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COMMUNITY LEADER

News for the New American Neighborhood

PREPARING YOUR BUILDING FOR WINTER

Love it or hate it, winter is right around the corner.

RUNNING FOR THE BOARD – DO YOU HAVE WHAT IT TAKES?

Learn more inside.

HOW TO GET THE MOST FROM YOUR RESERVE STUDY

Avoid common mistakes and maximize value!

SPACE HEATER SAFETY TIPS

Simple tips to keep you safe this season.

RIGHTS & RESPONSIBILITIES FOR BETTER COMMUNITIES

Rights & Responsibilities serve as an important guidepost for all those involved in the community



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PRESIDENT'S MESSAGE



CAI-WI Members,

The cold is here, and the end of the year is near!! I would like to give a big THANK YOU to all our members this year. After a few years of not knowing what to expect and recovering from many hardships, our members really showed support to each other by attending events, joining committees and discussions and making sure that we work as a team to continue our success as a Chapter.

The WI Chapter Board of Directors and Committees sat down a few months ago and created a strategic plan that we all feel will be great for our future growth in these next couple of years. Many new ideas and great discussions were had, and I feel we are in a great direction.

As the year comes to an end, please make sure to read through the magazine and look at the website as there are so many new events and educational classes/seminars planned for 2023. Our Annual Tradeshow has been set and registration will be here before you know it. As some of you know, I am 100% Irish and this year may just have a fun theme that will be LUCKY!!

As we strive to continue to move face to face for most of our events, I am so excited to continue to meet all of you and hopefully build more relationships with our members. Have a safe and happy Holiday Season!

Sincerely,

Sara Moker

CMCA, AMS, PCAM

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PREPARING YOUR BUILDING FOR WINTER

by Shari Engstrom – Sid Grinker Restoration, Inc.

Love it or hate it, winter is around the corner and with it comes valid concerns for your building and community regarding water in all the wrong places and fire hazards unique to winter. Below are some bullet points to consider as we leave the colors of fall for the cold of winter.

Water Loss Concerns Tied to Cold:

When the temperatures go below freezing, especially below zero, pipes that are not properly insulated are at HIGH RISK of freezing and bursting. What is even riskier is having fire sprinkler pipes bursting. In order to minimize risk consider the following:

- Sprinkler maintenance is key. Make this a priority.
- Clear roofs and watch for ice damming
- Baseboard hydronic heat will leak and/or freeze. It's essential that doors and windows remain closed.
- Remind residents that they should call maintenance if their unit is too hot, do not open windows to cool off. Notify residents that they are responsible for maintaining heat in their apartments and may be held liable if damage occurs from leaving window open or turning off heat.
- Have a plan for accessing units if residents are out of town during a water emergency in their unit. If there is not a master key, will the resident expect you to force entry? Consider setting that expectation to avoid enraged tenants when they come home to see their door boarded or padlocked.
- Visit vacant spaces often and monitor units where there is a possibility of a tenant leaving without notice, such as people behind in rent or in the eviction process. They love leaving their windows open or the faucet running on the way as well as turning down the heat to save money. Watch for afterhours move outs
- Do not turn down thermostats to save money- a minimum goal is 60 degrees. Areas of special concern for this include:
 - i. Storage areas
 - ii. Parking garages
 - iii. Vacant spaces
- In areas where work has been done recently, inspect attics to make sure insulation has been replaced properly. It is often done for cable or similar services.
- Regularly check sump pumps, especially on a mid-winter thaw. For areas likely to have concerns, provide a back-up power source and suggest tenants take advantage of plastic bins for storage, especially on the floor, rather than cardboard boxes.
- Make sure the "old style" of hose bibs are drained properly for winter.
- Keep winter repairs efficient, for example, even vacant spaces can't go without heat for more than a couple hours while you change out or repair a furnace.
- Monitor areas that have been a problem in previous winters.
- Make sure storm windows are in service to prevent sweating and ice build-up on inside of windows. This prevents staining and warping of interior windowsills.

