


THE HEARTBEAT

— SPRING 2025 —



Your Step-by-Step Guide
to: Roof Damage Caused
by Heavy Rain, Strong
Winds, or Hail

See page 23.



Spring 2025

Table of Contents

President's Letter.....3

By: Jan Mullaney, EBP

Mark Your Calendars
for the Upcoming Events6

MOLAC Committee Update.....12

By: Steve Doores, MBA, PCAM, EBP

Day at the Capitol-March 4th13

2024 Chapter Award Winners!.....16

Preventative Maintenance and the
Importance of Sewer Line Mapping
for Property Managers20

By: Jasmine Frederick, Superior Sewer Co.

Your Step-by-Step Guide to:
Roof Damage Caused by Heavy Rain,
Strong Winds, or Hail23

By: Jason Shupp, Chief Growth Officer, Ferguson
Roofing

Guidance for Community Associations
with ICE Requests.....24

By: Dawn Bauman, CAE

Gender Equity: Women in Community
Associations are Raising Awareness.....28

By: Hazel Siff

Not on My Watch: Avoiding Financial
Fraud in Communities.....32

By: Mike Ramsey

Corporate Transparency Act Suspended for
Domestic Reporting Companies Including
Community Associations34

By: Dawn Bauman, CAE, Phoebe E. Neseth, Esq.

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President's Letter

By: Jan Mullaney, EBP



Dear Heartland Chapter Members,

I hope this message finds you well and ready to embrace the beauty of spring! As we welcome the new season, I am thrilled to share some exciting updates and accomplishments within our chapter and beyond.


First and foremost, congratulations to CAI National for reaching an incredible milestone of 50,000 members! This achievement reflects the dedication and growth of our industry, and we are proud to be part of such a thriving organization.

Speaking of milestones, our very own CAI Heartland Chapter is making fantastic progress toward our "525 in 2025" membership goal. We are close to reaching 525 members, and the momentum is strong! Keep recruiting—you never know who will win in our membership contest. Every new member strengthens our chapter and enhances the resources available to all of us.

Our chapter has been actively engaged on both sides of the state and in Kansas, bringing valuable educational opportunities to our members. From insightful meetings to professional development, we continue to prioritize knowledge-sharing and industry excellence. Additionally, our Missouri Legislative Action Committee (MOLAC) has been hard at work advocating for our communities in Jefferson City, ensuring that our voices are heard on key legislative matters.

Lastly, I want to take a moment to express my hope that everyone has remained safe through the recent storms. As we move forward into spring, let's continue to support one another and make the most of the opportunities ahead.

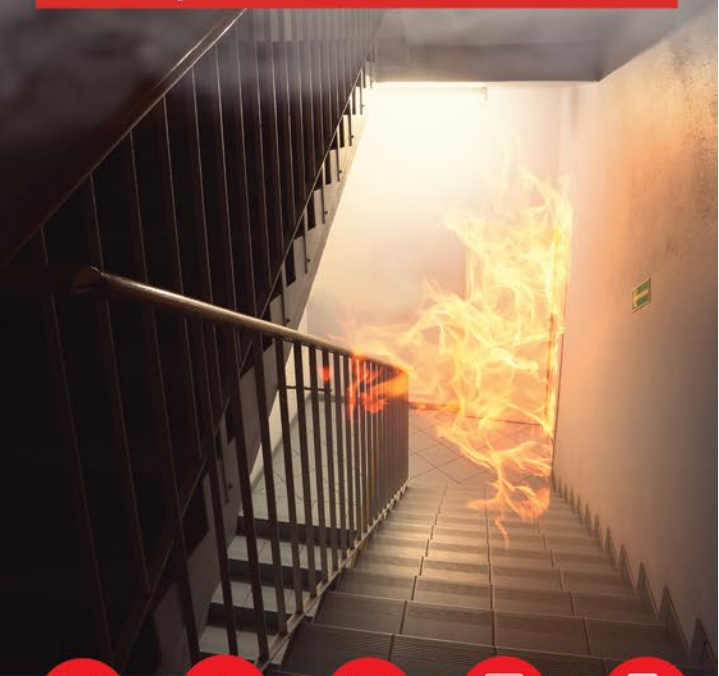
Thank you for being a part of CAI Heartland. Your involvement and dedication make all the difference. Wishing you all a fantastic spring!

