

CAI-Wisconsin Chapter

# COMMUNITY LEADER

*News for the New American Neighborhood*

## **RISING INSURANCE PREMIUMS IMPACTING ALL ASSOCIATIONS**

*Work together with your agent to achieve the best outcome in the current economic climate.*

---

### **TRAITS OF GOOD BOARD MEMBERS**

*Do you have what it takes to be a good board member? Chances are you do.*

---

### **NEW CONCRETE AND MUDJACKING**

*Everyone loves new concrete but the problem is no one likes new concrete prices.*

---

### **RULES FOR THE HOLIDAYS**

*The holidays will be here before you know it!*

---

### **QUESTIONS & ANSWERS ABOUT PARKING**

*Let's define parking rules.*



# INSURANCE PREMIUM



WISCONSIN CHAPTER  
**community**  
ASSOCIATIONS INSTITUTE

Volume XXII, Issue 3 - Fall 2023  
[www.cai-wi.org](http://www.cai-wi.org) | 414-788-0640 x1

# LEADERSHIP DIRECTORY

## 2023 BOARD OF DIRECTORS

### President

Sara Moker, CMCA, AMS, PCAM  
Elite Properties, Inc.  
700 Larry Ct.  
Waukesha, WI 53186  
Phone: (262) 373-1777  
sclark@eliteprop.org

### Treasurer

Dan Miske, CCAL  
Husch Blackwell, LLP  
511 N. Broadway Ste. 1100  
Milwaukee, WI 53202  
Phone: (414) 978-5418  
Daniel.Miske@huschblackwell.com

### Director

Chad Emrath, CMCA, AMS, CPO  
Ogden & Company  
1665 N. Water St.  
Milwaukee, WI 53202  
(414) 270-4173  
chad@ogdenre.com

### Director

Daniel Corwin  
Alliance Association Bank  
3033 West Ray Road, Suite 200  
Chandler, AZ 85226  
(888) 734-4567  
daniel.corwin@allianceassociationbank.com

### Director

Tom Holton  
Holton Brothers, Inc.  
1257 Terminal Rd.  
Grafton, WI 53024  
(262) 377-7887  
tom@holtonbrothers.com

### Director

Erica Joyce  
Mid State Insurance  
7105 W Mequon Road  
Mequon, WI 53092  
Phone: (262) 643-4674  
ericaj@midstateis.com

### Director

Michael Leach, CMCA, PCAM  
Sentry Management  
224 N. 76th St.  
Milwaukee, WI 53213  
Phone: (414) 540-0004  
mleach@pmcwi.com

### Director

Dan Merritt  
Glen of Brookfield Home Owners Association  
15340 Huff Way  
Brookfield, WI 53005  
Phone: (262) 309-5665  
dmerritt33us@yahoo.com

### Director

Ryan Maloney  
Robertson Ryan & Associates  
20975 Swenson Drive, Suite 175  
Waukesha, WI 53186  
Phone: (414) 221-0346  
rmaloney@robertsonryan.com

### Director

William Rheingans  
Stillwater Condominiums  
N24W24210 Saddle Brook Dr  
Pewaukee, WI 53072-5869  
(262) 232-8484  
wrjeomgams@gmail.com

### Director

Carissa Pezewski, CMCA, AMS, PCAM

### Director

Samantha Hoppe

### Local Contact/Staff

Chris Ruditys  
Wisconsin Association Management  
11801 W. Silver Spring Dr., Ste. 200  
Milwaukee, WI 53225  
Phone: (414) 778-0640 Ext. 1  
info@cai-wi.org

Mikki Suchomel, Account Executive  
Wisconsin Association Management  
11801 W. Silver Spring Dr., Ste. 200  
Milwaukee, WI 53225  
Phone: (414) 755-3353  
mikki@wamllc.net

Tina Conley, Assistant Account Executive  
Wisconsin Association Management  
11801 W. Silver Spring Dr., Ste. 200  
Milwaukee, WI 53225  
Phone: (414) 755-3353  
tina@wamllc.net

Maiya Whelan, Marketing Director  
Wisconsin Association Management  
11801 W. Silver Spring Dr., Ste. 200  
Milwaukee, WI 53225  
Phone: (414) 755-3354  
maiya@wamllc.net

## 2023 CAI-WI COMMITTEES

### Education & Programs:

Sandra Chapman (Chair)  
Emily Foy  
Ryan Maloney  
Matt Martin  
Carissa Pezewski, CMCA, AMS, PCAM  
Christy True, CMCA, AMS

### Conference & Tradeshow:

Shari Engstrom (Chair)  
Lydia Chartre, CCAL  
Samantha Hoppe  
Nicole Mahsem  
Julie Metzger, CMCA, AMS  
Angela Snyder, CMCA

### Golf Outing:

Eric Swanson (Chair)  
Christy True, CMCA, AMS (Co-Chair)  
Dan Corwin  
Emily Foy  
Jennifer Gannon  
Colleen Gerschke  
Brian Henry  
Megan Konecny  
Lisa Rollins

### Legislative Action:

Shawn Anderson (Chair)  
Sally Balson  
Mike Leach  
Ryan Maloney  
Dan Merritt  
Todd Walter

### Magazine & Membership Directory:

Julie Metzger, CMCA, AMS (Chair)  
Carissa Pezewski, CMCA, AMS, PCAM  
Karen Skoric  
Constantine Diskos