Regardless of the cause of water issues, you need to know where your shut off valves are located:

- Every day toilets overflow and washing machines leak. It is essential to know where shut off valves are located. It is common for toilet cpvc pipes to break in the wall when the shut off valve is turned, so you must know where the next valve is located and so should anyone managing/covering the building. It's common for there to be vacations around the holidays. Make sure you the person responsible knows where to look. That 45 minutes of hunting can cost tens of thousands of dollars.
- Label your shut off valves. Several years back we had someone shut off the wrong floor during a construction project with no heat so even the best laid plans resulted in a substantial flood.
- Make sure the appropriate people know how to shut off the sprinkler system, without also shutting off water to the entire domestic water system. Having a maintenance person who lives an hour away is not a solution. Assuming they answer the phone immediately, it could take 2 hours to be on site.
- Check important shut off valves to make sure they operate freely.
- Remind tenants that they are not allowed to perform plumbing repairs and reinforce what shouldn't go down toilets. This is trickier with unit owners, but uninsured contractors ultimately result in others paying the costs of mistakes and accidents.

In addition to dealing with concerns from cold, winter brings on a few new fire hazards. Things to check this fall:

- Remove birds’ nests from exterior lights. The like to live here in the winter months for the heat.
- Dryer vents and exhausts can be trouble as well. Make sure to clean them and check to make sure they are connected.
- Overloaded outlets are a problem especially in the winter with lights and space heaters.
- Also remind residents about candle safety – out of a draft, away from children and never left unattended.

All staff, especially on call, should have names and contact info for contractors of record such as fire suppression (sprinkler) contractor and fire alarm contractor. A restoration company will need those to coordinate and expedite an emergency response. If possible, the cell phone number for your salesperson is especially helpful.

So, enjoy the winter and all it has to offer from ice skating to an excuse to stay inside. And come spring, inspect concrete for cracks or heaving and repair as necessary in order to prevent falls.

SHARI ENGSTROM is Sid Grinker Restoration, Inc’s Marketing Maven. She loves people, stories, and being out and about. Active on multiple charitable and industry boards, she hopes to see you at the next real estate event before she heads home to Muskego to see her husband and two school aged children. Hobbies are a fantastic goal, but for now work, kids and a little bit of exercise fill her days. Find her on LinkedIn!

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RUNNING FOR THE BOARD – DO YOU HAVE WHAT IT TAKES?



If you're considering running for the board, take a few moments to ask yourself the following three questions:

1. Do I have the time? As a board member, you will need to devote at least several hours of your time each month to association business. In addition to regular monthly board meetings, you will need to be active in

email discussions and occasional special meetings. During special projects, you may need to spend a little extra time on association business. Some board members may also spend a little more time than others if they work with a committee

2. Can I make tough decisions when it's required? The primary role of the board is to conduct the business of the association. This doesn't just mean approving the budget, but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.

3. Can I do all this and have fun, too? It isn't all about policies and tough decisions. Your community is only as good as you make it, and establishing and maintaining a sense of community is a part of a board member's responsibility. Planning and attending functions such as picnics and being a presence in the community are as important as any policy decisions you may make.

Being a board member can be frustrating at times, but it may also be one of the most rewarding ways you'll find to volunteer your time. If you're interested in running for the board or would like more details about board's responsibilities, please contact your community manager or a current board member.



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WHAT'S THE BOARD TREASURER'S JOB?

All members of the board are responsible for the association's overall financial health; but the treasurer has specific duties to protect the association's assets. These duties—and the authority to exercise them—are found in the association's governing documents and also in state laws. It's a big responsibility, but fortunately the manager helps with many of the details.

Internal controls: Treasurers keep an eye on how the funds are being handled. For example, a treasurer would raise a red flag if a check made payable to Cash showed up in the association's books.

Records: Treasurers maintain financial and accounting records—or see to it that they are securely and properly retained, perhaps by the manager.

Audits: Association financial and accounting records need to be audited periodically. It's the treasurer's job to ensure that a CPA undertakes this important activity at regular intervals.

Budgets: Treasurers are responsible for preparing the annual budget. That doesn't mean they actually crunch numbers or develop spreadsheets, rather they work closely with the association manager or CPA to ensure the members' values, preferences and needs are reflected in the budget.



Insurance: Treasurers make sure the association has adequate insurance of all types—casualty, fidelity, worker's compensation and other necessary protections.