Jan Mullaney, EBP
Team Chestnas
President of CAI Heartland 

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Monday, August 4, 2025
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KANSAS CITY
Trade Show & Expo
Educational Program: 4 - 5:15 p.m.
Expo: 5 - 7 p.m.
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Mark Your Calendars
for the Upcoming Expos



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Annual CAI Heartland
**Condo-HOA
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Sheraton Westport Lakeside Chalet Hotel

**FREE TO ALL
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Educational Program: 4 - 5:15 p.m.
Expo: 5 - 7 p.m.
CAIHeartland.com/2025-expo



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Speaker Spotlight
Annual Maintenance Round Table:
Water the Silent Killer of Budgets
St. Louis: 5/14, 11am - 1pm



Brandon Cassidy
VP of Business Development
Atlas Restoration Specialists



Jasmine Frederick
Marketing Manager
Superior Sewer Co.



Mike Mosella
Business Development Rep.
Premier Roofing Co.



Luke Randall
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Chapter One Residents Association
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FirstService Residential Missouri
FirstService Residential Missouri
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MW Lawn & Landscape
Precision Concrete Cutting Midwest
Prosoco, Inc
Roam
Sentry Management, Inc.
Superior Fence & Rail
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The Villages at Bainbridge
The Villages at Bainbridge
The Villages at Bainbridge
Tree Top Condo Association
Villas at Kenrick Condominium Association
Villas at Kenrick Condominium Association
Walker HOA Services, LLC
Westin Place Homeowners Association
Westin Place Homeowners Association
Westin Place Homeowners Association
Whitmoor Homeowners Association

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Ms. Michelle Futhey
Ms. Susan Price
Dr. Terry Tranen
Ms. Karen Baker
Ms. Carole Jamison
Ms. Angela Lindsey
Ms. Suzanne Tierney
Janet Davis Baker
Ms. Michelle Canales
Mr. Ryan Smith
Samantha Ziegler
Marlene Brock
Megan Sasseen
Jc Sutherlin
Braxton Scheufele
Mr. Clay Witt
Jonathan Yan
Allison Lewis
Becky Voss
Mr. Shannon Fravell
Mr. Jason Barnes
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Mr. Chad Stuart
Mrs. Ann Dulle
Ms. Barbara Malin-Johnson
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Ms. Janice McGah
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Mr. Ralph Simon
Mr. Joe Strout



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Ms. Elizabeth Ann Giger, CMCA
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Ms. Marinel Kilpatrick, CMCA
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- Drain Hydro-Jetting

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- Leak Resolution
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MOLAC Committee Update

By: Steve Doores, MBA, PCAM, EBP



House Bill 1177 – Sponsor: Mike Costlow (R) / Senate Bill 481 – Sponsor: Mike Bernskoetter (R) – Missouri Homeowners Association Act (Homeowner “Bill of Rights”)

The primary purpose of the trek to the Capital in Jefferson City on March 4, 2025 CAI Day was to meet with as many legislators sympathetic to our cause that our Lobbyist Steven Carroll and Adam Rapert could get scheduled in one day. This [House Bill 1177](#) (mirroring [Senate Bill 481](#)) has been drafted and re-drafted with the purpose of standardizing the rights of homeowners who living in homeowners associations across the State of Missouri. This bill would also provide a clearer and more defined set of guidelines and best practices for homeowners associations to reference or implement. Our group of CAI members from all across Missouri were able to meet face to face with the following legislators and provide them packets of information on the bills that are important to CAI: Rep. Dave Hinman, Sen. Tracy McCreery, Sen. Mike Bernskoetter, House Speaker Jonathan Patterson, Rep. Jeff Myers, Rep. Alex Riley, and Rep. Mike Costlow. From CAI members sharing their story and views on the HOA Bill of Rights, to the impromptu tour of the House Gallery Murals, all the CAI members at the Capital that day worked hard to get to prepare for this day and will keep putting in the work toward supporting bills that positively impact our community associations.

HB 846 – Melanie Stinnett (R) – Solar Panel Bill to Modify Provisions for Solar Energy Systems

This is a House Bill that is being tracked by MOLAC’s Lobbyist Steven Carroll and opposed by MOLAC (as well as nearly every utility company in Missouri) as it deals with provisions relating to Net Metering and the Easy Connection Act. In this bill are restrictions to HOA’s adopting “reasonable rules” regarding the placement of panels or taking community aesthetics into consideration. Additionally, the bill has language requiring HOA’s to approve or deny solar applications

within 30 days. MOLAC feels that the legislature should not be deciding upon specific rules for HOAs and should leave that to the individual HOAs to establish and enforce on their own. To learn more about this bill or follow the status, click [HERE](#).