### Communication & Outreach:

Michael Leach, CMCA, PCAM (Chair)  
Steve Cousino  
Tom Engblom  
Billie Jo Fatheree  
Garrett Maloney  
William Rheingans  
Laura Windpassinger

### Special Events:

Richard Spaulding (Chair)  
Shari Engstrom  
Julie Peterson, ARM, CMCA, AMS  
Mark Schultz, CMCA

## KAREN SKORIC, C.P.A.

THE CONDO ACCOUNTING FIRM

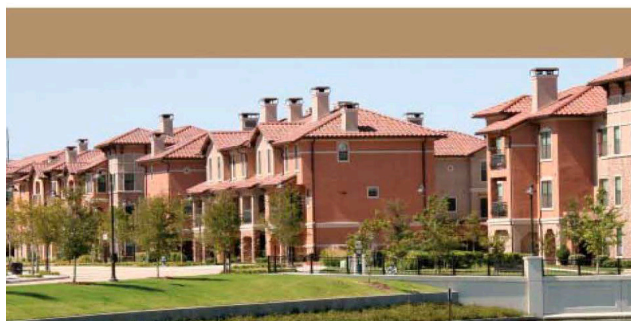
MARK CANTEY & ASSOCIATES, P.C.

### Annual Accounting Services

Audits  
Reviews  
Compilations  
Tax Returns

### Monthly Accounting Services

Serving over 900 associations annually  
and over 40,000 units daily



735 N. Water Street, Suite 175  
Milwaukee, WI 53202  
855.301.9400

canteycpa.com

CAI-Wisconsin Chapter

# COMMUNITY LEADER



6 Rising Insurance Premiums Impacting All Associations

8 Traits of Good Board Members

11 New Concrete and Mudjacking

13 LAC Update

14 Rules for the Holidays

20 Questions & Answers about Parking

21 2023 Winter Social



## Upcoming Events

**Legal Panel**

November 2<sup>nd</sup> | 9:30-11:00am  
CAI-WI Offices - Milwaukee

**Winter Social**

November 3<sup>rd</sup> | 1:00-4:00pm  
3<sup>rd</sup> Street Market Hall - Milwaukee

**Building Envelope: Basics & Building Systems - Webinar**

November 16<sup>th</sup> | 9:00-10:30am  
Zoom

**REGISTER TODAY!**

[www.cai-wi.org](http://www.cai-wi.org)



A Community Presence



Specializing in Community Association Management since 1982



Wisconsin's most trusted community association management firm specializing in:

- Day-to-Day Association Administration
- Financial Management and Bookkeeping
- Property Maintenance and Repair
- Industry Support and Education



10520 N. BAEHR ROAD, SUITE Q  
MEQUON, WI 53092  
(262) 238-1480  
WWW.HUNTMANAGEMENT.COM

# PRESIDENT'S MESSAGE



CAI-WI Members,

Sweater weather is here!! I don't know about you, but every year around this time I am ready for the cooler weather and the sweaters to come out!

While everyone is buttoning up projects and agenda items from the summer, planning for next year's budget and projects can be equally stressful. There have recently been quite a few articles out there on helping Board Members, Property Managers, and Industry Leaders with burn out and tools to make sure you are making time for yourself and your family. CAI National has several free links and blogs available for everyone to look at.

Many have found that 2023 has been surprisingly full of new obstacles to overcome, both with our Associations and within the office. Managers are dealing with more demands and how to balance the role as a manager vs. association responsibility. Board members seem to be dealing with a lot more pressures with budgeting, cost increases and demands from owners. After working in this industry for 24 years, I have personally learned and dealt with topics that I have never seen before. As Associations grow and the demand for managers, contractors and industry leaders grows with it, it is important that networking through CAI and with your peers continues. How are others dealing with these changes and demands? How are others responding to these changes and demands? We need to continue to utilize each other and the knowledge that we have.

We hope to see everyone at the November 3rd, CAI-WI Social! Relax, Unwind and Network!  
Wishing everyone a great start to the season and holidays.

Sincerely,

*Sara Moker*

CMCA, AMS, PCAM

CAI-WI President



**Condominium  
Associations**

**HOA Management**

**Maintenance  
Services**

**Property Sales**

The **service** you deserve  
The people you **trust**



**262.373.1777 • eliteprop.org**

# RISING INSURANCE PREMIUMS IMPACTING ALL ASSOCIATIONS

by Stan Heller CPCU, AIC

Weather related stories seem to dominate our daily news feeds. Floods, wild fires, tornadoes and hail seem to be much more common in all parts of the county. Here in the Midwest, we seem to be isolated from some of these catastrophic events, but we all pay the price in terms of increased premiums.

The insurance carrier for your association is also an insurance consumer. Your carrier will purchase insurance from very large corporations called reinsurance companies. To minimize the impact of large catastrophic claim payments, your insurance carrier will rely on their reinsurance carrier to reimburse them for a portion of their losses for any given severe event or storm. Due to the frequency and size of claims, these reinsurance carriers are making payments, and in turn are passing rate increases to their insurance company clients. The insurance company that covers your association is feeling the impact of these rate increases, which in turn gets passed on and seen in the increasing premiums that you are likely experiencing.

In the Midwest, several carriers have already made the decision to exit the condo insurance market. This means that the number of carriers that are willing to underwrite your association is significantly reduced. The companies that are willing to remain in the market are adjusting rates upward in response to the current environment.

