

Georgia Commons

A Publication of Community Associations Institute of Georgia, Inc.

Inside:

Giving Back to the Community

Limit Stress by Efficiently Adhering to Association Responsibilities

Peace of Mind with Preparations for Annual Meetings

...and more!



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From the Chapter President



“The benefits of these investments are immeasurable, leading to a more fulfilling career and life.”

As we navigate through a busy and rewarding year with our incredible Chapter, the theme of “investing in yourself” resonates more than ever. Whether you’re a seasoned professional or just beginning your journey in the community association industry, taking the time to invest in your personal and professional growth is crucial for long-term success.

This year, our Georgia Chapter has taken significant strides in creating opportunities for our members to do just that. In June, we kicked off the summer with our much-anticipated Summer Social at Live! in the Battery. The event was more than just a chance to unwind and connect with colleagues - it was an opportunity to build relationships and expand our professional networks in a relaxed, enjoyable setting. These connections are invaluable, as they often lead to new insights, opportunities, and collaborations that might not have been possible otherwise.

In August, we took our commitment to professional growth a step further with our first-ever Business Partner Bootcamp. This event was a true highlight of the year, offering members the unique chance to learn directly from past CAI Board presidents. Their insights into how to successfully leverage CAI membership provided attendees with practical tools and strategies to enhance their careers and personal lives. The Bootcamp emphasized the idea that by investing in ourselves and fully engaging with the resources and opportunities CAI offers, we can achieve remarkable growth and success.

Looking ahead, we are excited to continue this momentum with our 24th annual golf tournament at Chateau Elan on October 24th. This event is not only a celebration of our community but also an excellent opportunity to network, build relationships, and invest in the social aspects of our professional lives. The tournament is a reminder that investing in yourself isn’t just about formal education or training - it’s also about finding balance and enjoying the journey.

As we continue through 2024, I encourage each of you to take every opportunity to invest in yourself. Attend our events, engage with your peers, and most importantly, take the time to reflect on how you can grow both personally and professionally. The benefits of these investments are immeasurable, leading to a more fulfilling career and life.

I look forward to seeing you at our upcoming events and witnessing the incredible growth we can achieve together.

Here’s to your continued growth and success — both on and off the course!

Joseph C. Larkin
2024 CAI-Georgia Chapter President

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Access Management Group is proud of the strong legacy of consistent, successful community management around the Atlanta Metro area. Having long term relationships with our communities, employees and vendors enable us to excel for the betterment of over 275 Homeowner, Townhome and Condominium Associations. We pride ourselves in being experts of governing documents, covenants, bylaws, board and annual meetings, operating budgets, financial statements, assessment collections and much, much more. Our proven practices deliver first-class customer service to all residents. We work hand-in-hand with boards and homeowners to make your community a place you're proud to call home. Our goal is to protect and raise property values while building a trusted community.



Alliance Association Bank is a division of Western Alliance Bank. We specialize in providing the community association industry with banking options designed specifically for your unique needs. Alliance brings you the best of both worlds: the strong capacity and sophisticated product offerings of a large bank along with the flexibility, commitment and superior service of a more specialized institution that is dedicated to the community association industry nationwide. Increasing Efficiencies Through Integrations and Technology - We understand that technology and software integration is key to your operational efficiencies and success, and ultimately helps you keep your clients and homeowners satisfied. Contact us today at 888-734-4567.



Ameristar, is full-service roofing company with over a decade of experience. Installing a variety of single-ply, shingles, modified bitumen, and metal roof systems, and roof coatings, Ameristar can meet your most difficult requirements. Rated in the TOP 2% Nationally for quality of roof installation workmanship, by GAF, the largest manufacturer of roofing products in the U.S, you are assured you will receive an exceptional installation. Ameristar offers full roof replacements, gutter installations and repairs, maintenance programs, emergency repair services, and assistance with insurance claims due to storm damage. We provide, quality products, outstanding customer service, superior workmanship, and extensive warranties on our installations.



Arboguard Tree Specialists has been providing Georgia with quality Tree Care since 1981. Working with property managers, community associations and homeowners, our team of ISA certified arborists is equipped to handle all aspects of your property's Tree Care needs including proper pruning practices, removals, hazard mitigation, tree healthcare including soil remediation, insect and disease management, consultation services, and many other tree related needs. Call us today to see how we can help improve your assets!"



Association Management Advisory Group, Inc. is community management at its finest. Homeowner Associations are our specialty. We provide tiered levels of service from financial only to full service, or customized Homeowner Association Management. Our licensed, professional community association managers and accounting staff are ready to partner with your Board of Directors to meet HOA challenges. Whether it is financial or full service we manage it all. Professional accounting assures your community's financial resources are managed and utilized to maximize community benefits. Customized financial services, cash management, accounting and detailed reports provide up to date information. AMAG will make a positive difference in your community.



As one of the top community association management companies in the south, Atlanta Community Services (ACS) will provide the services and support to build a strong and stable community association. Our professional and personal approach will help improve the lives of families in your neighborhood. Our services include Accounting and Administrative as well as Property Management and Facility Maintenance. Our experts will help your community stay on top of Covenant Violations and Modification Requests. We will tailor our services to fit your needs! Tell us how we can work for you! www.atlantacommunityservices.com 770-904-5270



Atlanta Landscape Group is a Commercial Landscape Contractor specializing in offering Landscape Services for Master Planned Communities in Metro Atlanta (including HOAs, Multi Family, Townhome, and Condo Communities). The ALG Staff offers a Century of Experience, with Quality Services, Communication, and Proactive Management (that is second to none)!!!



Avid Contractors is a premier general contracting company specializing in HOA project management, CapEx projects, insurance claim management, work order management and property maintenance. With a team of highly skilled and experienced professionals, we have the expertise and resources to handle all of your HOAs project management and preventative maintenance needs.

We pride ourselves on our attention to detail and our ability to complete projects on time and within budget. Through our network of qualified contractors, we're here to ensure your community receives the highest standard of workmanship. Check us out online at www.avidcontractors.com or give us a call at 833-GET-AVID.



Beacon Management has been ranked by the Atlanta Business Chronicle as one of Georgia's leading management companies for the past eight years. We deliver added value, quality service, competitive pricing, and robust expertise to oversee a property of any size or complexity. Our professional team has dealt with virtually every facet of real estate, giving us the experience that will materially improve your property.

Comprehensive Services:

- Sited and portfolio management for residential, commercial, and multifamily
- Five-star property staffing, and front desk/front gate services
- Mobile maintenance personnel and fully equipped maintenance vans
- State of the art, user-friendly technology



Blueprint Painting & Renovations believes in providing the highest quality painting, staining services, siding, roofing and maintenance to our clients throughout the Atlanta area. Our professional renovation specialists incorporate expert customer service and communication to ensure that our clients are completely satisfied, and consistently exceed our client's expectations. Our renovation specialists and knowledgeable project managers work closely with condominium, townhome, and HOA community property owners and managers to ensure every project is completed quickly and to the highest standards. We are your partner for capital improvement solutions.



Bouvier Insurance is a family-owned, full service independent insurance agency established in 1959, specializing in community association master policies. We provide unparalleled service to our clients and communities as the insurance partner to more than 2,000 community associations. With locations in Georgia, Tennessee, Connecticut, and Rhode Island, we have developed and partnered with the country's leading habitational insurance carriers to offer unsurpassed value, commitment, and exemplary customer service. Above all else, our agency will continue to stand by our outstanding reputation and founding values of ethics, integrity, and honesty. For more information call 877-817-1747 or visit binsurance.com.



BrightView, the nation's leading landscape services provider, brings 80 years innovation & professional cultivation of eye-catching grounds in a sustainable and environmentally correct manner. We have maintained metro Atlanta and Georgia properties since 1979. We bring your property a team of experts: horticulturists, irrigation techs, designers, and arborists, who offer unmatched experience. We have developed cutting-edge tools: BrightView HOA Connect - an online portal for communicating with our community association customers; our Quality Site Assessment (QSA) reports - combines a punch list with images of the issues being addressed. Reach out to our team members in metro Atlanta & Savannah for details.

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Brown & Brown

Brown & Brown, established in 1939, is the fifth largest insurance brokerage in the nation and the largest Property & Casualty broker in Atlanta. Our Atlanta office has an entire division dedicated to community associations. We truly differentiate ourselves by remaining independent with our management company partners and the 40+ insurance companies that we represent. We are fully equipped to build the most effective insurance program specifically designed for each association. For a free consultation and program evaluation, please visit bbinsurance.com or call 770-952-7725 to speak with one of our licensed agents.



Cobb, Olson & Andrie, LLC is a full-service litigation and real estate law firm focusing on the needs of homeowner's associations in the Atlanta area and all of Georgia. We represent boards of directors with covenant drafting, amendments and enforcement. Our firm is passionate about collections! Recognizing that assessments are the lifeblood of an association, we aggressively work to secure judgments and use custom collection tools to hunt for assets and foreclose on association liens if necessary. Retainer clients receive discounted collection packages, news alerts and complimentary board training provided by our attorneys. www.coalegal.com.



As a locally owned and operated business headquartered in Atlanta, GA, Colony Roofers' team are experts in providing affordable roofs and great customer service. Our employees are handpicked for their experience, hard work, and integrity. We specialize in residential and commercial roofing systems, and work tirelessly to provide customers exceptional quality and value. Our attention to detail is among the best of Atlanta roofers, and we stand by the quality of our work by offering rock solid workmanship. We offer assistance with roof replacement, repair, and gutter services.



For more than thirty years Community Management Associates has provided professional association management services throughout Alabama, Georgia, Florida, South Carolina, and Tennessee. We bring many assets to every association we manage including first-class customer service, proactive, experienced management, and cutting-edge technology.