HB 2062 “Chicken Bill” – MOLAC Updates on Legal Action Taken

This has been a House Bill that MOLAC has been working hard with our Lobbyist Steven Carroll to prevent this bill from going into effect this coming August. As this bill contains a provision allowing all HOAs to allow owners to have up to 6 chickens on their lot – regardless of any existing HOA restrictions on chickens – it was not properly disclosed in a manner consistent with state law. The lawsuit that was filed against the State of Missouri about this bill (Case No. 24AC-CC07532) is still working its way through the courts. As of January 27th, 2025 the Circuit Court of Cole County 19th Judicial Court ruled to deny the State’s motion to dismiss the case, which is a small victory for this lawsuit. The next legal action to be taken will be on March 28th as a trial date was set for that date for the case to be heard before Judge Stumpe. More updates will follow soon.

For more details on MOLAC, visit CAI MOLAC’s website at [caiheartland.com](#).

Support the Lawsuit

The CAI Missouri Legislative Action Committee (MOLAC) is providing support for this lawsuit. CAI firmly believes that land-use restrictions should be determined by HOA homeowners, not mandated by state legislatures.

Please consider donating to help fund this legal challenge. Visit <https://advocacy.caionline.org/lac-donation-form/> and select “Missouri” to donate today! Your donation will help protect communities from unconstitutional state overreach and support the challenge of HB 2062.

Day at the Capitol-March 4th

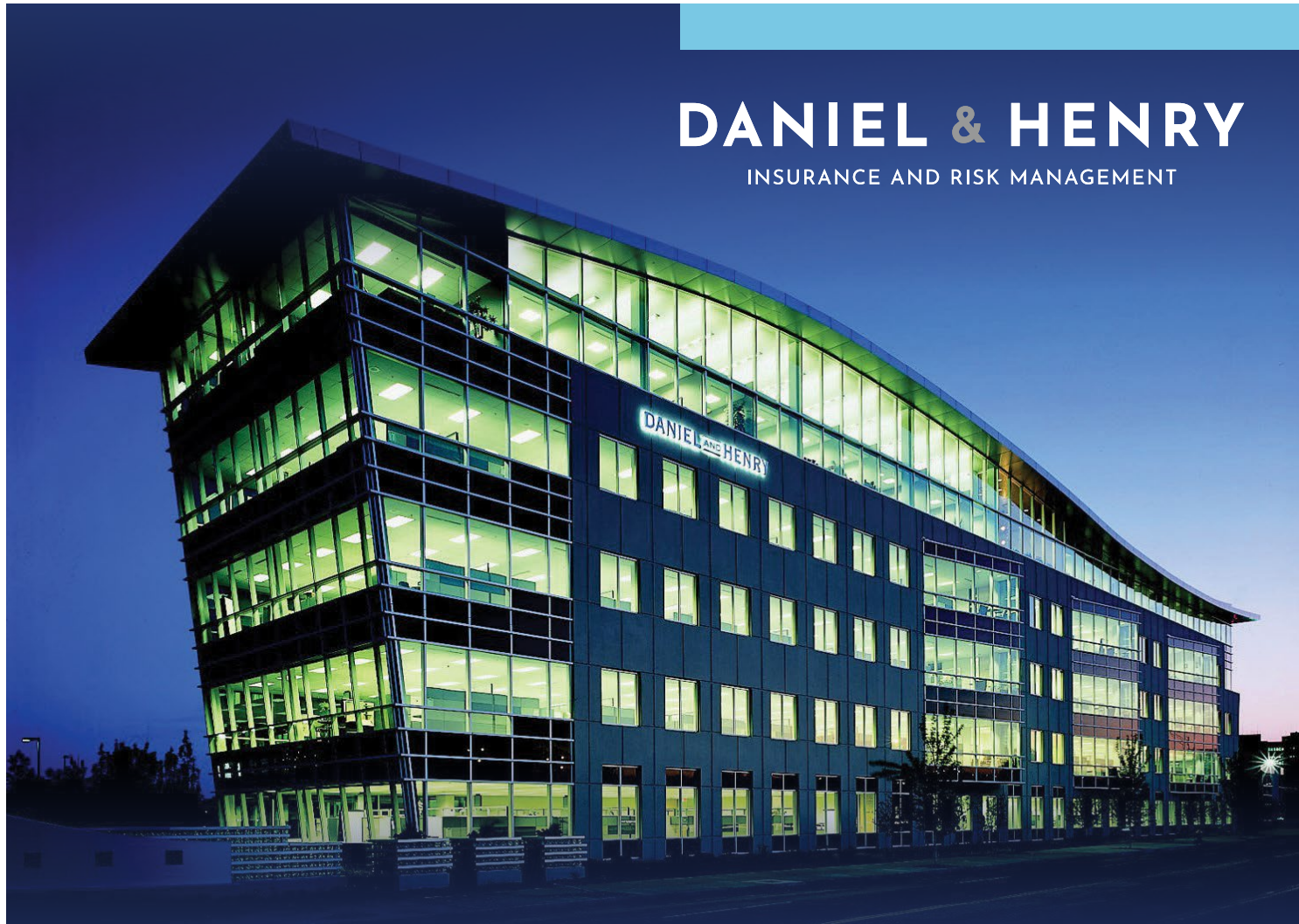
On 3/04 CAI Heartland Members and Missouri Legislative Action Committee Members met at the State Capitol to advocate for community associations all over the State of MO. We thank our lobbyist, Steven R. Carroll & Associates and the following state representatives and senators that we had the privilege to meet with:

