

CAI-Wisconsin Chapter

Community LEADER

News for the New American Neighborhood

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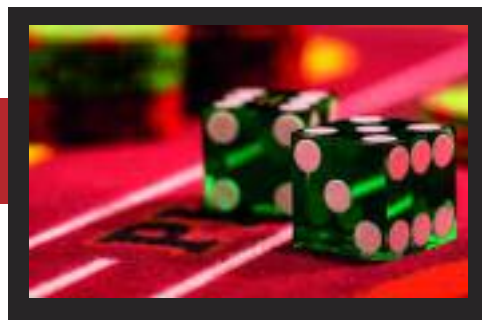
Community Association Fundamentals

And More...



Volume XVI, Issue 3 - Fall 2018
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CAI-WI's Annual
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Community LEADER

News for the New American Neighborhood



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President's Message



The beautiful Wisconsin autumn season (known by some of us as "Packer season") is quickly approaching and I am sure many of you, like me, are knee deep in budgeting for 2019. This is also the time of year the CAI-WI Board of Directors and Committee Chairs work on strategic planning for the future. We plan around our guiding principles; fostering industry professionalism through education & networking with a focus on serving condominium association volunteer leaders, community association managers and our business partners. I get very excited for the many opportunities we are able to offer that support our vision. Some of the upcoming opportunities include the Board Development Workshop that is scheduled for October 19th, the Annual Gala that is scheduled for November 2nd and the Legal Panel that is scheduled for November 9th – and these are just a few!

bringing a friend with you to an event or share what you have learned from a CAI-WI event with a neighbor or someone that you know who resides within a community association. Pass on a copy of this "Community Leader" Magazine to someone who might be interested in reading it. It is through you that we will continue to grow.

All of the things that CAI-WI has to offer would not be possible with the hard work and leadership of the 12 members that volunteer to serve on the Board of Directors, the 10 committee chairs and 35 committee members, the financial support of our annual sponsors and the business partners that continue to support and sponsor our events. I am very thankful for all of you. Remember, when working on the 2019 budgets – don't forget to add a line item for CAI membership and event attendance!

Lisa Komppa

Lisa Komppa
CAI-WI President

As always, I encourage our members to take advantage of as many of the opportunities that you can. Consider

CAI-WI Vision

To be recognized as the foremost information resource and advocate for Wisconsin condominium associations and the professionals who manage and advise them.



CAI-WI - Legal Panel
November 9, 2018
9:00 am - 11:30 am



Join Adam Bazelon from von Briesen & Roper, s.c., Ross Hussey from BKSND, Daniel Miske, CCAL & Lydia Chartre, CCAL from Husch Blackwell LLP as they present a unique opportunity for Board members and property managers to learn about emerging trends in condominium law as well as the "nuts and bolts" of running and managing an association.

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FREE for Members
\$40 for Non-Members

Register at www.cai-wi.org

CAN YOUR WINDOWS AND DOORS STAND UP TO THE COLD WEATHER?

By Lindsey Rae Gannon, Weather Tight Corp.

As summer comes to an end, the cold Wisconsin months creep closer and everywhere you look people are preparing for fall and winter. Restaurants close their patios. Tank tops and flip flops become sweaters, pants and boots. Stores display scenes of Halloween and Thanksgiving. And the scent of Pumpkin Spiced Lattes fill the air. As the leaves change, you, along with other diligent property owners, begin preparing your home for the upcoming cold months ahead. Whether that includes storing your patio furniture, cleaning gutters, weeding your gardens, putting away children's toys or mowing the lawn one last time, these important tasks, along with many others will help to ensure your outdoors will be ready to reopen next spring. Much like the many preparations taken to prepare an outdoor living area for the winter, there are areas of our home that also need to go through a winterization process to ensure our home is sealed up tight during the cold Wisconsin winter we all enjoy year after year.