Whether your association is large or small, a mid-rise or high-rise condominium, co-op, master planned community, or a commercial association office complex, CMA delivers professional, effective, and cost-efficient management—customized to your association's requirements at a price you can afford.



Coulter & Sierra, LLC specializes in real estate law and our practice areas include community association law, real estate development. Our attorneys are active on both the local and national level with the Community

Associations Institute. We provide hands-on service and practical advice to build a long-term relationship with our clients. Our knowledgeable staff has years of experience dealing with a variety of real estate related issues. Learn more at www.coultersierra.com



Crabapple LandscapExperts is a full-service commercial landscape company founded 30 years ago by Georgia native, Bill Coleman. Originally a garden center in the early 70's, Coleman

bought Crabapple in 1992 and targeted commercial landscape maintenance efforts toward community associations.

This rings true today as community association landscape maintenance has become cornerstone for the Crabapple brand. Over the last 17 years, Crabapple has expanded its landscape maintenance portfolio into business parks, retail/mixed-use, hospital campuses and industrial parks. Our services include landscape maintenance, lawn care, build/design, irrigation, floriculture and landscape enhancements. Crabapple is one of the few locally owned commercial landscape companies that has remained on Atlanta's Business Chronicle's top 10 list for the last 19 years



For over 25 years Dirty Work has been metro-Atlanta's pet waste management solution. We understand the division dog waste can cause in a community and our seasoned team offers the sale and servicing of dog waste stations, common area cleanings and developing a customized plan to manage and reduce pet waste concerns on your premises. We prioritize responsiveness and provide clients with complete client scheduling, accounting and insurance portal and your dedicated account manager is always available with just a call, text, or email.



Dorough & Dorough, LLC offers a wide range of real estate related legal services: from serving successful national and regional builders and developers of planned communities to representing hundreds of community associations across Georgia with assessment collection, contract review and covenant revision, enforcement, and interpretation services. We do not charge an annual retainer fee. We simply bill for services as they are requested as we believe it results in personalized service, mutual respect, and long-term relationships. Our straightforward business model allows us to promptly return emails and phone calls. Call us at (404) 687-9977 or visit our website at www.Dorough.com.



Dreher Insurance is an Independent Insurance Agency dedicated to providing exemplary service and education to our clients. Our focus on community associations has provided us access to unique industry carriers; enabling us to match our clients to policies according to their specific needs. The Agency is family owned ~ operated (for 22 years), with a supportive licensed staff to patiently serve our clients. Agents are available to board members, and association managers; setting up virtual meetings, or presenting to the entire community pertinent insurance content. Our goal remains to deliver each client the best value and service for their insurance dollar.



Epic. is your dedicated disaster preparedness, response and recovery crew. We partner with businesses and communities across the southeast, offering a suite of services from

assessments and training, to full restoration and construction. With a watchful eye and forward thinking solutions, our team is always a step ahead of what's next and committed to safeguarding people and rebuilding lives. We can't predict disaster, but we can be prepared, bring everything we've got and bring it fast.



Property management is a balancing act. Every decision is an important decision, and everything happens at once. Juggling it all can seem complex. But it rarely feels that way to our residents and board members. With FirstService Residential, they can rest assured we get ahead of the days' to-do lists, and we're behind them when they need us. Because we want all residents to enjoy life – on their terms, in the communities they've chosen, and at ease. So, we don't stop until all those complications become starkly uncomplicated. Say hello to life, simplified.



Five Star CAM specializes in bespoke management solutions for POAs, HOAs, condominiums, high-rises, and master-planned communities. We are your partner in building vibrant, thriving associations. Our mission is to provide five-star associations with the care they deserve. We prioritize personal-

ized care, ensuring every owner in your association feels uniquely valued. Join us on a journey to redefine community association management by making every owner feel valued, understood, and cared for.

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The GCM Difference is our people-friendly approach and culture of "care" that is integrated into everything we do. Our staff is friendly, knowledgeable and our technology is top notch. We drive through your neighborhood in a GCM wrapped vehicle, so your homeowners have "peace of mind". Our commitment to our Associations is also demonstrated by our simplified contract terms including a 30-day cancellation with or without cause. GCM achieved the Accredited Association Management Company designation from CAI and received the Trustdale certification. For over a decade we have been honored to serve HOA and Condo Associations throughout Georgia making Association living simple and enjoyable! 770.554.1236 | www.gcmmgt.com



Established in 1977 and part of the Associa management company network since 2010, Homeside Properties, An Associa® Company, has served metro Atlanta for almost five decades. Our 75+ team members

lead the industry in professional certifications and designations and have helped hundreds of local associations achieve their vision. We proudly serve the Metro-Atlanta area and surrounding cities with a dedicated team of community management experts. From comprehensive HOA and commercial property management to secure financial services and on-demand maintenance, our full suite of services can help your association thrive.



Homeowner Management Services, Inc. has been committed to serving Community Associations since 1993. HMS is locally owned and operated and has again been named Best of Forsyth and a Top Ten Management Company by the Atlanta

Business Chronicle. As an Accredited Association Management (AAMC) staffed by accredited management professionals, HMS managers are given the support of an administrative and accounting team so they can focus on managing your community. We offer cutting edge technology and services to our clients. By providing a full menu selection of management services, associations can customize services to suit community needs. Call on HMS for Respected, Responsive, and Reliable services.



Horizon Painting & Renovations is your contractor for all your CAPITAL IMPROVEMENT projects! We provide quality commercial and HOA exterior and interior painting, pressure-washing, carpentry and renovation services.

We have dedicated project managers who maintain strict work schedules, including material and manpower procurement, and handle quality control issues. Our promise to you is to improve upon the quality and timeliness of service in your projects, avoid many of the mistakes that other contractors make and maintain competitive prices and excellent communication with you throughout the entire project.



Hotwire Communications has been the leader in fiber-optic technology, delivering advanced fiber-based solutions since 2002. With a nationwide footprint, we cater our broadband, TV, and voice products to single and multi-family communities that are seeking an enduring technology partner. With up to 10-Gigabit symmetrical speeds, we ensure a future-proof network with end-to-end management. Experience Hotwire Communications' unparalleled concierge-style approach to customer service through our dedicated account managers, 100% U.S.-based call centers, and engaged senior leadership to deliver an unmatched service experience.

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Lazega & Johanson is the premier law firm specializing exclusively in the representation of condominium and homeowner associations throughout Georgia. Our team of experienced attorneys and paralegals are problem solvers who focus on proactive, practical and cost

effective approaches for our clients. We also offer unmatched assessment collection results, with two exclusive programs which make assessment collection economical for every community. Our Free Collections Program has absolutely no cost for initial collections, and our Contingency Collections Program offers a no-risk collection option. Let us help your community today! www.LJLaw.com.



Lueder, Larkin & Hunter has specialized in community association law since inception. Our practice team structure, leveraging the benefits of technology, makes it possible to marshal all the resources our clients require to advance even their most ambitious legal objective. We offer multiple billing arrangements because each community association is unique, and the simple fact is that there is not one approach that works best for all communities. Our goal is to provide unparalleled legal services with the rate structure that works best for your association. We know community associations. We invite you to get to know us.



MillerDodson Associates, Inc. has specialized for 30 years in providing reserve studies to Community Associations, Religious and Educational Facilities, Resort Communities, Golf Courses, and Country Clubs. Whether your organiza-

tion is looking to assess its current financial structure or develop a sustainable funding strategy for the future, MillerDodson provides the necessary insight to help make the most informed decisions. MillerDodson reserve study reports are intuitive, easy to read, and detailed. Headquartered in Annapolis, Maryland, the firm provides expert professional services through its Maryland headquarters and through its network of reserve analysts and specialists located throughout the United States.



National Cooperative Bank (NCB) provides banking solutions for housing communities nationwide. With over 40 years of experience, NCB offers a full suite of banking products and services uniquely tailored to the housing market - including

cash management, investments, and financing options. Currently, NCB has more than 3,000 relationships with housing communities and their respective property management companies. Call or text us today at 559-HOA-LOAN or visit www.ncbassociationbanking.coop.



Naturescapes delivers commercial landscape services across the greater Atlanta and north Georgia region specializing in homeowner association communities, commercial buildings and shopping centers.

Since 1983, our teams wake everyday with an unmatched commitment to deliver the highest quality landscaping service in the industry.

As one of Georgia's top landscaping companies, we have cultivated long-lasting relationships with HOA boards, property managers, and property owners. Now, as a part of the yardnique family of landscape companies, we have enhanced our capabilities and look forward to creating new relationships. Ready for quality landscape service from Naturescapes? Give us a call today 770-923-7023.



NGLM is a full-service landscape firm in Atlanta. We offer award winning design/build services for residential and commercial clients. We also offer complete landscape and grounds management programs to commercial clients.

NGLM has the capacity to take any project from inception, through construction, and into completion - and then maintain the property for years after. NGLM's turnkey landscape design/build and management services offer to you using our award-winning crews and designers. Our job is to make the life of our clients easy. We aim to take as much off of your plate as possible. Your satisfaction is our success!



Northwest Exterminating is a family owned and operated pest control company that was established in 1951 by L.A. Phillips and his wife, Emma Lene Phillips. The company

was founded on the values of honesty, integrity, and excellence. Today these values remain the core of Northwest Exterminating as we have grown from a family of 2 to a family of hundreds of team members and multiple service centers throughout Georgia and Tennessee. Our Community Association Team specializes in customized and effective termite control, pest control, mosquito control, wildlife services, lawn care, insulation, and HVAC services for your properties.