Investments: Treasurers are watchdogs for the association's investments. They make sure investments are sound and do not jeopardize principal. Boards generally have investment policies that guide their investment decisions, and it's the treasurer's job to see that the policy is followed.

Assessments: Collecting assessments and monitoring delinquent accounts is typically a service provided by the manager or management company. The treasurer, however, keeps a close eye on the delinquencies and alerts the board to problem areas.

Reserves: Treasurers ensure that the association periodically conducts a reserve study and that it's adequately funded in the annual budget.

Taxes: The treasurer is the board's liaison to the association's auditor and CPA. The treasurer monitors the progress of the annual audit and makes sure the appropriate tax returns are filed on time.

In short, the association treasurer's job is to maintain the integrity of the association's finances.

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HOW TO GET THE MOST FROM YOUR RESERVE STUDY

In November 2004, Wisconsin’s “reserve study law” went into effect. Effectively, this law required associations establish, or by majority vote of unit owners opt not to have, a statutory reserve account. In the decade plus since, some associations have established a statutory reserve account, others a non-statutory reserve account. Some have yet to have the conversation. Even though the reserve study concept is not new, many newly elected association board members are diving into the reserve study universe for the first time. The 2016 fall budget season is in full swing. How should you solicit bids for a reserve study? What should you expect out of the analysis? What can you do to obtain the best outcome, and how can you maximize the value of your study?

A capital reserve study:

Association business typically involves 2 types of expenditures. Annual operating expenses, and capital expenses. Associations generally have a relatively good handle on operating expenses (landscape maintenance, garbage removal, cleaning, insurance, snow removal) (Ok this is Wisconsin... no one has a good handle on snow removal). These expenses and others are predictable and comprise an association’s annual operating budget. Associations can review the prior year’s budget to predict with relative accuracy, the upcoming years annual expenses. A reserve study is an analysis that predicts capital expenditures that are not annual in nature. Due to the relatively infrequent nature of these projects, associations often use professional consultants to predict and plan for them. These expenses like repaving parking lots, roof and siding replacement, and many others may only occur once every 5, 10, 20, or more years. A reserve study will predict when they will occur and offer a funding plan to prepare for them.

Going out to bid:

There are many ways to identify qualified firms from which to solicit reserve study bids. First, if your association has professional management, rely on the expertise and experience of your manager who will have prior experience with multiple providers in the industry. It’s likely your manager has been pro-active and discussed and/or obtained reserve study bids in the past. If not, let your manager know you would like to explore a reserve study and ask him or her to obtain bids. It’s always a good idea, time permitting, to be an involved board member. We recommend board members familiarize themselves with reputable providers as well. A great way to do this is to attend the annual tradeshow and/or utilize the “vendor directory” of your local Community Associations Institute Chapter. CAI chapter websites have “service directories” of local companies who are committed and involved in the community association industry. Here in Wisconsin the CAI website is www.cai-wi.org. Specifically, with respect to reserve study providers, you should look for minimum qualifications of a CAI-Reserve Specialist (RS). Obtaining bids can be

accomplished through these firms website “proposal request forms”, or by email or phone.

A note on formal RFP’s:

Developing a formal RFP is may not always be the best practice. While the time investment to create the formal RFP is extensive, it typically doesn’t change the offering of a reserve study provider. In the past month, our firm has received multiple “formal” RFP’s that not only provided detail on the property (which is needed for a proposal) but also dictated, without flexibility, the format and content of the proposal. We chose not to bid. While the concept of standardizing the proposal responses you receive may sound advantageous in comparing/contrasting bidders, the actual effect is typically counter-productive. Some firms may opt not to respond to your RFP since it would require drafting a proposal from scratch. Many firms’ proposal verbiage has been reviewed by legal counsel and/or insurance providers and drafting an alternate proposal (to match a formal RFP mandate) would be discouraged. *Reputable firms may opt not to bid resulting in a less robust pool of proposals to review and select a provider from.* Don’t let your formal RFP process result in a less effective bid solicitation.