There are other reasons for the budget shock you are witnessing. During the height of COVID, costs of building materials increased significantly. These price increases have begun to level off, but show no signs of going back to pre-pandemic price levels. In addition to this, the costs of labor which is a critical component, continues to rise. A typical roof claim costs approximately 30% more now, as compared to several years ago. In response to this, carriers are also requiring separate deductibles for wind/hail claims.

The increased cost of labor and materials impacts the cost of property reconstruction to your association property. Most association declarations require the board to maintain insurance at a limit for current replacement cost. In addition, insurance policies generally require policy limits that also reflect current reconstruction costs. As your master policy comes up for renewal, your agent and carrier will be reviewing these policy limits to make sure that they are in line with these requirements and making upward adjustments in these limits if necessary.

## HOW CAN THE BOARD ADDRESS THIS?

There are several things that boards can do to address the current market conditions.

- 1) Be aware of your renewal date and be in contact with your agent at least 90 days out. They will likely be able to at least give you some indication of what to expect.
- 2) Look at your current deductibles to see if they are still realistic. Some associations have not revisited these in a number of years. \$5,000 and \$10,000 are very common in the current market.

- 3) Review building values with your agent and ask what kind of inflation driven adjustment you can expect. If this adjustment seems high, ask to see the building cost estimates that have been generated by your agent or your insurance company. Building size assumptions should show up on these forms, and they should be checked for accuracy. If the building size assumptions are high or low, this will impact the estimated reconstruction costs that your insurance company will rely on to develop their final premiums.
- 4) Minimize your claim experience. If your association has a property related claim, submit a claim only if it makes sense. Evaluate the estimated repairs before presenting a claim. It's no surprise that claim frequency will be another big factor used to determine your premium.
- 5) Evaluate your reserves for large capital improvements such as roofing. Carriers will likely want to know about your roof replacement schedule. It will be in your best interest to have a time line for replacement that lines up with your reserve fund.
- 6) Be aware of your roof coverage within your master policy. Some carriers are changing the coverage for older roofs to Actual Cash Value settlement provisions. This means that any claim payment for roofs will be settled subject to depreciation rather than replacement cost. This is becoming more common for roofing over 15 years old. If your policy has this provision, make sure that you have the appropriate reserve funds to cover this potential gap.
- 7) Pay attention to your wind/hail deductible. Some companies will apply a 1% or 2% deductible. This doesn't sound like a big amount, but that percentage is assessed against the value of the building and not the cost of repairs. Generally, this is applied to each building individually. Assuming you have multiple buildings with insured values of \$1 mil each, your deductible will be \$10,000 per building. Be aware of your deductible before a claim happens, so you can budget accordingly.

Following these guidelines and working together with your agent will help the association achieve the best possible outcome in the current economic climate when evaluating insurance premiums.

---

*STAN HELLER CPCU, AIC is Account Executive with Condo Insurance Now, a division of Baer Insurance Services located in Madison. He specializes in risk management programs for community associations in Wisconsin and Illinois. As an independent agent he represents multiple insurance carriers and programs.*



# BAY PROPERTY SERVICES

SERVING ALL OF DOOR COUNTY

Locally owned & operated  
since 1990

6214 STATE HWY 42  
EGG HARBOR, WI 54209  
T: 902-868-3935

[www.BayPropertyServices.com](http://www.BayPropertyServices.com)

Assessing community  
priorities is complicated

## NO NEED TO GO IT ALONE

Our easy to understand  
reserve studies help your  
board make smarter,  
more confident  
decisions that support  
your community's  
financial health.



For your reserve study proposal, contact us at  
(800) 221-9882 or visit [reserveadvisors.com](http://reserveadvisors.com).

## PROFESSIONAL COMMUNITY ASSOCIATION MANAGEMENT

### Management Packages

Financial Management  
Board Assisted Management  
Full Service Management

### Forest Green Advantage

#### Knowledgeable Managers

Our managers are members of CAI and IREM providing  
you with current industry specific information

#### 24/7 Emergency Service

Our After-Hours Answering Service will direct owners to  
an on-call manager for assistance.

#### Online Website Included

Your community website with a document library, event  
calendar, owner ledger, maintenance requests are all in-  
cluded in our management packages.

#### No additional office fees

All fees are included in the management fee, association  
pays for actual postage and color copies if requested.

Conveniently Located: 8575 W. Forest Home Ave, #140, Greenfield, WI 53228



**FOREST GREEN**  
Realty & Management

Call Us: 414.425.3134 Email Us: [kcapps@forestgreenrealty.com](mailto:kcapps@forestgreenrealty.com)

Visit us online: [www.forestgreenrealty.com](http://www.forestgreenrealty.com)

# TRAITS OF GOOD BOARD MEMBERS

Do you have what it takes to be a good board member? Chances are you do.

If you have a mix of some of the following traits and skills, consider running for a seat on the board.

**Respect** - If you can give others respect and expect it in return, you can help keep board discussions civil, productive and on point. Boards are looking for people who can lead by consensus, not by command.

**Good listening** - People want to be heard. Can you listen to board members and residents with sincere interest? You may have a few ideas of your own, but everyone benefits by sharing and discussing.