- Ashley Bax, Chief of Staff, in Senator Justin Brown’s office
- Madi Knobbe in Sen. Lewis’s office
- Rep Dean VanSchoiack
- Rep Don Mayhew
- Rep. Alex Riley
- Rep. Cecelie Williams
- Rep. Dave Hinman
- Rep. Jeff Myers
- Rep. Mike Costlow
- Senator Mike Bernskoetter
- Senator Tracy McCreery
- Speaker Jon Patterson



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Community Manager of the Year in KC- Liz Stedry, CMCA, AMS, CAM-KC



Community Association Volunteer of the Year- Mary Ann Moore, Brentwood Forest Condominium Association



Community Manager of the Year in Branson- Bill Hasler, StoneBridge Village



Community Association of the Year in STL- Barrington Down Condominium Association



Community Manager of the Year in STL- Stephanie Stone, CMCA, DNI Properties, Inc.



Business Partner of the Year in STL- Todd Billy, CCAL, Sandberg Phoenix



Community Manager of the Year in Columbia- Tracy Mulligan, CMCA, AMS, Community Property Management



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| JAN 25 | Board Leader Certificate Class Wichita, KS Saturday, 9 a.m.- 2 p.m. |
| FEB 05 | Reserve Studies... So You Have One... Now What? WEBINAR Wednesday, 11 a.m.-1 p.m. |
| FEB 11 | PJ Theme Trivia Night Woodard Cleaning & Restoration Tuesday, 4-7 p.m. |
| MAR 05 | Manager Peer to Peer The Lodge in Des Peres Wednesday, 11 a.m.-1 p.m. |
| APR 02 | Insurance Hot Topics: Risk Mgmt, Secondary Market; Fannie Mae-backed loans WEBINAR Wednesday, 11 a.m.-1 p.m. |
| APR 09 | Meet the Manager Event The Lodge in Des Peres Wednesday, 5-7 p.m. |
| MAY 14 | Maintenance Round Table The Lodge in Des Peres Wednesday, 11 a.m.- 1 p.m. |
| JUN 03 | Annual Manager Reception Westport 360 Tuesday, 4-6 p.m. |

| | |
|--------|---|
| JUN 04 | Ignite your Passion, Find your Purpose WEBINAR Wednesday, 11 a.m.-1 p.m. |
| AUG 12 | Annual Trade Show/ Expo Sheraton Chalet in Westport Tuesday, 4-7 p.m. |
| SEP 03 | Board Member Peer to Peer The Lodge in Des Peres Wednesday, 6-8 p.m. |
| OCT 01 | 2025 Legal Update WEBINAR Wednesday, 11 a.m.-1 p.m. |
| OCT 13 | Annual Golf Tournament Lake Forest Country Club Monday, Shotgun starts at 10 a.m. |
| NOV 05 | Succeed with Ease: When Overworked, Overwhelmed & Overstressed Isn't Working The Lodge in Des Peres Wednesday, 11 a.m.- 1 p.m. |
| DEC 04 | Holiday Party Location: TBD |

2025 EVENTS

KANSAS CITY

| | |
|--------|---|
| FEB 05 | Reserve Studies... So You Have One... Now What? WEBINAR Wednesday, 11 a.m.-1 p.m. |
| MAR 11 | Manager Peer to Peer Tomahawk Ridge Community Center Tuesday, 11 a.m.- 1 p.m. |
| APR 02 | Insurance Hot Topics: Risk Mgmt, Secondary Market, Fannie Mae- backed loans WEBINAR Wednesday, 11 a.m.- 1 p.m. |
| JUN 04 | Ignite your Passion, Find your Purpose WEBINAR Wednesday, 11 a.m.-1 p.m. |
| JUN 10 | Annual Manager Appreciation Reception Grand Street Cafe Tuesday, 5-7 p.m. |

| | |
|--------|--|
| AUG 04 | Annual Trade Show/ Expo Sheraton Overland Park Monday, 4-7 p.m. |
| OCT 01 | 2025 Legal Update WEBINAR Wednesday, 11 a.m.- 1 p.m. |
| OCT 07 | RFP Best Practices Tomahawk Ridge Community Center Tuesday, 11 a.m.- 1 p.m. |
| DEC 09 | Holiday Party Harvey's Union Station |



Preventative Maintenance and the Importance of Sewer Line Mapping for Property Managers

By: Jasmine Frederick, Superior Sewer Co.