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NOWACKHOWARD
COMMUNITY ASSOCIATION ATTORNEYS

NowackHoward, LLC is the premier law firm specializing in community associations in Georgia. Led by attorneys with unmatched experience, NowackHoward is driven by a passion for protecting the rights and improving the operations of community associations. NowackHoward represents clients regardless of size or location. The firm provides the full range of legal services, including general counsel; governing document interpretation and amendments; covenant and rule enforcement; assessment collection and lien foreclosure; association meetings and parliamentary guidance; insurance claims, coverage and defense; contract review, negotiation and disputes; Fair Housing Act claims; zoning; and construction defect and general litigation. Please visit www.NowackHoward.com to learn more. The Counsel Every Community Needs.



P3 Painting & Renovations specializes in large community-wide projects for the Homeowner, Townhome, and Condo Association Communities and has completed over 10,000 projects.

Our team of professionals has extensive experience in the general contracting industry and understands that each project deserves unbridled attention to craftsmanship and quality. P3 is a Licensed General Contractor and uses only the highest quality products to provide long lasting results. All P3 projects include dedicated project managers, detailed bids and a comprehensive scope of work, competitive pricing, and quality work and products. Our services include painting, masonry/concrete/stucco, pressure washing, carpentry, major renovations, and amenity renovations.



We understand that damage to your commercial or residential property can be stressful and interrupt your business or life. As a leader in emergency response and property restoration services, you can rely on Parker Young Construction to clean-up, repair and restore property damage caused by water, fire, storms, or other traumatic events. No matter the size or scope of the disaster, our team is here for you. A proven track record of superior response and unmatched resources has made Parker Young Construction the contractor of choice for property owners, property managers and homeowners. Our restoration specialists guide you through the claims process with quick and compassionate service, honest and frequent communication, and superior workmanship.

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PEST USA has dedicated years to the specific needs of HOA's, townhomes and condo Communities. Our goal is to provide the absolute best possible service and customer care in Georgia as well as make each and every association manager job as easy as possible. We strive to provide fast and cost-effective solutions to your Termite, Pest Control and Wildlife needs.

Don't wait... make the switch to Team Pest USA and see for yourself.



RealManage is a leading community association management company dedicated to enhancing the quality of life for residents in community associations across the United States. With a commitment to transparency, innovation, and personalized service, RealManage leverages cutting-edge technology and a team of experienced professionals to streamline operations, improve communication, and foster vibrant communities. Whether managing homeowners' associations, condominiums, or master-planned communities, RealManage takes a proactive approach to address the unique needs of each community. With a focus on integrity and client satisfaction, RealManage continues to be a trusted partner in community association management, striving to create thriving and harmonious living environments.

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Remediation Group, Inc. is a fully licensed environmental, restoration, and remediation firm located in the heart of Atlanta. 24 hours a day, 7 days a week, we are readily equipped to respond to your emergency and restoration needs.

Our mission is to prevent further damage from occurring to communities by putting a swift plan into motion and providing managers and HOA's with a partner as each loss is navigated. Our staff is comprised of individuals who carry a wealth of experience and expertise. Most importantly, Remediation Group understands the value of relationships and provides our clients with information based on current standards and regulations needed to make wise decisions, limiting liabilities for all parties involved.



Roof it Forward focuses on providing excellence in roofing, gutters and insulation for single family, multi-family, HOA's and Property Managers. We are dedicated to providing expert consultation, exceptional customer care and the best workmanship in our industry while giving back to the communities we are blessed to serve. At the core of our mission statement we have committed to volunteer our time to give back a portion of every dollar we earn to organizations that fight childhood cancer. When you chose to partner with us on a project, your money goes further than just getting a quality job... We Roof It Forward!

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Russell Landscape Group offers a complete range of professional landscaping services for HOA, condominium and commercial properties in Atlanta, Charleston, Destin, Hilton Head, Nashville and Savannah. Russell Landscape Group is a leader in southeastern landscapes and is listed in the top 100 commercial landscape contractors in the country and proudly supports CAI and its mission to support all community associations.

Russell Landscape Group offers a complete range of professional landscaping services for HOA, condominium and commercial properties in Atlanta, Charleston, Destin, Hilton Head, Nashville and Savannah. Russell Landscape Group is a leader in southeastern landscapes and is listed in the top 100 commercial landscape contractors in the country and proudly supports CAI and its mission to support all community associations.



Silverleaf Management Group provides community association management to homeowner and condominium associations in metro Atlanta. We combine innovation with a high-level of customer service to provide a unique and effective solution for community management. We support communities of any size and provide professional community management services accentuated with personalized attention. Silverleaf is proud to hold the Accredited Association Management Company (AAMC) designation and our manager credentials include Association Management Specialist (AMS), Certified Manager of Community Associations (CMCA), and CAI's highest designation, the Professional Community Association Manager (PCAM). At Silverleaf, if we aren't exceeding your expectations, we aren't working hard enough!

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Tina Saadat**

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The Georgia Chapter of CAI is the voice of the community association industry in the state. Our purpose is to facilitate the professional creation and operation of community associations through the delivery of high quality education for our multidisciplinary membership. We are committed to building cohesion, integrity and respect.



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Vision Statement:

To be the voice of community associations throughout the state of Georgia.

Giving Back to Community

By Stephanie Munn, PCAM
Access Management Group

When was the last time you asked someone how they were doing, and they didn't say, "It's been busy" or something similar to that. We live in a culture with so much going on in all different areas of our lives, and most of the time, we don't even realize it. But it is so important to stop and make sure that our calendars don't dictate our lives, and we plan activities with intention. Most counselors, therapists and spiritual advisors recommend "giving back" as a part of keeping peace in your life and maintaining your mental health.

Living within a neighborhood is the perfect place to give back to those around you. In fact, this should be one of the first places we think about doing it, instead of complaining or trying to fix



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the people we live closest too. Giving back to the community is also not just the Board's responsibility; each owner within the community can and should participate.

Here are some practical ways for the average person to give back to the community around them:

- Organize Community Events — You always don't have to have a committee or be on a committee to host an event. For example, if you are a mother with young children and go to the pool regularly, you can invite other families to join you at a particular time and date. You can ask everyone to bring a food item to share and have a good "old-fashioned" potluck. Having events like this often gets people out of their comfort zones and brings people together who might really need it in their lives, but they just needed an invite.
- Helping Hands Committee — This is a committee that specifically addresses needs as they arise within the community. It can be anything from bringing dinner to a family who just came home from the hospital from having a baby, to sending flowers because of the passing of a family member. The great thing about this type of committee is that it can be done with a group of people or just individually. Allowing neighbors to become vulnerable with one another to share life's good and bad times can not only give individuals a sense of purpose but create lasting friendships.
- Gifts and Gaps — Know what your gifts or talents are and lend them to someone who may not have the same gifts or talents. For example, if you are good at working with contractors and you're getting a quote on some work around your house, ask your neighbor if they need something quoted out at their home. Or if you like to walk, ask your neighbor who is handicapped if you could walk their dog for them. Simple acts of kindness like this can go a long way toward creating community.

"Allowing neighbors to become vulnerable with one another... can not only give individuals a sense of purpose but create lasting friendships."

When we intentionally create a life of giving back to those around us, I believe we will find ourselves more at peace. Some people may do more than others, and that is ok but just start somewhere, with someone. And when you do, you will see that you just didn't bless someone else, you feed your soul. ■



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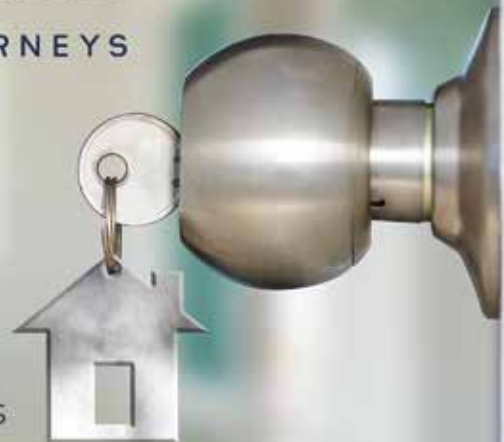
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Putting Your Mind at Ease: The Corporate Transparency Act

By Benjamin Ost, Esq.,
Dorough & Dorough, LLC

I will lead with the bad news: there is still a great deal of uncertainty when it comes to The Corporate Transparency Act (“CTA”), which was enacted by Congress January 1, 2021, for the purpose of preventing financial crimes like money laundering, corruption, tax fraud and financing of terrorism. In the simplest terms, it creates an ongoing requirement for a community association to file information about its directors and officers while imposing hefty fines for failure to comply. The good news is twofold: (1) many organizations have already challenged its enforcement, including CAI, which has filed a lawsuit specific to enforcement against community associations and (2) while somewhat onerous, the filings required to keep an association compliant with the CTA are not complex or difficult.

The CTA creates a database of “Beneficial Ownership Information” (BOI) that became effective January 1, 2024, for any corporate entity that is not exempt. As you probably have heard, under the current CTA language, most mandatory membership owners associations, such as homeowners associations, condominium associations and property owners associations, are not exempt entities and must comply with the requirements of the CTA.

So, what does that mean for your association? Effective January 1, 2024, any “new” mandatory membership owners association (“Association”) created by filing articles of incorporation with the Georgia Secretary of State was required to file with Financial Crimes Enforcement Network (“FinCEN”) the following information: its business name, current address, state of formation and EIN, as well as the name, birth date, address and government issued photo ID (such as a driver’s license or passport) of every direct or indirect “Beneficial Owner” of the entity. It is likely that every officer of an association is deemed a Beneficial Owner and must provide the above information to the filer of the BOI report, and every member of the board of directors of an Association who is not an officer likely will be subject to the same requirements. An owner of 25% or more of an entity also is deemed a Beneficial Owner, and homeowners in smaller communities may need to provide BOI information even if they do not serve as a director or officer of the Association.