**Thick skin** - Sometimes residents—even other board members—can be mean and insulting. Are you good at turning a conversation around and finding out what's really bothering people?

**Egos aside** - If you can give others credit, the board will operate better as a team.

**Agenda aside** - Members who come to the board looking to help only themselves are a problem. A board is more productive when members don't have a personal punch list. Are you able to look after the community, not just your own interests? Are you willing to compromise?

**Skill** - An association is a business. So having board members with accounting, organizational behavior and teambuilding backgrounds can help. Someone with a financial background, for example, might make for a good treasurer.

The ideal board comprises a mix of management styles, professional skills and temperaments. If you know people with some of these traits or relevant skills, ask them if they'd be interested in joining the board. Some people don't think about running for a seat unless asked.

You don't have to know everything when you join, but you should be familiar with the governing documents and the responsibilities of the job. Fellow board members and managers can help you with the transition and train you regarding board responsibilities, current work, projects and hot issues.

Leaders can come from different places and backgrounds. There's no one mode that fits all. Share your knowledge and passion with the community!

THIS MARKET IS OUR  
**HOME.**

**F3**

BROKERAGE | MANAGEMENT | CONSULTATION

252 E Highland Ave.  
Milwaukee, WI 53202

**FOUNDERS3**  
REAL ESTATE SERVICES

414.271.1111  
[www.founders3.com](http://www.founders3.com)

*Setting new standards, exceeding expectations*

Built on a solid reputation and track record, MPC Property Management has the resources and personnel to identify and meet the needs of Condominium and Homeowner Associations.



**PROPERTY  
MANAGEMENT**

262-661-4284  
[www.mpcpm.com](http://www.mpcpm.com)



2020 Platinum Sponsor



**YELLOWSTONE**  
LANDSCAPE

*Excellence*  
IN COMMERCIAL LANDSCAPING

**Reliable Solutions | Beautiful Properties | Lasting Impressions**

## **NOW IN MILWAUKEE!**

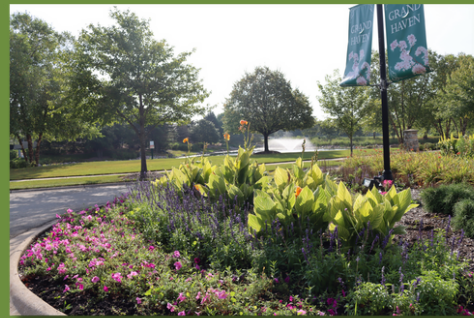
Local Locations:

Chicago, IL | Northbrook, IL | Wauconda, IL  
Roselle, IL | Plainfield, IL | Milwaukee, WI

**Landscape Maintenance**  
**Landscape Enhancements**  
**Interiorscapes**  
**Commercial Tree Care**  
**Irrigation & Water Management**  
**Snow & Ice Management**

### **CONTACT:**

Araseli Kelly, CMCA,  
Business Development Manager  
224.575.0588  
akelly@yellowstonelandscape.com  
yellowstonelandscape.com



# NEW CONCRETE AND MUDJACKING – WHAT IS MY PROPERTY’S BEST OPTION?

by Erin Adams, COO, CRC Concrete Raising

Everyone loves new concrete but the problem is no one likes new concrete prices. Prices go up every year and it is not often cost effective to replace a lot of concrete that is still in good shape, but needs work. This is where mudjacking comes in. Mudjacking is generally 1/3 of the cost of replacement and can solve the issue of settling concrete without the high price tag of new concrete.

If the concrete has settled and is not broken, the slabs can be raised back into their original positions. There is very little downtime with raising. Slabs can be walked on immediately and no landscape repair is needed after the process has been completed. When pouring new concrete, you generally must wait 3-5 days before you can walk on it and you most likely will have to perform some turf or landscape repair.

## Why did the concrete settle in the first place?

Poor compaction is the most common reason for settling; however, even the most compacted areas will settle if insufficient drainage exists. Erosion can occur in any of the following ways: broken pipes under concrete, improperly placed downspouts, lack of rain gutters, water running downhill and eroding slabs at bottom of hill.

**How is the concrete raised?** The concrete is raised hydraulically after drilling a series of small holes through the concrete to be raised and injecting the cement slurry beneath the concrete to be corrected. The cement slurry displaces air pockets and or water and completely fills any voids beneath the concrete. The concrete then rises while establishing a firm, more permanent subgrade. Upon achieving the correct pitch and grade of the concrete, the injection holes are filled with a concrete patch.

Sidewalks, driveways, garage floors, stoops, steps, pool decks, patios and void fill undermined slabs can all be raised. It’s important to use a quality cement slurry for good results. There are various types. A slurry with an 820 PSI, not mud or a chemical that is not environmentally friendly, is one of the best options. A complete warranty is also a must.

Concrete raising is a sound and budget-friendly option to repair settling concrete. Contact a trusted vendor and schedule a fall inspection of your community to formulate a repair plan. You’ll be all set to begin in spring!

*ERIN ADAMS is the COO of CRC Concrete Raising. They have offices in Milwaukee, Madison and Janesville in Wisconsin.*

BrightView

Let us grow with you

**CALL TODAY**  
 414-248-3442

Custom Landscaping & Snow Removal Services.