As a property manager, ensuring the safety, functionality, and longevity of your building's infrastructure is a top priority. Among the many systems you oversee, the sewer line is one of the most vital—but also one of the most easily overlooked. When sewer lines fail or experience issues, the results can be costly and disruptive, leading to major repairs, property damage, and unhappy unit owners. That's why preventative maintenance and sewer line mapping should be a key component of your property management strategy.

The Importance of Preventative Maintenance

Just like any other system in your building, sewer lines require regular attention to prevent major problems. Over time, sewer lines can develop issues due to aging infrastructure, blockages, root infiltration, and environmental factors. These issues may go unnoticed until they cause significant damage or costly emergency repairs. Preventative maintenance allows property managers to identify problems before they escalate, saving both time and money in the long run.

Regular inspections and maintenance, such as hydro jetting and cabling, help clear out debris, grease, and blockages that could cause clogs. Performing routine checks can also detect early signs of wear or damage, enabling you to address them before they become major concerns. For property managers, preventative maintenance provides peace of mind, knowing that the sewer lines are functioning properly and any potential issues are being handled proactively.

Why Sewer Line Mapping is Essential

Sewer line mapping is an often underutilized, but crucial step in maintaining the health of your property's plumbing system. Mapping your sewer lines involves creating a detailed blueprint of your

property's sewer infrastructure, showing the precise location and layout of all the pipes, connections, and potential problem areas. This is done through the use of specialized technology, including cameras and locators, to provide a thorough, accurate representation of your sewer system.

One of the key benefits of sewer line mapping is that it allows property managers to identify potential problem areas that could lead to costly repairs or disruptions in the future. For example, mapping can reveal issues such as incorrect slope angles, pipe misalignments, or areas that are prone to blockages due to root intrusion or wear. Knowing where these vulnerabilities exist allows for more targeted maintenance and repairs, ensuring your property's sewer system remains in good working order.

Additionally, having a map of your sewer lines on hand is incredibly valuable in case of an emergency. If a sewer issue arises, having an accurate layout of the system helps your maintenance team quickly pinpoint the source of the problem, speeding up repairs and reducing downtime. It also helps when coordinating with contractors or service providers, as they'll have the precise information needed to address the issue efficiently.

Long-Term Cost Savings and Tenant Satisfaction

When you invest in preventative maintenance and sewer line mapping, you're not only preventing costly repairs, but you're also enhancing unit owner satisfaction. A property with a well-maintained sewer system is less likely to experience plumbing issues that can lead to disruptions in service or unsanitary conditions. Tenants will appreciate the reliability of the property's infrastructure, leading to higher retention rates and fewer complaints.



Furthermore, addressing sewer line issues proactively rather than reactively can save you significant costs in the long term. Emergency repairs, especially those that require extensive digging or replacement, can be extremely expensive. Preventative maintenance helps to avoid these costly situations, making it a sound investment for property managers looking to protect their bottom line.

Conclusion

You're either a proactive property manager or a reactive property manager. The goal is to ensure the comfort and safety of your unit owners while maintaining the value of your property. By investing in preventative maintenance and sewer line mapping, you're taking important steps to protect your building's infrastructure, minimize the risk of costly repairs, and keep your unit owners happy. At Superior Sewer Co., we specialize in mapping, trenchless CIPP lining repairs, cabling, hydro jetting, and inspections, offering the expertise and services necessary to keep your sewer system in top condition.

Contact us today to learn more about how we can help you protect your property and improve the reliability of your sewer system!

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Your Step-by-Step Guide to: Roof Damage Caused by Heavy Rain, Strong Winds, or Hail

By: Jason Shupp, Chief Growth Officer, Ferguson Roofing




The St. Louis area is going through another period of volatile weather. In September of 2023, the O'Fallon area endured a hail-storm that did spectacular damage to both roofs and siding. 2024 was no better, with multiple storms producing similar type damage. 2025 continues the trend with what seems like record-breaking days of high winds, with actual tornadoes touching down. All of this means that insurance claims will continue to be a topical issue for the foreseeable future.

The following 9 steps are from our Sanity Guide – a step-by-step process to navigate insurance claims for heavy rains, strong winds, or hail. This Guide was written well over a decade ago yet still holds completely true today.