The BOI report must be submitted to FinCEN through an electronic filing on its website. Currently, there is no charge for submitting the filing directly to FinCEN. The FinCEN database is secure but may be accessed by Federal, State, local, and Tribal officials, as well as certain foreign officials who submit a request through a U.S. Federal government agency, to obtain BOI information for authorized activities related to national security, intelligence, and law enforcement. While it may be unlikely that any Federal, State, local, Tribal officials or certain foreign officials would request access to an Association’s BOI information, Associations are currently required to comply with the CTA.

Associations that existed prior to the January 1, 2024, deadline are given until January 1, 2025, to submit the initial BOI report to FinCEN but are not required to submit information about the applicant who initially formed the Association. Associations created on or after January 1, 2024, have ninety (90) days from the date the entity was formed with the Georgia Secretary of State to submit the initial



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“...every annual meeting at which new directors and/or officers are elected would trigger an updated BOI report that would need to be submitted to FinCEN.”

BOI report to FinCEN and are required to submit additional information about the individual who initially formed the Association. Associations which are created on or after January 1, 2025, will have thirty (30) days from the date the entity was formed with the Georgia Secretary of State to submit the initial BOI report to FinCEN and are also required to submit additional information about the individual who initially formed the Association.

While it is not currently clear how often a BOI report must be updated with FinCEN, any change in the Beneficial Owner(s) would result in a need to update that information within thirty (30) days of the date of said change. For example, every annual meeting at which new directors and/or officers are elected would trigger an updated BOI report that would need to be submitted to FinCEN. It is likely that this ongoing obligation will be the hardest part for most associations to comply with as it theoretically requires a new notice for every resignation and appointment, vote, or other transition of directors or officers.

The penalties for noncompliance with the CTA are hefty: \$500 a day up to \$10,000, and up to 2 years in jail, so, while compliance will be onerous for most associations, the penalties might be worse. Please note that, as far as we can tell, no such fines have been levied against any community association to date and it is likely that multiple rounds of notices would be presented to an association prior the imposition of a fine.

In conclusion, it is best to begin prepping for these filings well ahead of the January 1, 2025, deadline to ensure that your association is ready to timely file the required information. It is our fervent hope that CAI’s challenge will successfully exempt community associations from the CTA requirements given the unlikelihood that a community association would be the source of the crimes which the CTA is meant to prevent. Until that time, however, it is better safe than sorry as no one needs the threat of fines or jail time hanging over their heads. Please note that there is great information about CTA and its impact available on CAI’s website. ■



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Save Your Sanity

Resist Engaging with HOA Residents on Social Media

By Lisa Simmons,
President of Beacon Management Services

In the digital age, social media platforms have become popular tools for communication with homeowner associations. Practically every association has a Facebook page, or something similar. It's easy to post community events, holiday parties, security alerts, and general information that keeps residents informed. What could be the problem? While social media offers convenience and connectivity for its readers, it also poses risks and challenges for homeowner association (HOA) management companies and their employees. This article seeks to explain why HOA management companies should refrain from engaging with and responding to social media comments posted by residents for the following reasons:

- potential legal issues
- the risk of personal and professional boundary violations
- the potential for escalation of conflicts
- the threat of defamation and liability

Convenience to a Fault

Social media's convenience can be misleading for HOA management. While it facilitates rapid information dissemination, relying on it for official communication can lead to serious legal issues. Comments or notifications on social media do not constitute legal written notice. For instance, if an HOA management company issues a written warning concerning a violation of bylaws via social media, it would not be recognized as legitimate in court. Official notices must still be sent through traditional methods, such as mail, to ensure legal validity. Therefore, HOA management companies should avoid using social media as a primary means of communication for important matters to prevent legal complications.

Easily Associated with Personal Pages

Social media platforms thrive on connectivity, which can blur the lines between personal and professional interactions. When board members or HOA officials engage on the association's social media page using their personal accounts, they inadvertently link their personal lives to their official roles. This connectivity increases the scrutiny on their personal social media activity, as board members are held to higher standards of accountability both publicly and privately. Inflammatory comments or unprofessional behavior on personal pages can undermine their respectability and the HOA's credibility. To mitigate this risk, HOAs should avoid having their management or board members engage with social media comments, thereby maintaining clear boundaries between personal and professional identities.

The Inflammatory Nature of Social Media

Social media is notorious for its potential to host negative or inappropriate commentary. Even with the best intentions, an HOA's social media page can become a battleground for grievances. Publicly responding to critical comments can exacerbate conflicts and lead to breaches of fiduciary duties. The HOA's statements on social media can be construed as official positions, potentially harming the HOA's legal standing. Engaging in disputes online can escalate tensions and result in public relations disasters. To avoid these pitfalls, HOA management companies should refrain from engaging with comments

"The HOA would be responsible for promptly removing inappropriate content..."

on social media and instead handle grievances through more private and controlled channels.

Legal Risks and Liability

Comments on social media can expose HOA management companies to legal risks, including defamation and harassment claims. While the law regarding online defamation is still evolving, it is possible for an HOA or its agent to be held liable for defamatory comments posted by members on its social media page. Moreover, allowing harassing or defamatory comments to remain on the page can lead to additional legal challenges. The HOA would be responsible for promptly removing inappropriate content to mitigate these risks. Given the unpredictable nature of social media interactions, it is prudent for HOAs to avoid the potential for liability by not engaging with or monitoring social media comments extensively.

Inaccessibility for All Members

Not all HOA members use social media, making it an unreliable platform for disseminating important updates or notifications. Relying solely on social media for communication can exclude members who do not have access to or choose not to use these platforms. This exclusion can lead to claims of inadequate communication and transparency, further complicating the HOA's management and member relations. To ensure inclusive and effective communication, HOAs should use traditional methods alongside any digital platforms, but not depend on social media as the primary means of engagement.

Conclusion

While social media offers potential benefits for community-building and real-time communication, the risks and challenges it poses for HOA management companies outweigh these advantages. Legal issues, personal and professional boundary concerns, the potential for conflict escalation, and the risk of defamation and liability are significant drawbacks. Additionally, the exclusion of non-social media users further complicates its use as a primary communication tool. Therefore, it is advisable for HOA management companies to refrain from engaging with social media posts, focusing instead on more controlled and legally sound methods of communication and dispute resolution. By doing so, HOAs can maintain professionalism, protect their legal interests, and ensure effective and inclusive communication with all members. ■





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Level Up the Health of Your Community Association's Savings with Strategic CD Laddering

By Carolyn Moscoso,
Alliance Association Bank

Community association managers juggle many financial responsibilities. While some can be planned for, others cannot. One strategy to bridge the gap is certificate of deposit (CD) laddering.

CD laddering spreads a community association's reserve funds across multiple CDs with staggered maturities. The goal of a CD ladder is to obtain a higher yield on deposits with CDs that mature during regular intervals, making funds accessible while maintaining liquidity standards. This allows scheduled access to cash while earning higher returns than regular savings accounts. These higher returns can also help offset rising insurance premiums and project costs due to inflation.

What Is a CD Ladder?

Many banks specializing in the HOA space offer certificates of deposit with terms from 30 days to 60 months. A CD ladder typically focuses on shorter terms of up to one year. A simple laddering strategy would include opening four CDs for terms of three, six, nine and 12 months. In this scenario, a CD matures every 90 days, providing an "off-ramp" where the association can access the funds or renew the CD if the funds aren't needed.

The bank can also create CD ladders for associations with significant reserve funds. If your bank is part of the IntraFi network of financial institutions, they provide access to multimillion-dollar FDIC insurance coverage through the Certificate of Deposit Registry Service (CDARS). Following the CD laddering strategy, funds are placed into accounts issued at other banks in the network — in increments below the standard FDIC insurance maximum — so that both principal and interest are eligible for FDIC protection. As a result, associations can access the benefits of extended FDIC coverage and the convenience of one seamless relationship.

For example, if an association has \$1 million in reserves and plans a \$500,000 paving project in six months, it can invest \$500,000 in two \$250,000 six-month CDs. The remainder could be invested in shorter- or longer-term CDs, depending on liquidity requirements. Each plan can be tailored to an association's unique needs, taking advantage of promotional interest rates and other opportunities.

Investing in CDs may require a minimum deposit, but more often than not there are no fees to establish a laddering program. Associations usually invest reserve funds — not operating funds —



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for CD laddering. The amount to invest depends on upcoming projects noted in the association's reserve study and any other liquidity requirements. Your bank can review these needs with you and design a customized strategy for your association.

Why CD Laddering?

CD laddering offers many advantages for community associations and HOAs:

- Available cash
- Longer-term CDs can provide greater returns, but community associations often need ready access to money. A mixture of maturity dates offers the best of both worlds. With CD laddering, associations invest in CDs with short, medium and longer terms, making funds available at regular intervals.
- Renewable strategy
- As one CD matures, the funds can be reinvested in a new CD to maintain the strategy.
- Financial flexibility
- Shorter-term CDs — one year or less — offer greater financial flexibility in the ever-changing environment of association boards.
- Funds are insured

CD investments through an IntraFi network participating bank should be eligible for CDARS, which provides access to FDIC insurance coverage above standard limits. Deposits are divided into amounts under the standard FDIC maximum of \$250,000 and placed in deposit accounts at banks participating in the CDARS network.