**HUSCH BLACKWELL**

# We Work Hard To Make Annual Meetings Easy

This annual meeting season, trust Husch Blackwell's team of experienced condominium attorneys to provide strategic legal insight on issues related to quorum, elections, budgeting, and document amendments. Clients using our Condominium Legal Document Review® program can schedule an attorney presence at one board or unit owner meeting annually – making it easier for you to do business and ensuring you are protected and empowered to achieve success.

Discover unique condo law insight at [associationalert.biz](https://www.associationalert.biz)



**Daniel J. Miske**  
Partner, CCAL  
[daniel.miske@huschblackwell.com](mailto:daniel.miske@huschblackwell.com)  
414.978.5311



**Lydia J. Chartre**  
Partner, CCAL  
[lydia.chartre@huschblackwell.com](mailto:lydia.chartre@huschblackwell.com)  
414.978.5418 | 608.234.6082

# LAC UPDATE

by Atty Shawn Anderson, Husch Blackwell

The Wisconsin LAC is currently engaged in looking at amending the law (or Condominium Act) to include Homeowners Associations, having community associations included as part of the Energy Efficiency Revolving Loan Fund Capitalization Grant Program created by the Biden Administration. Funding for this program empowers states to conduct energy audits of residential homes, issue recommendations for increased energy efficiency to homeowners, and provide loans for retrofitting homes to meet energy efficiency recommendations, through the Energy Efficiency Revolving Loan Fund Capitalization Grant Program. Individual homeowners in single-family, condominium, duplex, or manufactured housing are currently eligible to receive these vital loan funds via state-

run programs, but not community associations as entities, for common property owned by the community. Right now, the Wisconsin Public Service Commission is waiting for progress to occur with the Green Ribbon Commission. The proposed intent of that effort is to create a Green Innovation Fund (Green Bank).

More information is available at the following link: <https://wedc.org/business-development/green-ribbon-commission/>. Additionally, we are meeting with Representative Scott Allen to discuss potential changes proposed by realtors affecting reporting of owner occupancy by Associations.

## WHAT IS A LEGISLATIVE ACTION COMMITTEE (LAC) AND WHAT DO THEY DO?

The Community Associations Institute (CAI) fulfills a number of roles for its members. It provides education for our members and a means of maintaining business relationships, many of which evolve into personal friendships. One of CAI's most important roles is to provide legislative advocacy on behalf of community associations and the businesses that serve the community association industry. To further these efforts, CAI has created legislative action committees (LACs) in each state in which CAI has a chapter to lead CAI's lobbying efforts on legislation that effects the interests of community associations, management companies and its other members. CAI also has a Federal LAC to lead the industry's lobbying efforts in Congress.

Source: CAI Washington Metropolitan Chapter



# RULES FOR THE HOLIDAYS

The holidays are just around the corner, and for many people, that means lots of festivities with friends and loved ones. With all the merriment that's sure to ensue, it's important that residents who are hosting celebrations are not only considerate of their neighbors, but also take note of the association's rules. A complete listing of your association rules and regulations can be found in your condominium documents or Covenants, Conditions and Restrictions (CC&Rs), but here are a few key items to look up that are particularly pertinent during the holiday season:

## Outdoor Decorations:

Decking the halls with seasonal ornaments is a great way to bring the holiday spirit home. Many love to spread the joy by decorating the outside of their homes, and front yards as well. Before you scurry up that ladder to hang the decorative lights along the side of your roof or balcony, take a quick peek at the CC&Rs to find out the guidelines for outdoor decorations, as well as the guidelines for flags and signs if you plan on decorating with those. This will help make sure your outdoor winter wonderland isn't an association violation.

## Parties:

Your board of directors hopes everyone will have plenty of chances to eat, drink and be merry this holiday season. If you plan on hosting a large get-together or party, there are a few things you'll want to keep in mind. First, keep the revelry and noise to a minimum, and wind the party down at a reasonable time—you don't want your celebrating to interfere with your neighbors' attempts to get visions of sugar plums dancing in their heads. Check your CC&Rs to find out what the association deems acceptable noise levels and what the quiet hours are, as well as guidelines for hosting parties.

## Parking:

The holidays bring many people together, and that means extra cars will need to be parked. To make sure your guests are covered, look at the CC&Rs to find out the rules on visitor parking in the association - including where they can park and what kind of parking passes they may need.

## Overnight Guests:

It wouldn't be the holidays without Uncle Marv and Aunt Ethel bunking in little Jimmy's room. Of course, depending on how long your overnight guests are staying, you may need to let the association know. The CC&Rs will give you a breakdown on the rules for both short-term and long-term guests, so be sure to look at them before you break out the extra cot.

Following the association's rules and regulations helps ensure that all your residents can enjoy this special time of year, so please help the board by doing your part. Stay safe and have a wonderful holiday season.



Ogden & Company, Inc. AMO® is Wisconsin's largest full-service real estate organization, serving Milwaukee since 1929.

**Ogden**  
Real Estate without Boundary®



Angela Snyder, Director of Condominium Management  
angelas@ogdenre.com · 414.270.1381 · ogdenre.com



## Creating a Stronger Bank for All of Us

We appreciate your business and are excited about the increased strength and new possibilities that we can offer you as we continue to transition our CIT Community Association Banking division into First Citizens Bank.

The products and services you rely on will remain the same, with a new look.

Beginning in May, you'll see the First Citizens Bank brand when you visit our website, and our representatives will have a new email address. In June, you'll see many of your products and services transition to the First Citizens brand. The remaining products will transition in July, and we anticipate everything will be complete in August. Your routing and account numbers are not changing.