1. **DO NOT PANIC.** We understand your home is very important to you, as it is to all of us. Remember, everything is fixable.
2. **If you have a leak,** contact a roofing company for an emergency repair. Be advised, that in times of large-scale storms, the resources of even the most prepared roofing companies can be taxed, preventing a timely response to your home. To learn about Ferguson Roofing's emergency repair program, call us today.
3. **If your home does not have a roof leak,** there is no urgent need for action. Patience is recommended, as contractors and insurance companies must prioritize emergencies, as well as ramp up their resources for the number affected by the storm.
4. **Contact your insurance company.** They may refer you to a contractor to confirm damage to your roof. This will prevent you from opening a claim unnecessarily. As this practice becomes more frequent though, the response time by the contractor to assess damage increases.
5. **BE PATIENT.** Many roofing companies will attempt to solicit your business. There are many reputable companies out there. It is recommended to use one of them. Do not let a false sense of urgency, unsupported fears, or a high-pressure sales staff encourage you to do business before you are ready.

6. It takes time to sort out insurance claims between contractors and insurance companies. This is normal, as there are many claims being settled. Again, be patient. Contractors can only update homeowners about the status of their project when they, themselves, are updated from the insurance company.
7. When assessing job scope, **do NOT confuse the insurance scope sheet with the contractor's proposal.** The final scope of the project is determined by the homeowner and the contractor will ultimately do what is outlined in THEIR proposal.
8. **Most contractors require deposits before the work begins.** This is normal. Lead times during storm situations, though, are longer than normal. This is for many reasons, including the large number of projects, the inevitable shortage of materials, and the delays in sorting out claims with insurance companies.
9. When the work is finished, it is recommended to **complete any paperwork provided by the insurance company.** Financial reconciliation can be timely, so all efforts to close the claim are appreciated by all parties. Long story short, large storms that affect many homes are called catastrophes for a reason. Many people are going through the same experience. Patience, communication, and prioritization are the elements that get all of us through these trying times.

We know that Association Insurability has been a hot mess the last few years. This highlights the importance of talking in detail with your risk advisors/ insurance agents before opening a claim. We need to resolve the immediacy of property damage while balancing the financial solvency of the Association going forward. Very few contractors understand this.

If your Association is impacted by storm damage, take that breath! Lean into your trusted managers and trusted CAI business partners. Collectively, we will work together to get the community back to normal. Everything is fixable. 

Guidance for Community Associations with ICE Requests

By: Dawn Bauman, CAE

Community Associations Institute is proud to release new guidance for community associations handling U.S. Immigration and Customs Enforcement requests, developed to help community managers and board members navigate interactions with ICE agents while protecting the rights of residents, employees, and association leadership.


This nonpartisan and bicameral issue affects all types of community associations—regardless of location or political views—because it involves legal rights, privacy obligations, and the role of associations in upholding fair and lawful processes.

Recent reports indicate ICE agents visited community association offices seeking information on employees, residents, or business partners. This raises important legal and ethical questions about what information associations must provide, when they are legally required to comply, and how to respond professionally and lawfully to such requests.

CAI's guidance, developed with community association lawyers, outlines best practices for handling ICE requests, including:

- **Understanding the Nature of the Request**—ICE may seek information for various reasons, including employment audits or targeted enforcement. Community managers and board members should be aware of these distinctions.
- **Verifying Legal Authority**—This guide helps associations identify the difference between a judicial warrant, which must be honored, and an administrative warrant, which may or may not require compliance.
- **Protecting Resident and Employee Privacy**—Community associations have legal and ethical obligations to maintain confidentiality unless a valid legal order compels disclosure.
- **Developing a Response Plan**—Proactive measures include designating a staff member to handle ICE interactions, training employees on proper procedures, and ensuring legal counsel is consulted before providing any information.
- **Documenting all Interactions**—Keeping detailed records of ICE visits, including agent identification, warrant details, and all communications, is essential for transparency and accountability.

CAI urges board members and community managers to consult legal counsel for specific advice on ICE-related matters.

Access the full guidance document here: [Guidance-for-Community-Association-Managers-and-Board-Members-on-Handling-ICE-Requests-for-Employee-and-Resident-Information.pdf](#) 



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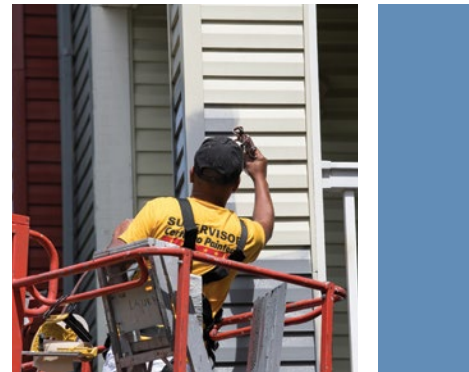
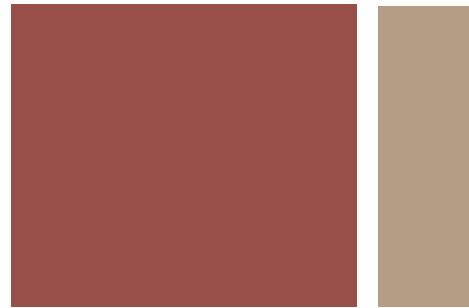