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Experienced community association bankers should take the time to understand your association's needs and plans and use their knowledge and expertise in the industry to develop CD ladders and other strategies to maximize your association's financial flexibility. ■



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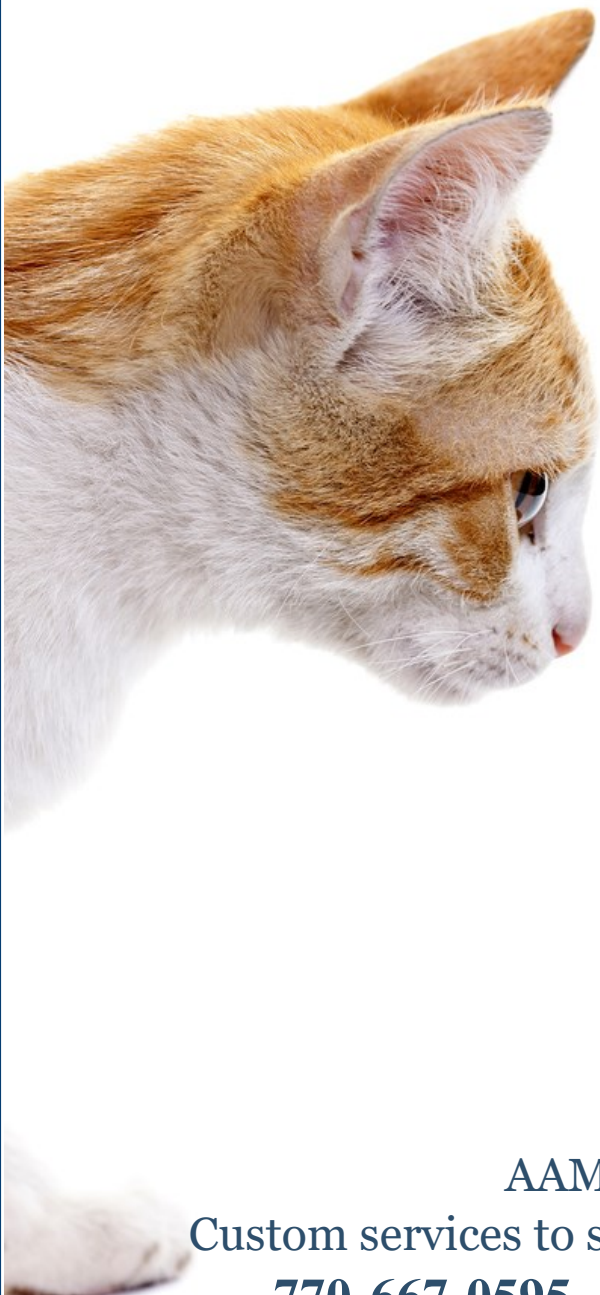
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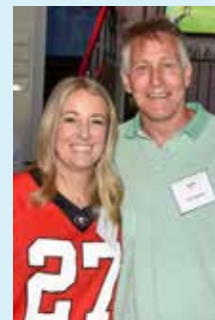
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Reserve Studies: Your Key to Community Wellness

By Nick Brenneman,
Reserve Advisors

It's no secret that being proactive, whether with your wellness, money, or schedule, can save you from winding up in a regretful situation. Getting your yearly check-up can prevent underlying health issues from compounding into something larger. Keeping a calendar can help you avoid receiving the silent treatment over a forgotten anniversary. And 65-year-old you will thank 22-year-old you dearly for opening that retirement account which at the time felt pointless. While the benefits of being proactive are not always immediately felt, the consequences of operating reactively are tangible, and in a community association, those consequences affect the well-being of both the community as a whole and each resident individually.

A lot of what keeps an association running harmoniously lies in the hands of the board, including the choice to conduct and follow a reserve study, which is arguably one of the most effective tools available to facilitate community wellness. Reserve studies take a comprehensive look at your association's finances and current reserve balance and an in-depth physical inspection of the property's association-maintained components to create a 30-year capital plan outlining project timing, project costs, and a reserve savings schedule. With more states implementing legislation requiring reserve studies, their importance in facilitating proactivity and community wellness has become indisputable.

Most tension surrounding maintenance or replacement projects boils down to two factors — timing and cost — with associations asking, "When do we need to do this, and will we have enough money at that time?" When funding sources for capital-intensive projects are identified proactively and utilized properly, these large-scale, sometimes intimidating projects like a full roof replacement can become much less overwhelming.

Reserve studies eliminate the uncertainty surrounding both timing and cost, as they provide an actionable timeline for maintenance/replacement projects and reserve savings, ensuring adequate funds to complete each project on time without the need for special assessments or bank loans. However, if a community is underfunded and has critical maintenance needs, alternative funding methods may be necessary. Your reserve study provider should be able to help navigate this challenge, exploring all possible options and incorporating them into the study's capital plan.

Of course, special assessments, raised dues, and bank loans are not anyone's favorite buzzwords. When the need for alternative funding



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“Most tension surrounding maintenance or replacement projects boils down to two factors — timing and cost...”

sources arises, chances are that unhappy resident complaints arise as well, and understandably so. Homeowners already pay their monthly dues, and on top of that, have the financial well-being of their families to worry about. When residents are faced with a hefty special assessment or raised dues, their personal financial plans are disrupted, and in some cases (especially in communities with fixed-income residents) they simply cannot afford it. This can cause conflict between the board and unit owners, who may feel that their money has been mismanaged. Similarly, suppose maintenance or replacements have been deferred due to financial inadequacies or lack of project planning. In that case, chances are that residents aren't too happy about their missing shingles or the potholes they dodge on their way to work every day.

While residents have every right to be upset by these hiccups, the board was likely not acting maliciously. In most cases, the board is simply uninformed and unknowledgeable about the true cost of ownership in the association and the planning it takes to maintain the property. Capital planning is a long-term game, and because boards experience rapid short-term turnover and different boards prioritize different aspects of community living, these plans often get forgotten, changed, or aren't created in the first place.

With their 30-year span, reserve studies produce both a capital plan and the ability for current and future boards to utilize the same go-to resource for budgeting and project prioritization, ensuring continuity regardless of turnover. Many reserve study providers also offer to present their findings and recommendations to the board and management, so regardless of a board's differing opinions, everyone has a clear understanding of the road ahead and the reasoning behind it. This transparency can then be shared with homeowners, who will gain peace of mind knowing exactly where their money is going and when.

Not only are reserve studies an invaluable tool for your community's physical and financial wellness, but they are also a way to champion the wellness of homeowners and board members alike. This budget season, consider the importance and benefits of conducting a reserve study if your association has not had one. If your association has had a reserve study, consider updating it if it is over three years old to ensure it is still accurate. And most importantly, if you have a reserve study in hand, now is the time to utilize it! ■

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Work, Family, Self: The Importance of Effectively Balancing Responsibilities and Relationships

By Jessica Jones, CMCA, AMS,
All-In-One Community Management

Think about your typical week. What does it look like? Out of the twenty-four hours in a day, how many, on average, are spent working? How many do you spend quality time with family and friends? How much is spent on sleep or self-care? Do the answers represent your ideal balance between work, home, and self?

Community Association Managers usually have a mixture of regular business hours and a flexible schedule that allows them to balance their time as needed throughout the week. We are often juggling a variety of tasks, including, but not limited to, meetings, action item lists, large scale projects, and several general inquiries from neighbors and Board members. The meetings may take place monthly or quarterly, during the morning, afternoon, or evening, and sometimes managers have multiple meetings on the same day. It is not often a clear cut 9am-5pm work schedule. Meanwhile, there are also chores, holidays, vacations, appointments, milestones and more going on at home that must be considered as well. At times, especially during the pool, budget, and annual meeting seasons, it can be difficult to find a good balance between work and home life. Sometimes it seems like you need more hours in a day to complete everything needed, but alas, we each only get twenty-four.

Often, we are told to leave our emotions at the door, but sometimes it is not that easy. You may feel as though you had a splendid work week, only to find that your family is upset that you did not pull your weight at home. Or you may have had a great family week, only to be significantly stressed about all the work that you do not feel you got to, or several follow-ups being received. Unfortunately, any negative feelings are likely to bleed over into other aspects of your life which will adversely affect your performance and mental/emotional wellbeing. Finding a balance between the two will contribute to a more positive and enjoyable experience overall. Failure to do so may lead to difficult conversations, feelings of disappointment, mistrust, or resentment by those who are counting on you, damaged relationships, and the loss of clients as well.

If asked which is more important, the job or your family, most people would respond that of course family is the most important. We know also that work allows us to financially care for our family, so it is also important. But at the end of the day, the memories of the time they spend with you (or without you) and how you make them feel will be what matters most to those closest to you. It is easy to become immersed in this career when you care about your performance and the wellbeing of the communities and people you manage, but it is important to take the time to ensure you are making family, friends, and yourself a true priority as well.

Imagine this: You are a portfolio manager. It is Thursday. You have already attended three board meetings and two site visits to meet with vendors this week, each of which ran later than expected. Emails are piling up and you have new sets of action items from your meetings. You have technically worked around ten hour shifts each day and would be clocking in at around thirty hours, and it is just now Thursday. Due to the meetings running late, you missed family time and a few chores you needed to complete fell behind at home as well, so your family is feeling a bit overwhelmed trying to pick up the slack. As such, you had planned to leave the office early today to balance the scales and spend some time with family. In fact, you just got off the phone with your family member who is currently waiting for you

at home and is expecting that you are leaving the office in the next five minutes. Amidst packing your laptop for the day, you are interrupted by a colleague advising that Mr. Benjamin Shortfuse, the president of Pleasant Path HOA, is in the front office asking to see you. They advise that he is upset and needs assistance regarding a matter that has arisen. You have only been collaborating with this community for a short length of time and have been making efforts to build trust with the Board. The community, however, has had several complex concerns come up over the last year and frustrations are high amongst the stressed Board of Directors. Also, the community itself is around an hour away,

so if Mr. Shortfuse came all the way to the office to speak to you, it must be about a matter requiring more guidance than a phone call or email could provide. You are met with the need for a decision. For many people, it is a difficult one. Do you explain to your family members that you need to work late yet again this week, negatively affecting your relationship with them? Do you politely explain to Mr. Shortfuse that you are sorry that he came all the way to the office, but you are unfortunately unable to stay and discuss the important topic and he'll need to instead schedule a separate appointment to meet with you later, which will likely cause frustration and damage your reputation and relationship with the community's Board?