Continued on page 13



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HOW TO GET THE MOST FROM YOUR RESERVE STUDY *Continued...*

Rather than require a standardized response, allow firms to propose by whatever means/instrument they would typically respond to an RFP. Requiring a standardized response might seem like a good way to make it easy to compare/contrast bids, but it actually takes what would have been a unique (to each firm) proposal instrument that took a lot of time and thought to develop, and substitutes a standardized response that is going to look just like every other provider (who chose to follow the standardized RFP response requirements).

Instead, allow companies to respond in the manner they choose. Take time that would have been spent developing a formal RFP and re-allocate it to reviewing proposals. Look at the totality of the proposal process from each response to critique providers including: ease of obtaining a proposal, content of proposal itself, unique services and value-added features, and of course cost.

Avoid common mistakes:

During my 18+ years in the industry, by far the 2 most common observed mistakes in the reserve study process are errors in the component inventory, or inaccurate reserve fund balance used to develop the funding plan. The 2 main components of a reserve study are the expenditures forecast and the funding plan. An error in either can render your study useless. The component inventory is different for every property. As an example, roads may be the responsibility of the municipality or private. Homeowners or the association may be responsible for decks and balconies. It's critical to determine what should be included. Failure to include an element the association is responsible for OR including an element the association is not responsible for is the most common mistake in reserve studies. Prior to conducting a reserve study make sure you have determined responsibility for every element. You should review your declaration and by-laws where it discusses maintenance/replacement responsibility. Provide this section to your reserve study vendor. If there is ambiguity, your association should obtain a legal opinion from association counsel. This is information your association will use in perpetuity. Many associations have their legal counsel draft a "responsibility matrix" if one hasn't already been created. If your association is reserving for something they shouldn't be, or isn't reserving for something they should, your reserve contributions will not be appropriate.

The second most common mistake in a reserve study is an inaccurate reserve fund balance. Make sure your association provides your reserve study consultant with an accurate reserve fund balance. Your associations reserve funds should be held separately from operating funds. Obtain all applicable and current bank statements so your studies funding plan will be crafted around an accurate starting point.

Study is completed... Now what?

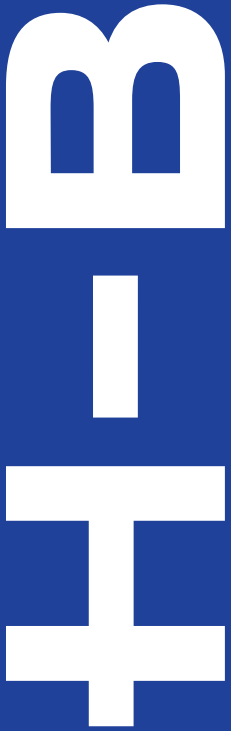
The primary purpose of a reserve study is to accurately set assessments/contributions to a reserve fund. The most common mistake associations make with reserve studies, once completed, is ignoring the study. "Doing nothing" is a mistake. Historically many associations have underfunded their reserves. For this reason, it is not unusual that associations, especially older associations, are sometimes overwhelmed when they see the "true" funding needs their property requires. If your association falls into this category it's important to come up with a plan. Don't kick the can further down the road. Review your study. Share the results with homeowners who are more likely to understand a fee increase when they see the long-term financial situation clearly. Evaluate the replacement schedule and funding recommendations. If ideal funding levels are simply not attainable in the short-term, make business decisions. This may involve deferring projects, increasing assessments, or even exploring a bank loan for critical capital projects. Go back to your reserve study provider for consultation and changes as you look to develop a final plan you can actually implement. There is an opportunity cost in deferring projects. Property values may be affected in the short term, but your association's goal should be to work towards ideal funding and replacement timing over time. You should also give unit owners accurate information about the "true" cost of ownership in your association and time to make the best personal financial decisions for their future as well.

Beyond budgeting:

Now that you've avoided the common mistakes in the reserve study process and worked with your provider to finalize a realistic plan, how else can you maximize the value of your reserve study? First, use the reserve study as a planning tool. A comprehensive study will have cost projections and information about the scope of work for projects that is useful as you bid out capital projects. Industry leading studies contain valuable information to help you obtain the best outcome on projects. Rely on this information when you solicit bids, as a benchmark to evaluate bids, and use as a negotiation tool. Second, consider how your capital projects might affect your regular maintenance projects. Example: No need to power-wash siding if it is scheduled for replacement in the near term.

