](#)

Should your Association hire a Reserve Specialist?



Certain expensive common elements of a community association must be replaced every 10, 15, or 20 years.

Part of preparing the budget includes calculating how much money the association must set aside



[Click here](#) to view more pictures of this and other events!



in the current budget year so the Association has the needed funds when the concrete or hot water heaters need to be replaced. To make sure the Association's estimates are as accurate as possible, a reserve specialist can be hired.

The reserve specialist will prepare a study that will provide the board with guidance on how to keep our association's physical assets from deteriorating faster than our financial assets increase.

The reserve specialist will visit the community to inspect it and prepare a written reserve study for the association. That report will include an inventory of all common area items, recommendations on what needs to be replaced and when, what the replacements will cost, and a plan for paying for them.

A reserve specialist has the expertise and experience to accurately determine the life cycles of common components, and will help the board estimate the cost to repair or replacement them.

A reserve specialist also has, the expertise in analyzing the financial resources , needed to maintain the common elements over time and can advise the board how to balance the size of the reserve fund against the deterioration of the common elements.

Since the community's physical assets are constantly decaying, the guidance of a reserve specialist will help the board protect those assets and keep the community looking its best at all times—and that helps protect property values!

M-100
 THE ESSENTIALS OF **community association management**
 June 9 -11, 2016
 Birmingham, AL
 <REGISTER TODAY>

Connect with us!   

If you don't want to receive emails from the CAI Alabama Chapter in the future, please [unsubscribe](#).