These types of tough decisions seem to come up often for community association managers. From meetings running late, week-end membership meetings, an influx of tasks making it seem that working later is needed to catch up, to the emergency situations causing everything to be put on hold while you put out the fire, regardless of if it is 2pm or 2am, during business hours, or on the weekend, during a holiday, or at dinner time. Because we care, we are often all in for the communities we manage, and it is easy to get focused and work more than forty hours a week. On the flipside,





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WORK, FAMILY, SELF...from page 20.

It is also easy to try to spend time prioritizing family after a busy work period and feel stressed over the emails and tasks piling up while you and your family are trying to enjoy an outing. It can seem that one or the other is always off balance, and you spend so much of your time trying to balance work and family that you forget to take care of yourself in the meantime. It becomes stressful, frustrating, and can make you feel guilty for letting down those that depend on you when you are not performing as well as you (or they) feel you should. It can damage work, family, and friend relationships, as well as your overall health, all of which can be the most painful outcome of it all. To avoid this, it is important to find a balance that works for you and your situation to ensure that you can maintain healthy relationships in each aspect of your life.

Tips to Consider:

- Answer the questions at the beginning of this article honestly. If your reality does not represent your ideal balance, identify what needs to change and why.
- For a few days, try tracking the tasks you do and the length of time you spend on each. Next, categorize each into work, family/friends, and self-care buckets to see how you are really spending your time.
- Ask yourself if there is a way to better organize your time so that you can be more efficient and effective in each? Example: Instead of trying to work from home and complete chores in between tasks, constantly bouncing back and forth or being interrupted, block off

a set time to focus on work and a set time to take care of chores so that you can effectively tackle both.

- Identify tasks that you are doing which could be delegated to someone else to free up time for you to work on higher priorities that cannot be passed to someone else to complete.
- Set expectations early for home and work and provide gentle reminders as needed. Example: Set your schedule to be in the office on Tuesdays and Thursdays, then encourage Board members to schedule meetings with you ahead of time for those days if they need a one-on-one meeting with you. Example 2: Block off Wednesday and Friday evenings on your calendar to ensure you do not schedule meetings for these days so you can dedicate this time to family or self-care. This allows clients and family to know when to plan time with you.
- Keep healthy snacks nearby and set calendar reminders, if needed, to ensure you take breaks, eat, and hydrate throughout the day.
- If you are finding it difficult to make time to do something for yourself, add it to your calendar and block off time to do it. Example: You have been trying to find time to go to the store to pick up a gift for a birthday party happening next week. Look at your calendar, pick a day that works, and purposefully block off time to get it done. This way you effectively ensure you have time in your busy schedule to make it happen.
- If working on a time-consuming task, set a reasonable time limit, and set an alarm so you know when you need to wrap up or move on to the next task.
- Group similar tasks together so you can effectively and efficiently knock them out while you are in the mindset to do them.
- Overcommunicate with family regarding your schedule, provide regular updates as schedules change, and do your best to stick to the plan as much as possible.
- Be proactive and plan for the week. If you know you have a busy meeting schedule, take the time to help with chores over the weekend or on non-meeting days. Examples: fold clothes or prep meals ahead of time so your family is set up for success. This will help them feel less stressed and see your contributions, even if that meeting runs over again and you cannot make it home in time for dinner.
- Post a family calendar at home, or in a phone app, which reflects your meeting schedule, so your family knows when you are unavailable outside of emergencies.

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Limit Stress by Efficiently Adhering to Association Responsibilities

By Brianne L. Wingate & Madeline K. Bader, Esq.,
Coulter & Sierra LLC

We all know that community associations, acting through their boards of directors, have certain, minimum duties and responsibilities. These may be outlined in the association's governing documents, or Georgia law, such as the Georgia Nonprofit Corporation Code, Georgia Condominium Act or the Georgia Property Owners Association Act. Failure to meet these requirements could expose an association and/or its board to legal liability. Boards may also expose their association to legal liability by choosing to go above-and-beyond the minimum requirements. While this may stem from good intentions, a board that over-extends itself sets an unreasonable and unnecessary standard for future boards. Not to mention, overextension by the board can lead to burnout, inefficiency and record-keeping challenges. None of these outcomes serve an association's best interest.

Boards, oftentimes newly elected boards, may feel compelled to exceed mandated duties in an effort to "right" the "wrongs" of previous boards. Boards may feel pressure to help neighbors or respond to wants expressed by the community. Owners often assume that their association should be involved in every issue that arises in their community, but this belief is misplaced. The Association, typically, has no legal responsibility to involve themselves unless mandated by the governing documents or Georgia law.

For example, imagine two neighbors are in conflict over a boundary line. Neighbor A claims that Neighbor B has placed a fence in a manner that encroaches on Neighbor A's lot. Neighbor A then submits a complaint to the association's board, who is now considering how to address this matter. Under these specific circumstances, this is an owner-to-owner issue, and the association has no obligation to get involved. A simple message to the affected owners outlining the association's position would be an appropriate way for the association to document, for its records, that it considered the issue and determined it was a private matter for the owners to sort out on their own.

It is important that an individual serving on an association board is able to distinguish between their ideals and their official responsibilities. The following are seven strategies that can help directors interpret this line:

1. Remember that despite living in the community and being friends with other owners, a director has an obligation to avoid conflicts of interest and serve the interests of the community above their own or those of their friends.
2. Consider implementing a board code of ethics and/or requiring an annual board-training course to ensure all directors are aware of their roles and responsibilities.
3. Streamline and organize communication processes among the directors and between the board, association partners and the



owners. For instance, have a strategy in place to quickly notify owners when a matter is outside of the association's responsibility. However, if an owner is not receptive to that message, then consider involving legal counsel to communicate to the owner the reason for the association's position of non-involvement.

4. Set clear expectations at membership meetings regarding what issues the board will address and which ones fall outside the scope of the board's authority. Additionally, notify the owners that any questions or concerns that are specific to their lot or unit should be submitted through the proper channels outside of the meeting.
5. Do not hesitate to work with association partners to help streamline communications and related processes. For example, consider having a single channel for owner questions and concerns, whether that is a designated contact person, dedicated e-mail address, or similar.
6. Recognize your limits, both in terms of allocating your time and resources, as well as avoiding undue stress related to increasing director/board responsibilities.
7. If you are unsure whether the Association has responsibility in a matter, inquire with the association's attorney for clarification.

For many, saying "no" to a friend or neighbor's request can be distressing, but having a process in place to address owner concerns can alleviate some of that anxiety. By communicating this process to all parties involved, it demonstrates that decisions are based on required standards, rather than personal relationships or preferences. ■

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Peace of Mind with Preparations for Annual Meetings

By Christine L. Khano, Esq.,
Lazega & Johanson LLC

We all know association annual meetings are important and present an opportunity for the community to come together and address various critical matters. The meeting should be a time to look forward to, but for most boards of directors and association managers, it is a time of dread. It means more work and more occasions for members to nitpick at what hasn't been done "properly."

Still, associations can't avoid them. Under O.C.G.A. Section 14-3-701 of the Georgia Non-profit Corporation Code (NPCC), an association—which is a nonprofit corporation—is legally required to hold an annual meeting. In fact, Georgia law has recently changed to include a procedure for members of associations subject to the Georgia's Property Owners' Association Act (POAA) to call an annual meeting if the association failed to hold one on or before the last day of the association's fiscal year.

Since annual meetings are unavoidable, what can we do to reduce the tension associated with calling them? We can create peace of mind with preparation. Association managers together with their boards of directors can find peace by working through the standard W's - who, what, where, and when, along with how — well before their annual meetings.

WHEN: *When should the association hold its annual meeting?*

The association's bylaws may specify if the association is expected to hold an annual meeting during a particular month or quarter of the year. While the bylaws may state when the association must hold its annual meeting, scheduling does not always work out the way we want. If the association misses the specified timeframe to hold its annual meeting, it should still try to hold an annual meeting before the end of its fiscal year to comply with the NPCC. An annual meeting held outside of the time fixed under the bylaws will not invalidate the business conducted at the annual meeting.

WHERE: *Where should the association hold its annual meeting? Should it be in-person, or can it be virtual?*

If the bylaws don't provide limitations or expressly state where the annual meeting must be held, the association may hold the meeting at any suitable place under the NPCC. More recently, many associations have gravitated towards hosting their annual meetings virtually, finding the virtual meetings maximize the number of attendees, thereby helping the community reach quorum to conduct association business.

If your community is interested in holding its annual meeting virtually, it should review its legal documents with an attorney to verify virtual meetings are allowed. The more recently drafted bylaws often expressly permit virtual meetings (and electronic communication for meeting notices). Some bylaws, however, will not reference virtual meetings at all; instead, they may be silent on the matter. Under the NPCC, unless the association's articles of incorporation or the bylaws expressly prohibit it, the board of directors may decide to hold its annual meeting virtually.