The reserve study is a critical tool to sustain and operate your association effectively. Avoiding the common mistakes and maximizing the value from your study will help fulfill the fiduciary responsibility your board position requires.

NIK CLARK is an Owner/Partner at Superior Reserve Engineering & Consulting in Milwaukee. He can be reached at nik@superiorreserve.com



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SPACE HEATER SAFETY TIPS

Baby, It's Cold Outside!

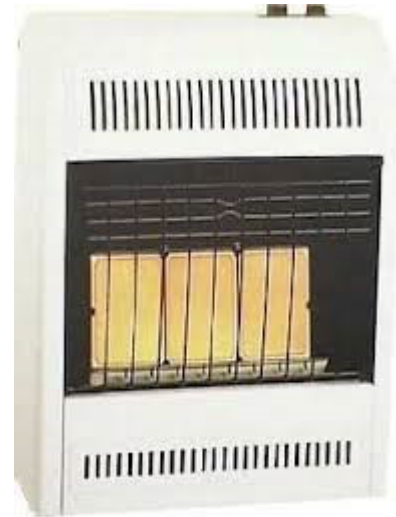
For all of us who love Fall, our favorite time of year is here! The cooler temperatures, the changing color of the leaves, the sound of the leaves crunching under our feet as we take a walk, and who doesn't love the taste of a hearty bowl of chili on a brisk and windy evening? With cornbread! And butter!

However on a more serious note, Fall is also a time of the year that we see an increase in fires.

For many of us, October can be a fickle month of both highs and lows in regards to the temperatures. We can leave home in the morning wearing a short sleeve shirt, but return home wearing a jacket. Once we get home, we may need a just a bit of heat to take the chill out of the air, but yet don't need to turn the heat on quite just yet.

Typically what most of us do is turn to our handy dandy space heaters. Used correctly, they are a great way to bridge some of the cooler evenings, until we have no choice but to turn on the heat for the season. Used incorrectly, that same space heater than can provide warmth and comfort us, can become a tragedy just waiting to happen.

Fire safety should be practiced all year long; but when the temps start to drop and we want to be warm, and toasty we often forget those fire safety practices. Below are 5 quick and easy tips to keep you safe if you are using a space heater this fall.



SAFETY TIPS

- Make certain that your space heater comes from a reputable company and complies with all safety standards. Also make sure it has been certified indicating it is in compliance with those safety standards.
- Make sure that your space heaters are surrounded by at least 3 feet of empty space.
- Buy the correct heater for the size or area you want to warm up.
- Never place heaters near furniture or draperies. Also, never run the cord of the space heater under a rug to keep it out of the way. If the cord overheats, the rug is going to catch fire.
- Never, ever leave a space heater on when you go to sleep or leave the home. EVER! NEVER! If you have to run out for just a few moments, unplug the heater. And when you go to bed, instead of leaving the heater on, simply pile on another blanket to stay warm.

There are no promises that if you follow the recommendations above you will never have a fire from a space heater; **BUT** if you follow the suggestions above, you will minimize the likelihood of your space heater catching on fire.

Article submitted by Emergency Services for Emergency Fire & Water Restoration.

RIGHTS AND RESPONSIBILITIES FOR BETTER COMMUNITIES



More than a destination at the end of the day, a community is a place people want to call home and where they feel at home. This goal is best achieved when homeowners, non-owner residents and association leaders recognize and accept their rights and responsibilities. This entails striking a reasonable balance between the preferences of individual homeowners and the best interests of the community as a whole. It is with this challenge in mind that Community Associations Institute (CAI) developed Rights and Responsibilities for Better Communities.

Rights and Responsibilities can serve as an important guidepost for all those involved in the community—board and committee members, community managers, homeowners and nonowner residents.