In the meantime, please keep banking as usual – and count on us for customized banking solutions that can help your business thrive.

We'll send you updates with additional details as we transition over the next few months. We look forward to continuing to provide you industry-leading service and solutions as First Citizens Bank.

Your Community Association Banking Team



**Rough  
Winter?**

**Pave your way to a  
Smooth Spring**

Seal Coating

Crack Filling

Crack Routing

Car Stops

Striping

Grading

Asphalt Paving

Asphalt Resurfacing

Pulverizing

Milling

Petromat

Stonework

Excavation

Asphalt Patching

Infra-Red Patching

Curbing

Concrete Work

Color Concrete Stamping

Culvert Pipe

Drain Tile

Snow Plowing

**Call or Email PLM Paving for a free estimate**

**262-691-3964 or [sales@plmpaving.com](mailto:sales@plmpaving.com)**

**[www.plmpaving.com](http://www.plmpaving.com)**



## **Our Coverage Options**

Master Insurance Policy

Property & Liability Coverage

Condo Unit Owners Coverage

Hired and Non-Owned Auto Liability

Ordinance or Law Coverages

Water/Sewer Back-Up

Crime Coverage

Earthquake or Flood Coverage

Directors & Officers Coverage

# **INSURING CONDO ASSOCIATIONS**

**FOR OVER 35 YEARS!**

MID-STATE IS A PROUD  
**CAI MEMBER**  
**BUSINESS PARTNER!**

(262) 241-0550

[WWW.MIDSTATEIS.COM](http://WWW.MIDSTATEIS.COM)

[AGENCY@MIDSTATEIS.COM](mailto:AGENCY@MIDSTATEIS.COM)

7105 W MEQUON RD,  
MEQUON, WI 53092

The background features a light gray surface covered in numerous water droplets of varying sizes. Overlaid on this are several diamond-shaped frames in shades of gold, gray, and white. These frames contain images of modern buildings and an interior dining area. A smaller version of the diamond logo is positioned above the company name.

- WINDOW CLEANING
- HOUSE WASHING
- PRESSURE WASHING
- GUTTER CLEANING
- SNOW REMOVAL

**DEM**ARK'S  
WINDOW & PRESSURE CLEANING

Free Quotes  
**(262)894-2057**



Innovating community association banking solutions is our business, so you can focus on growing yours.



**Alliance Association Bank**



One of Forbes' "America's Best Banks" Year After Year



Diane White, CMCA  
Vice President  
(312) 823-2181  
dwhite1@allianceassociationbank.com



Joanne Haluska, CMCA, AMS  
Senior Managing Director, Central Region  
(216) 314-9100  
jhaluska@allianceassociationbank.com

Bank on Accountability® | allianceassociationbank.com

Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance Bank ranks high on Forbes' "America's Best Banks" list year after year.



## LENDING TOOLS FOR YOUR ASSOCIATION

### LOAN PROGRAMS

Our loan programs are tailored to meet the needs of your association. We work closely with board members and property managers to ensure that an association can effectively fund and complete its projects.

### AN EFFICIENT AND CLEAR APPROVAL PROCESS

Our responsive turnaround on loan requests guarantees a simple and understandable process. Once we receive your loan application package, we quickly and efficiently determine a payment structure that best meets the association's needs. Upon bank approval of the loan, we draft a commitment letter for your organization, detailing the loan terms and conditions.

Upon your acceptance of our commitment letter, loan documentation is provided for the association's review, signature, and approval. We're happy to meet with board members at any time during the loan process to discuss and clarify the terms of the program.

Call one of our trusted industry experts at 847-304-5940 or email [service@communityadvantage.com](mailto:service@communityadvantage.com) to learn more.

**WINTRUST**  
COMMUNITY ADVANTAGE

YOUR ASSOCIATION BANKING PARTNER

850 W. North Shore Dr. | Hartland, WI 53029  
201 S. Hough St. | Barrington, IL 60010 (Main Office)  
[communityadvantage.com](http://communityadvantage.com)

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



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

### We offer:<sup>1</sup>

- Financing for building repairs and capital improvements.
- Competitive fixed rates with terms up to 15 years.

Plus, your deposits are eligible for multi-million-dollar FDIC insurance with ICS<sup>®</sup> and CDARS<sup>®2</sup>.



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



**POPULAR**  
ASSOCIATION BANKING

[www.popularassociationbanking.com](http://www.popularassociationbanking.com)



1. Subject to credit approval. 2. ICS<sup>®</sup> and CDARS<sup>®</sup> are registered service marks of IntraFi Network, LLC.

© 2021 Popular Bank. Member FDIC.

# QUESTIONS & ANSWERS ABOUT PARKING

## Q: Why don't we have enough parking?

A: Developers want to build the most homes possible to make the most money, so they often allot the fewest parking spaces required by law. Unfortunately, that leaves the association to deal with the shortage.

## Q: Why can't we park on the street?

A: The association's roads are subject to local regulations that specify the space needed for access by emergency vehicles. When cars are parked on the street, there may not be enough clearance for fire trucks to maneuver.

## Q: Why do we have to park our SUVs and trucks out of sight?

A: Some governing documents were created by people who were unable to anticipate today's lifestyles. Who knew 40 years ago that SUVs would replace station wagons as the standard family vehicle and trucks would become passenger-oriented and even luxurious? Until your documents are amended, all homeowners are obligated to abide by this requirement.