WHAT: *What is required for valid notice?*

The association will want to review its bylaws to determine what is required to provide proper notice for the association's annual meet-



"Since annual meetings are unavoidable, what can we do to reduce the tension associated with calling them?"

ing. The bylaws will typically include a notice of meeting provision and specify how many days before the annual meeting the board must provide written notice to the membership of the upcoming meeting. If the association has recently submitted to the POAA, on some occasions, the bylaws may not have been properly amended to comply with the POAA to reflect that meeting notices must give members at least twenty-one days' notice for an annual meeting.

In addition to timing, the bylaws will also specify how owners are notified. Some bylaws may still require notice to be sent by U.S. mail or to the address designated by the owner. If

the notice provision requires that it be sent by U.S. mail or the only address designated by an owner is a physical one, then the Association may need to mail a physical notice of the annual meeting as opposed to sending it out electronically. It is important for Associations and management companies to have a clear process where owners can designate an email address as their address of record to properly send electronic notice of annual meetings.

Having the Association's attorney review the annual meeting notice prior to mailing or emailing is a great way to avoid any issues and to avoid additional costs and even rescheduling of the meeting in the event that there is an issue with the notice.

What should be included in the notice?

The bylaws will dictate what should be included in the annual meeting notice. In addition to the date, time, and location of the meeting, the notice should identify any official association business the board intends to be voted upon by the membership. So, if the board intends to hold an election, the association will want to notify members of the board of directors election, how many directors are being voted upon, and, depending on the bylaws, what terms those directors will be elected to serve

While not legally required unless the Bylaws state otherwise, the notice may be accompanied by an agenda. The agenda usually covers what other matters will be discussed at the meeting and in which order. Agendas are helpful with keeping everyone—the members and the board alike—on track.

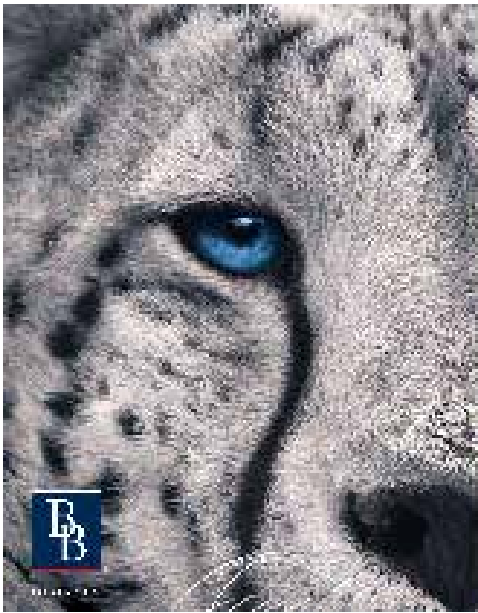
WHO: *Who needs to be notified of the annual meeting?*

While we might think all residents—owners, spouses of owners, tenants—need to receive notice for the annual meeting, the only parties legally required to be notified of the meeting are the members of the association, which most covenants identify as the owner holding title to the property as indicated by a recorded deed in the county real estate records. All members should receive notice of the meeting—even those who have their voting rights suspended. By the time the meeting comes around, those members may have their voting rights restored.

HOW: *How do we determine quorum?*

Quorum is the minimum number of members that must be present at a meeting to call the meeting to order and conduct official association

CONTINUES ON PAGE 28.



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ANNUAL MEETINGS...from page 26.

business. Managers and boards will want to review the bylaws to determine what is the quorum for a membership meeting and who may count towards quorum. The quorum may be a percentage or a fraction of the total membership, or it may only include a percentage or fraction of the members eligible to vote. The manager and board will also want to know whether quorum may be established by proxy, as well as in-person.

How to address a tough audience?

To reduce the stress of an upcoming meeting, the manager and board should strongly consider preparing an agenda and sticking to the topics during the meeting to control the conversation. We all know members will have questions, so creating an agenda that includes a dedicated Q&A section at the end can help keep the rest of the meeting on point. The board will want to keep all questions to general topics and redirect sensitive matters like personal violations or collections to private discussions outside of the meeting. Based on prior encounters with the membership, the board may determine ahead of time if the community may require security or the presence of an off-duty police officer to prevent and address difficult or aggressive behavior from members. The Association should also consider having its attorney present to answer more complicated membership questions.

Proper preparation can bring peace of mind to managers and boards alike. Associations may even wish to enlist their association attorney well in advance of the meeting to ensure they provide lawful notice to members and the actions taken at a meeting are valid. Even attorneys can—from time-to-time—contribute to the well-being of their communities. ■



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Each individual who completes the boot camp will be recognized throughout the year as a business partner leader. We will be offering this course again for our business partners in 2025! ■



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The Healing Power of Pets: Enhancing Health and Well-Being Through Pet Ownership

By Jason Wettlin,
Doody Calls

In the hustle and bustle of modern life, it's easy to neglect our well-being. Balancing work, family, and social responsibilities often leave little time for ourselves. However, an unexpected source of comfort, companionship, and health benefits is closer than we think—our pets. Pet ownership can significantly contribute to our overall well-being, offering numerous physical, mental, and emotional benefits that support a healthier lifestyle. Community association managers play a major role in supporting pet ownership for residents, enhancing their quality of life.

Physical Health Benefits

Owning a pet, particularly a dog, encourages a more active lifestyle. Regular walks, playtime, and other physical activities with pets help improve cardiovascular health, strengthen muscles, and enhance overall fitness. According to a study published in the *Journal of Physical Activity and Health*, dog owners are 54% more likely to meet the recommended levels of physical activity compared to non-owners.

Moreover, pet owners tend to engage in outdoor activities more frequently. Whether it's a brisk morning walk, a game of fetch in the park, or a leisurely evening stroll, these activities not only keep you fit but also expose you to fresh air and nature, which are essential for physical and mental rejuvenation.

Mental Health Benefits

The companionship of a pet can have profound effects on mental well-being. Pets provide a sense of purpose and routine, which can be particularly beneficial for individuals dealing with depression or anxiety. The act of caring for another living being fosters a feeling of responsibility and accomplishment, boosting self-esteem and self-worth.

Pets are also known to reduce stress. Studies have shown that interacting with pets, such as petting a dog or cat, can increase levels of oxytocin, the “love hormone,” and decrease levels of cortisol, the stress hormone. This interaction creates a calming effect, helping to alleviate anxiety and improve mood. A study conducted by the Human Animal Bond Research Institute found that 74% of pet owners reported mental health improvements from pet ownership.

Emotional and Social Benefits

Pets offer unconditional love and companionship, which can be incredibly comforting. The bond between humans and their pets is unique, providing emotional stability and support. These therapeutic benefits of pets are well-documented. Animal-assisted therapy is used in various settings, from hospitals to nursing homes, to help patients recover from illness, surgery, or emotional trauma. Therapy animals can provide comfort, improve mood, and even motivate patients to participate in their rehabilitation.

Pets also help to foster social connections. Dog owners, for instance, are more likely to meet new people during walks or visits to the dog park. These interactions can lead to new friendships and a stronger sense of community, enhancing social well-being.

Pets can play a significant role in emotional and social development for children as well. Interacting with pets teaches children empathy, responsibility, and compassion. It also provides them with a reliable source



Chalabala/Stock/Getty Images

“Pets offer unconditional love and companionship, which can be incredibly comforting.”

of comfort and companionship, helping to build their confidence and reduce anxiety. Research from the University of Cambridge found that children with pets have higher levels of empathy and self-esteem.

A major recent trend in the wellness space is mindfulness, or the mental state of being fully focused on and conscious of the present moment. This has been shown to be a powerful tool for reducing stress and enhancing overall well-being. Pets have a unique way of grounding us in the present moment, contributing greatly to our ability to achieve mindfulness. Their simple joys and routines remind us to appreciate the here and now. Whether it's a cat purring contentedly in your lap or a dog's exuberance at the sight of a leash, pets encourage us to slow down and savor life's simple pleasures.

Tips for Community Association Managers to Support Pet Ownership

- 1. Create Pet-Friendly Spaces:** Designate areas within the community where pets are welcome. This could include dog parks, pet-friendly trails, and open spaces where pets can play safely.
- 2. Implement Pet Policies:** Develop and communicate clear pet policies that ensure a harmonious living environment. These policies should address noise control, waste management, and leash requirements, balancing the needs of pet owners with those of other residents.
- 3. Host Pet-Friendly Events:** Organize community events that include pets. Activities such as pet parades, adoption fairs, and training workshops can foster community spirit and provide opportunities for residents to connect. The Human Animal Bond Research Institute reports that pet-friendly events increase social interaction and community engagement.
- 4. Provide Waste Stations:** Install pet waste stations throughout the community to encourage responsible pet ownership and maintain

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“Grounded in the Garden”

Health Benefits of Gardening and Landscaping

By Bill Pope,
Yellowstone Landscape

Health. YOUR health. Good health is vital for having a happier life, a longer life. Physical and mental health seem to be more important than ever these days. There are numerous ways to improve your health: diet, exercise, getting enough sleep, moderation in things known to be bad for us, abstinence from smoking and tobacco products are just a few examples.

Relatively lesser known (and proven) methods to improve one’s overall health are gardening and landscaping. Gardening and landscaping? Yes, gardening and landscaping. Let’s “unearth” some suggestions, methods and benefits of getting your hands dirty in your garden and landscape. People have seemingly forgotten how to get back to nature. And one sure fire way to find nature again is to be an active participant in your garden and landscape.