Homeowners Have the Right To:

- A responsive and competent community association.
- Honest, fair and respectful treatment by community leaders and managers.
- Participate in governing the community association by attending meetings, serving on committees and standing for election.
- Access appropriate association books and records. n Prudent expenditure of fees and other assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
- Receive all documents that address rules and regulations governing the community association—if not prior to purchase and settlement by a real estate agent or attorney, then upon joining the community.
- Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

Homeowners Have the Responsibility To:

- Read and comply with the governing documents of the community.
- Maintain their property according to established standards.
- Treat association leaders honestly and with respect. Vote in community elections and on other issues.
- Pay association assessments and charges on time.
- Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
- Request reconsideration of material decisions that personally affect them.
- Provide current contact information to association leaders or managers to help ensure they receive information from the community.
- Ensure that those who reside on their property (e.g., tenants, relatives, friends) adhere to all rules and regulations.

Community Leaders Have the Right To:

- Expect owners and non-owner residents to meet their financial obligations to the community.
- Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
- Respectful and honest treatment from residents.
- Conduct meetings in a positive and constructive atmosphere.
- Receive support and constructive input from owners and non-owner residents.
- Personal privacy at home and during leisure time in the community.
- Take advantage of educational opportunities (e.g., publications, training workshops) that are directly related to their responsibilities, and as approved by the association.

Community Leaders Have the Responsibility To:

- Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
- Exercise sound business judgment and follow established management practices.
- Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
- Understand the association’s governing documents and become educated with respect to applicable state and local laws, and to manage the community association accordingly.
- Establish committees or use other methods to obtain input from owners and non-owner residents.
- Conduct open, fair and well-publicized elections.
- Welcome and educate new members of the community—owners and non-owner residents alike.
- Encourage input from residents on issues affecting them personally and the community as a whole.
- Encourage events that foster neighborliness and a sense of community.
- Conduct business in a transparent manner when feasible and appropriate.
- Allow homeowners access to appropriate community records, when requested. n Collect all monies due from owners and non-owner residents.
- Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.
- Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and the association’s governing documents.
- Initiate foreclosure proceedings only as a measure of last resort.
- Make covenants, conditions and restrictions as understandable as possible, adding clarifying “lay” language or supplementary materials when drafting or revising the documents.
- Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders, e.g., officers, the board and committees. (Community associations may want to develop a code of ethics.)



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ROCK THE PROXY

LET YOUR VOICE BE HEARD

You have an election coming up, and even if you're unable to attend the membership meeting and election, you can still vote by proxy.

A proxy is the written authorization that allows one person to appoint another (the proxy holder) to vote on his or her behalf. State law and the Association's governing documents can specify that the Association can use proxy voting.

Why would you use a proxy? Maybe you're traveling during the election or have other obligations that prevent you from attending the meeting, but you still want your voice to be heard.

If you're interested in using a proxy, your community manager or a board member can supply a proxy form. Cite the name and address of the individual you're appointing to cast your vote. Then, list your name, address and telephone number, and sign and date the form.

The Association can only accept one proxy form per person, so be sure to fill out your form accurately. By only accepting one official form, the Association doesn't need to check each proxy to determine if it's legally sufficient. It also eliminates any potential problems if the vote is close.

Just be aware that by assigning your proxy to another person, you've authorized the proxy holder to vote for you as he or she sees fit. The proxy holder is responsible for voting or abstaining from a vote.

Essentially, a proxy is an act of trust—the proxy giver must trust the judgment of the proxy holder. The proxy giver may think the proxy holder will vote for a certain candidate or issue, but the proxy holder isn't legally bound by that assumption unless it's written on the proxy form.



CAI-Wisconsin Chapter 2023 UPCOMING *Events*

JANUARY

Managing Burnout

9:00 AM - 10:30 AM

Zoom Meeting

FEBRUARY

Landscaping

Details to come...

MARCH 15

CAI-WI Conference & Tradeshow

8:00 AM to 3:00 PM

Brookfield Conference Center

325 South Moorland Road, Brookfield, WI

APRIL 20

Investments & Investment Policies

9:00 AM to 10:00 AM

Zoom Meeting

MAY

Catastrophe Management

Details to come...

JUNE 26

18th Annual Golf Outing

9:00 AM to 5:00 PM

Ironwood Golf Course

W270N6166 Moraine Dr #3332, Sussex, WI

JULY

5 Things You Wish Your Manager Knew

Details to come...

AUGUST

Budget

Details to come...

SEPTEMBER

Insurance

Details to come...

OCTOBER

Building Envelope - Basics in Building Systems & Board Development Workshop

Details to come...

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