## Q: Why do I have to register my car with the association?

A: An association's registration system allows the manager to match vehicles with residents. In case of an emergency, the manager/board can contact you. It also allows the association to identify non-residents who are parking in spaces belonging to owners. If a parking pass is used, make sure it is always clearly visible.

## Q: It seems the parking lot loses another space to handicapped parking every day. Why so many?

A: It may look like a disproportionate number of spaces are reserved for handicapped parking, but for each space there is a resident in need. The Fair Housing Amendments Act makes it unlawful to "discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection with such dwelling, because of a handicap of that person." The "provision of services or facilities" includes providing reserved parking. When a resident requests a handicapped parking space, the association should make every effort to reserve one. Not only does federal and state law require it, but it's also the right thing to do.

## Q: What gives the association the right to tell me where and how to park?

A: When you purchased your unit, you entered into a contractual agreement with the association to abide by its covenants. Those covenants include bylaws that empower the board to adopt and enforce rules they believe are necessary for everyone's good. The parking policy explains the parking rules and specifies procedures for enforcing them; not only is the board allowed to develop the policy, but it is also obligated to enforce it.

## Q: Why don't we just assign reserved parking?

A: Parking spaces that are a type of property called common elements are spaces owned commonly by everyone, and everyone has the right to use them. Another type of property is called limited common elements. Like parking spaces, limited common elements are owned by everyone, but not everyone can use them. They are limited to one owner. Patios and balconies are examples of limited common elements. Assigning reserved parking spaces would effectively change the property status from common element to limited common element, which goes against the governing documents and possibly your property rights. Before assigning reserved parking, you may have to amend your governing documents.



## Q: Why can't I use my parking pass for an inoperable vehicle?

A: Some parking policies disallow inoperable vehicles for the simple purpose of keeping the community looking nice.

## Q: Why was I cited for a vehicle that complies with all the association's parking rules?

A: Sometimes the association may ticket vehicles considered a nuisance. These are vehicles that consistently leak oil on the common areas, emit excessive exhaust or gas fumes, are excessively noisy or are otherwise inconsiderate of others. These situations result when your vehicle is in poor repair. Review your parking rules and be sure to include this information to avoid unwanted surprises.

## Q: Why is the visitor parking area always full? It's frustrating for my guests.

A: The guest parking area may serve as overflow parking for the residents. To avoid the inconvenience, the board may want to consider posting signage and/or create a system to limit parking and/or monitor this area. If a monitoring system is adopted, you will want to include this in the parking policy.

Having a defined set of parking rules that coincide with your documents or covenants may make it easier to govern the public spaces and hopefully avoid conflict between neighbors and guests.

*Winter Social*   
**community**  
ASSOCIATIONS INSTITUTE

**3RD STREET MARKET HALL**  
**1:00 P.M. - 4:00 P.M.**

**\$10 PER PERSON, INCLUDES FOOD &  
BEVERAGE CREDITS, GAMES, AND MORE!**

**FREE PARKING**  
**IF YOU REGISTER BY SEPTEMBER 29, 2023**

**REGISTER BY OCTOBER 20, 2023**



**FRIDAY**  
**NOVEMBER 3**  
**2023**

# CLASSIFIED ADVERTISING

## Accounting

**Karen Skoric, CPA**  
 735 N. Water Street, Suite 175  
 Milwaukee, WI 53202  
**855-301-9400**  
[canteycpa.com](http://canteycpa.com)

## Attorneys

**Husch Blackwell LLP**  
**Lydia J. Chartre, Esq. CCAL**  
 511 N Broadway, Suite 1100  
 Milwaukee, WI 53202  
 33 East Main Street, Suite 300  
 Madison, WI 53701  
**(414) 978-5418 • (608) 234-6082**  
[lydia.chartre@huschblackwell.com](mailto:lydia.chartre@huschblackwell.com)  
[www.huschblackwell.com](http://www.huschblackwell.com)

**Von Briesen & Roper, s.c.**  
**Brian Seidl**  
 411 E Wisconsin Ave Suite 1000  
 Milwaukee, WI 53202  
**(414) 276-1122**  
[brian.seidl@vonbriesen.com](mailto:brian.seidl@vonbriesen.com)  
[www.vonbriesen.com](http://www.vonbriesen.com)

## Banks/Financial

**Alliance Association Bank**  
 Top 10 - Forbes Best Banks  
**Diane White, CMCA**  
 312-823-2181  
[dwhite1@allianceassociationbank.com](mailto:dwhite1@allianceassociationbank.com)  
[www.allianceassociationbank.com](http://www.allianceassociationbank.com)

**First Citizens Bank**  
**Thomas Engblom, PhD, CMCA, AMS, PCAM**  
 312-209-2623  
[Thomas.Engblom@firstcitizens.com](mailto:Thomas.Engblom@firstcitizens.com)

**Community Advantage**  
 110 W. Palantine Road, Suite 2  
 Palatine, IL 60067  
**847-842-4678**  
[service@communityadvantage.com](mailto:service@communityadvantage.com)  
[www.communityadvantage.com](http://www.communityadvantage.com)