One of the first health benefits that comes to mind is simply getting outside and enjoying some fresh air. Many of us work indoors all or most of the day. And these environments can become stale, stuffy, and stressful. Clean, fresh air is just what the doctor ordered after a long day in the office. For those of you who practice breathing exercises, the fresh, outside air is the ideal setting for these exercises. As we approach the fall season, the temperatures start to drop and there is a crispness in the air. Breathe in, breathe out...your mind, body and soul will thank you.

Another key benefit from working in your garden and landscape is regular exercise. While working in the garden may not be as intense as time spent in the gym, your body is usually in constant motion while working in the garden. You’re burning calories, improving muscle tone and increasing your heart rate. Whether it’s push mowing your lawn or carrying bags of mulch or hauling materials or even raking leaves on a beautiful fall day, there are many types of physical activity associated with gardening. You may also perform squats and/or lunges while working to beautify your landscape.

It has been proven that being grounded in the garden helps lower the effects of stress on your body. Stress seems to be more and more prevalent these days. Why not unplug and connect with nature by spending some time in the garden? While watering and weeding, let your mind wander where time spent in the landscape can improve your mental health. The pace of the busy workday slows down when you tend to your garden.

Why not improve your diet by growing your own food? Growing (and eating) your own fruits, vegetables, and herbs can have such a positive impact on your diet and overall wellbeing. Home gardens are more likely to include vegetables as part of healthy, well-balanced diets. More often than not, there is a sense of great satisfaction and accomplishment by successfully growing your own food in a garden that you created. Tomatoes, corn, beans are typically some of the easier vegetables to grow in your home garden. While fruit trees are found in the southern garden, they may take a little more time, patience and care to reap a harvest. Herbs can be a great addition



Olina Vicky/Stock/Getty Images Plus

“And, let’s not forget peppers. Many varieties of peppers can add some spice to your garden and dinner plate.”

to the garden as well. Many varieties of herbs can be grown in the southern climate such as rosemary, mint, basil, thyme and cilantro. And, let’s not forget peppers. Many varieties of peppers can add some spice to your garden and dinner plate. According to the University of Georgia Extension Office, the following types and varieties of peppers can be grown in Georgia gardens (adding some heat to the cooler days of fall and winter):

Bell Peppers

- Big Bertha
- Camelot
- Colossal
- Karma

Hot Peppers

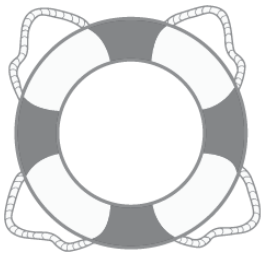
- Habañero
- Jalepeño
- Tula
- Marbles

Hot-Sweet Peppers

- Banana Supreme
- Kuberille
- Sweet Banana

Finally, there is a lesser known, but just as important, benefit to gardening and landscaping: gardening can bring people and communities together. Most gardening communities are rich with people willing to share their expertise, time and knowledge with fellow garden enthusiasts as well as new gardeners. Master gardeners are local volunteers who strive to educate and inspire gardeners of all skill levels to be successful. Community gardens can bring together people with differing backgrounds and experience to work on a common goal for their neighborhood and community.

To borrow a tagline from a longtime southern retail garden chain, it’s fun to “play in the dirt again”. It’s downright fun to get dirty every once in a while. It kind of reminds you of your childhood, doesn’t it? Plus, it’s good for your health! ■



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It's Getting Hot in Here: Health Benefits & Liabilities of a Community Spa

By Craig Sears, President,
Sears Pool Management Consultants, Inc.

Spa, hot tub, whirlpool... no matter what you call it, who doesn't love a relaxing dip in one of these warm bodies of water? The science is well documented that time spent in warm water is good for improving circulation and easing movement of joints and muscles, reducing stress levels, and providing an increased sense of well-being. So why doesn't every community have a spa?

Spas are considerably more difficult to maintain than swimming pools. There are multiple reasons.

A properly balanced swimming pool tends to stay relatively stable, barring equipment failure, power outage, vandalism, or heavy storms. In contrast, spa water chemistry is more difficult to regulate because of a higher bather to water ratio, higher amount of bather waste (sweat & urine) generated per bather, and pathogens' enhanced ability to propagate faster in warm water.

According to CPO (Certified Pool Operator) curriculum, when it comes to bather waste generated, 6 people in a 1,200-gallon spa is equivalent to 275 people in a 55,000-gallon swimming pool. To put this in perspective, a 1,200-gallon spa is a moderate to large sized commercial spa, while a 55,000-gallon pool is a medium sized condo or hotel size pool. Imagine 275 people in a hotel or condo pool. Would you want to get in? Probably not. Yet you might not think twice about getting in a large spa with 6 others. Because water chemistry in spas can go sideways in a hurry, spas are more likely to spread disease.

The good news is that because of the rapid accumulation of bather waste, commercial spas are required to circulate and filter 12 times as fast as commercial pools, turning over every 30 minutes, as opposed to every 6 hours for pools. In addition, the Pool & Hot Tub Alliance recommends the following rule of thumb for water replacement in commercial spas. Start with the number of gallons in your spa, divide by 3, and then divide by the average number of daily users. The result will tell you how many days you should go between draining and refilling your spa. This helps keep your water fresh and not cloudy from excess levels of bather waste.

Another elevated risk in spas is hyperthermia, overheating of the body which is characterized by these signs and symptoms: dizziness, confusion, nausea, headache, slurred speech, and finally loss of consciousness, which leads to drowning. These effects are magnified with alcohol or drugs in the bather's system.

The CPSC (Consumer Product Safety Commission) mandates that spa and hot tub temperature should NEVER exceed 104 degrees Fahrenheit, or there is an elevated risk of hyperthermia and heat stroke for bathers. Heater manufacturers incorporate this max limit

into their product design. It is possible to bypass the 104 F max setting, but do not do this, as the association could be held liable for any heat related injuries or deaths that occur in the spa.

It is also recommended for bathers not to soak longer than 15-20 minutes to prevent hyperthermia. For this reason, commercial spas must be equipped with a timer switch for the jets that cuts the jets off after 15 minutes of usage. This forces the bather to exit the spa in order to turn the timer switch back on (usually located on an adjacent wall), thereby giving the bather a chance to assess their condition, and exit the spa, if they notice they are starting to feel woozy from the heat.

A third reason spas are more dangerous is entrapment. Bathers are much closer to the suction outlets in the spa than they normally

would be in a pool. This elevates their risk of becoming entrapped. The VGB Pool & Spa Safety Act is named after Virginia Graeme Baker who tragically drowned as a result of suction entrapment on the main drain of her family's spa. In addition to needing compliant suction outlets, commercial spas also need an emergency cut-off switch located near the spa that will immediately cut the pumps off, which should release anyone entrapped on a suction outlet.

In summary, spas are wonderful for relaxation, stress relief and improved circulation and joint movement. However, because of their higher maintenance and safety consider-

ations, it is generally recommended to have a CPO (Certified Pool Operator) on staff maintaining and checking the chemical balance on your spa 2-3 times per day, so corrective action can be taken before a health hazard occurs. If you don't have or cannot afford an on-site CPO, you may be better off going to a professionally managed spa facility for your hot water health benefits and relaxation.

If you do have a spa in your community, educate your residents on the risks of spa usage, as well as acceptable behavior in the spa. The following rules are established standards, but this list is not comprehensive:

- No children or pregnant women, as prolonged exposure to hot water can injure or kill the fetus.
- No activities that should be reserved for a bathroom or bedroom (shampoo, shaving, physical intimacy, etc.) in the spa.
- No alcohol or drugs.
- Limit usage time to 15 minutes at a time through use of a jet timer.
- No glass.

Happy soaking! ■



*“Spas are considerably more difficult
to maintain than swimming pools.
There are multiple reasons.”*



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WORK, FAMILY, SELF...from page 22.

- Be sure to schedule one-on-one time for you and the people you care about most. Not just quality family time but be sure you are scheduling things like date nights, best-friend outings, sibling get togethers. Sometimes when you put all your time into work and family/friends in a group setting, the one-on-one bond suffers over time.

When in doubt, do not hesitate to communicate openly with your colleagues about how they are balancing the various parts of their

“Be sure to schedule one-on-one time for you and the people you care about most.”

lives. What do they feel is going well, and where are they struggling? Share tips on what each of you do to help better balance work and family. Help each other become more

effective and efficient, while also striving to maintain healthy, happy relationships both in a work setting, as well as at home. Chances are your struggles are also being experienced by others in your company. Do not be afraid to be honest, open, and ask for help when support is needed. Community association management is ever changing, hectic, and it takes a lot of work to do it successfully, but we are all in this together, so let's work as a team to provide support to each other and make our industry and the people and families in it as happy, healthy and productive as possible. ■

PETS...from page 32.

cleanliness. Ensure these stations are well-stocked with waste bags and are regularly serviced.

5. **Encourage Responsible Ownership:** Educate residents on responsible pet ownership. Distribute informational materials that cover topics like regular veterinary care, proper nutrition, and the importance of exercise and training.
6. **Support Pet Services:** Facilitate access to pet services such as grooming, training, and veterinary care. Partner with local businesses to offer discounts or host on-site services for residents.
7. **Promote Community Interaction:** Encourage pet owners to engage with one another. Create a pet-owner directory or social group where residents can share experiences, tips, and arrange playdates.

Conclusion

Supporting pet ownership within your community can lead to a myriad of benefits. From physical exercise and emotional support to fostering mindfulness and social connections, pets enrich our lives in countless ways. Community association managers can play a pivotal role in enhancing the quality of life for all residents by creating a pet-friendly environment. By promoting responsible pet ownership and facilitating opportunities for residents to connect with their pets, community managers can help foster a healthier, happier community. ■



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