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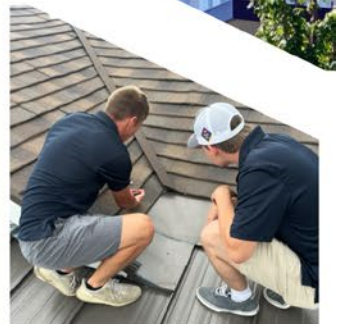


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Gender Equity: Women in Community Associations are Raising Awareness

By: Hazel Siff

Women in community associations are having a conversation about gender equity in the workplace. They agree that systemic change requires raising awareness of women's experiences and welcoming the conversation.

"We have a responsibility to other women to stand up for ourselves. We're kicking the door open for somebody else," says Noelle Hicks, a shareholder at Roberts Markel Weinberg Butler Hailey in Houston and chair of the Community Association Managers International Certification Board of Commissioners.

Like Hicks, Jessica Knutsen, CIRMS, believes [women in the workforce](#) must proactively pursue opportunities. A partner and senior vice president of the community associations insurance division at USI Insurance Services in Falls Church, Va., Knutsen serves on the CAI Board of Trustees and is chair-elect of the Business Partners Council. "Opportunities do not come to you, you need to be proactive to make those opportunities happen," she says.

Even as women find success and promotional opportunities, they continue to face a stubborn gender wage gap. They make only two cents more than they did in 2002, according to data collected in 2023 by the Pew Research Center. The gender pay gap also is seen in community associations. According to the Foundation for Community Association Research's 2023 Community Association Manager Compensation and Salary Survey, women make only 76% compared to men's median annual salary.

"We've got to do a better job at looking outside of the industry, making comparisons to people in similar roles, and using that information to ensure clients and executives know [where salary ranges need to be](#)," says Delores Ferguson, CMCA, AMS, PCAM. Currently the chief customer officer with CCMC in Scottsdale, Ariz., she believes success is all about continuous growth. "Do everything you can to help yourself grow, whether

that's through education or [finding a mentor](#)," she says.


A member of the CAI Board of Trustees and chair-elect of the Community Association Managers Council, Ferguson began her career as a manager in a North Scottsdale community and became vice president shortly thereafter. She was promoted to division president and then chief customer officer. "I think sometimes we can be our own worst enemy by not knowing what we are capable of," Ferguson says. "If you have the will, the capabilities, and a company that aligns with your goals, you can succeed."

Another factor holding women back is that they continue to experience more competence-based microaggressions (statements, actions, or incidents that convey subtle or indirect discrimination) than men, according to the 2024 "Women in the Workplace Report," conducted by Lean In and McKinsey & Company. The report found that black women are most likely to have others express surprise at their language skills, Latinas are most likely to feel judged by their way of speaking, Asian and black women are more likely to be confused with someone of the same ethnicity, and LGBTQ+ women are most likely to feel they can't talk about themselves outside work.

Hicks, who was named the CAI Rising Star in 2022 and earned the 2021 Best Manuscript Award at CAI's Community Association Law Seminar for her [panel presentation on overcoming racism in community associations](#), is no stranger to microaggressions at work. "I'm a black woman, and ... I'm always getting questioned or undermined by someone who thinks they know better than me," she says. "I must be very strategic about how I choose to express myself."



According to the McKinsey report, 38% of women have had their judgment or expertise questioned at work. Knutsen is familiar with this. "When I started attending board meetings, if I was the only one walking in the room, I used to get the question, 'Young lady, is anybody else coming with you to present,'" she recalls. "They wouldn't ask that if a male insurance broker was walking in the room."

Changing behavior is hard, and significant change requires everyone's awareness and proactivity, regardless of gender. Experts say some of the best ways to engage men in women's issues are to be explicit that women's advancement also benefits men, to ensure senior-level men are on board as they hold unique influence, and to provide camaraderie. 

>>Access the "Women in the Workplace Report" at leanin.org/women-in-the-workplace.



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Not on My Watch: Avoiding Financial Fraud in Communities

By: Mike Ramsey

Things have stabilized at the Hammocks Community Association near Miami more than three years after local prosecutors began filing criminal charges against previous board members for allegedly defrauding owners of more than \$2 million in a financial fraud scheme.