**Popular Association Banking**  
**Martin Klauber**  
 Cell: 847-322-3149  
 Toll free: 800-233-7164  
[MKlauber@popular.com](mailto:MKlauber@popular.com)  
[www.AssociationBankers.com](http://www.AssociationBankers.com)

## Paving

**PLM Paving & Concrete**  
 W225N3178 Duplainville Road  
 Pewaukee, WI 53072  
**800-776-7164**

## Landscaping/Maintenance

**Brightview**  
**Mike Reyes**  
 1578 S 38th St. 100 Milwaukee, WI 53215  
**(414) 248-3442**  
[mike.reyes@brightview.com](mailto:mike.reyes@brightview.com)  
[www.brightview.com](http://www.brightview.com)

**DeMark's**  
**Taylor Pegelow**  
 722 N Grand Avenue Waukesha, WI 53186  
**(262)722-0750**  
[taylor@demarks.com](mailto:taylor@demarks.com)  
[www.demarks.com](http://www.demarks.com)

**Yellowstone Landscape**  
**Araseli Kelly, CMCA**  
 23940 W Andrew Road, Plainfield, IL 60585  
**224-575-0588**  
[www.yellowstonelandscape.com](http://www.yellowstonelandscape.com)

## Insurance

**MidState Insurance**  
**Erica Joyce**  
 7105 W Mequon Rd Mequon, WI 53092  
**(262)241-0550**  
[ericaj@midstateis.com](mailto:ericaj@midstateis.com)  
[www.midstateis.com](http://www.midstateis.com)

## Reserve Studies

**Reserve Advisors**  
**Henry McKenna**  
 735 N. Water Street, Suite 175  
 Milwaukee, WI 53202  
**800-221-9882**  
[henry.mckenna@reserveadvisors.com](mailto:henry.mckenna@reserveadvisors.com)  
[www.reserveadvisors.com](http://www.reserveadvisors.com)

## Property Management

**Elite Properties**  
**Sara Moker**  
 700 Larry Ct, Waukesha, WI 53186  
**(262)373-1777**  
[selark@eliteprop.org](mailto:selark@eliteprop.org)  
[www.eliteprop.org](http://www.eliteprop.org)

**Founders 3**  
**Patricia Lux**  
 252 E Highling Ave, Milwaukee, WI 53202  
**414-249-2132**  
[plux@founders3.com](mailto:plux@founders3.com)  
[www.founders3.com](http://www.founders3.com)

**Forest Green Realty & Management**  
**Kirsten Capps**  
 8575 W Forest Home Avenue  
 Greenfield, WI 53228  
**414-425-3134**  
[kcapps@forestgreenrealty.com](mailto:kcapps@forestgreenrealty.com)  
[www.forestgreenrealty.com](http://www.forestgreenrealty.com)

**Hunt Management**  
**Terry Handle**  
 10520 N. Baehr Road, Suite Q  
 Mequon, WI 53092-6710  
**262-238-1480**  
[thandel@huntmanagement.com](mailto:thandel@huntmanagement.com)  
[www.huntmanagement.com](http://www.huntmanagement.com)

**MPC Property Management**  
*Setting New Standards,  
 Exceeding New Expectations*  
**262-661-4284**  
[www.mpcpm.com](http://www.mpcpm.com)

**Ogden & Company, Inc.**  
*Management, Sales, Maintenance and More!*  
**Angela Snyder**  
 Director of Client Relations  
**angelas@ogdenre.com • 414.270.1381**  
 1665 N. Water Street, Milwaukee, WI 53202

**Prospect Management Company**  
*Professional Management for Condominium  
 and Homeowner's Associations*  
**Milwaukee Area: 414-540-0004**  
**Madison Area: 608-709-1325**  
[www.pmcwi.com](http://www.pmcwi.com) • [help@pmcwi.com](mailto:help@pmcwi.com)  
 224 N. 76th Street, Milwaukee, WI 53213

# 2023 Annual Sponsors

## PLATINUM



PROPERTY  
MANAGEMENT



First  
Citizens  
Bank



PAVING AND CONCRETE

Parking Lot Maintenance, Inc.

**HUSCH**  
BLACKWELL



YELLOWSTONE  
LANDSCAPE



DEMARK'S  
WINDOW & PRESSURE CLEANING



## GOLD



COMMUNITY  
ADVANTAGE  
Your Association Banking Partner

A WINTRUST COMPANY

**von Briesen**

von Briesen & Roper, s.c. | Attorneys at Law

## SILVER



## BRONZE





**11801 W. Silver Spring Dr.  
Suite 200  
Milwaukee, WI 53225**

## **YOUR COMMUNITY ASSOCIATION'S COLLECTION & FINANCE LEGAL SOLUTION**

Every condominium and homeowner association needs effective policies and processes for collecting delinquent assessments. von Briesen's Community Associations Section has the experience and knowledge to be your Collection & Finance Legal Solution. We assist clients with the preparation of a comprehensive written collection policy, guidance on adherence to that policy and counseling on procedures for taking collections actions. Our creative and collaborative approach positions us to be your community association solution.

Think of us as your hardest working neighbor.



**Attorney Brian J. Seidl**  
brian.seidl@vonbriesen.com  
(608) 661-3964



**Attorney Ryan T. Duffy**  
ryan.duffy@vonbriesen.com  
(414) 287-1259

**von Briesen**

von Briesen & Roper, s.c. | Attorneys at Law  
vonbriesen.com