It's not unusual to hear the occasional story about fraud or embezzlement at community associations — even on the massive scale alleged at the Hammocks. Every instance serves as a reminder, professionals say, of the importance of owner vigilance and [the need for safeguards and controls](#).

“Sometimes, there are a couple of bad actors. It's still a small percentage overall in our marketplace, but it happens more frequently than any of us want,” says Russell Munz, CEO and founder of Community Financials in Sarasota, Florida.

The basics still apply where [protecting community funds](#) is concerned, Munz says. He recommends using electronic banking and accounting systems rather than paper records and physical checkbooks, separating financial duties, and having independent experts conduct periodic audits, even if it's not mandatory.

In some cases, former auditor Jeff Westendorf, CMCA, AMS, says communities may even try to resolve embezzlement scandals internally to avoid public scrutiny — a move he does not recommend.

“It's people trying to cover up one mistake with another mistake,” says Westendorf, community manager at West Property Management in West Des Moines, Iowa. “There's a lot of shame. People don't want to admit that it was allowed to happen under their watch.”

California attorney Thomas Ware, who has advised [communities victimized by fraud](#), says the devil can be in the details.



“If [a board] suspects there is theft, they need to immediately contact their attorney and their insurance agent,” says Ware, partner at KGSW in Sherman Oaks and a fellow in CAI's College of Community Association Lawyers.

The most common warning sign that someone may be embezzling money is when a person lives beyond their means. Other red flags include the display of a “wheeler-dealer” attitude; an unusually close association with a vendor or customer; irritability and defensiveness; and behaviors of bullying or intimidation.

Often, there are no obvious warning signs before communities discover a theft from within. The self-managed Summit House Owners Association in Des Moines, Iowa, was blindsided by the embezzlement of more than \$160,000 in reserve funds in the early 2000s, says Judy McCoy Davis, current board president.

In response to the embezzlement Davis says, Summit House codified its anti-fraud controls and hired an outside accounting firm to provide financial reports and do an annual review of agreed-upon procedures.

Westendorf, the community manager in Iowa, recommends that boards set up finance committees to help them screen monthly financial statements and look for irregularities. That doesn't absolve board members of their fiduciary duties, he notes.

“It comes down to well-educated board members overseeing and holding the financial levers accountable — the management company, the treasurer, the investment people, whoever they're working with to execute financial operations,” Westendorf says.

Professionals and observers say they don't think fraud is widespread at community associations, contrary to the perceptions of some residents who don't trust their boards or management companies.

“I believe the vast majority, even of small mom-and-pop management companies, are good people who want to do the right thing,” says Munz, the Florida accounting services provider. “Sometimes, bad things can happen because they're in a rush, or they don't have the time to invest in systems and training people.”

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>>[Learn more about protecting your community from financial fraud schemes in Common Ground March/April 2025.](#)

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Corporate Transparency Act Suspended for Domestic Reporting Companies Including Community Associations

By: Dawn Bauman, CAE, Phoebe E. Neseth, Esq.

The U.S. Department of Treasury officially suspended enforcement of the Corporate Transparency Act against U.S. citizens and domestic reporting companies. This final interim rule released by the Financial Crimes Enforcement Network on March 21 confirms community associations are no longer required to report beneficial ownership information under the act.

FinCEN issued an interim final rule that revises the definition of a reporting company. Under this revised definition, only foreign entities formed under the laws of another country but registered to do business in the U.S. are required to report beneficial ownership information.

This rule removes U.S.-based entities, including all previously defined “domestic reporting companies,” from the scope of the act. This means U.S. homeowners associations, condominiums, and housing cooperatives are not required to comply with BOI reporting requirements under the act.

FinCEN is accepting public comments on the interim final rule and is expected to finalize the rule later this year. CAI will participate in this process to ensure the interests of community associations continue to be represented.

This development marks a major milestone in CAI’s ongoing efforts to protect community associations from

burdensome and inappropriate federal regulations. However, our work is far from over. CAI continues to pursue its lawsuit against the U.S. Department of the Treasury and remains in active communication with Treasury officials and Congress to formally and permanently exempt community associations from the act.

We extend sincere thanks to the thousands of CAI members who contacted their lawmakers, submitted public comments, and amplified the message that community associations should not be subjected to the same requirements as corporations and foreign entities. Your voices were heard loud and clear.

What’s Next?

- No action is required from domestic community associations regarding CTA compliance or BOI reporting.
- CAI will provide updates as the interim rule is finalized and as its lawsuit and advocacy continue.
- FinCEN’s public comment period is open, and CAI will submit formal comments on behalf of members.
- Urge members of Congress to change the law to exempt community associations from BOI reporting requirements.

For ongoing updates and resources, visit www.caionline.org/cta. 

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