DRAFTY WINDOWS & DOORS

It's important to verify proper functioning and rule out potential issues with the components of our locks, windows, and doors when preparing for the winter. When it comes to windows and doors, one of the main complaints that homeowners express during this time is the feeling of a cold breeze seeping through their windows and entry

doors. This air, that homeowners have expressed they are feeling, is known as air infiltration. Air infiltration occurs when your windows and doors are not properly sealed around the frames and edges. Many homeowners will use storm windows or doors to block excessive air from getting into the home. Others may find a solution in adding and replacing any worn weather stripping around the bottom or sides of the product, specifically doors. Another simple solution is utilizing the threshold by adjusting its height so that when the door closes it fits snug with the weather-stripping underneath.

To test your door for air infiltration, we recommend you try "The Dollar Bill" test. Using a dollar bill, homeowners attempt to pull the bill from under a closed door to determine if air can escape. To see this test being administered visit [youtube.com/watch?v=sERNh9yZXVw](https://www.youtube.com/watch?v=sERNh9yZXVw). Another simple test one can do, is the flash light test. Have someone stand on the opposite side of the closed door and tell you if any light passes through the bottom as you run the light back and forth on the other side. If they see light or if the dollar easily slips from underneath the door, you may need to adjust your threshold. If this doesn't work, you may need a professional assessment to ensure that the rough opening of your door is square and level.

Unlike doors, there are not as many quick fixes for air infiltration in a window. If you feel air coming through or around your window, a full window replacement may be needed. There are fixes, such as rope caulk, that work and may help in prolonging a new window pur-

chase, but these are only temporary. With windows, if you have continued issues with air infiltration, you can always put plastic coverings around your drafty windows to help mitigate the issue. This solution may result in bits of wall paint or finish being pulled off upon plastic removal and isn't the most attractive, but it will be effective in saving money on energy bills and extra blankets for the duration of the season.

CONDENSATION BUILD UP

Another big concern many homeowners have around this time of year is the condensation build up on their windows and how to get rid of it. First ask yourself, are my windows clean? You may laugh at this question but it's the simplest place to start when figuring out the extent of your window's condensation issues. Once you have verified that it is more than just a dirty window and is in fact a moisture issue, it becomes important to know the different types of condensation. Condensation is a byproduct of a cold surface temperature meeting warm, or moist, air. Be sure to pay close attention to the location of the condensation. Knowing which types of condensation are harmless, from those that can potentially cause damage to the structure of your windows and the areas surrounding them, is important for all homeowners.

The most common form of condensation that we all experience, in one form or another, is Exterior Condensation; moisture that clings to the exterior of your windows due to the temperature of the window being lower than the dew point. This condensation, much like the fog that appears on the outside of your car or on the grass when you get up in the morning, will evaporate over time as the temperature of the window increases. All you will need to combat this is a little patience, and if you are in a hurry, your fan will work wonders.





Interior Condensation will require a bit of investigating to determine what is causing the issue. Interior Condensation develops most often in the fall and winter because of excessive humidity within the home and can be found on the inside of the window along the glass. If not taken care of properly, this type of condensation can lead to damage in the integrity of the window's structure. Not to mention the fact that any moisture will eventually create mildew problems within surrounding areas.

Understanding that the condensation in your home is directly related to humidity levels will help you to combat this. Once you have figured out the humidity level, you can begin to correct the issue. For those lucky homeowners whose furnace has a built-in humidifier, they should have no issues verifying humidity levels and adjusting as needed. Those without a built-in monitoring system can purchase a simple tool called a Hygrometer that will measure moisture levels. If you can't use your furnace to reduce the humidity and you have already reduced the use of any humidifiers, yet are still having issues, you might need to invest in a dehumidifier. This is one of the top solutions in correcting humidity in the home and therefore reducing condensation issues. Additional solutions to correcting condensation include:

- Warming the home and increasing the general temperature and indirectly, the window itself.
- Keep curtains, blinds and window treatments open to increase the surface temperature of the window.
- Utilize ceiling fans. Ceiling fan rotation should be adjusted to a winterized setting. Rotating clockwise during winter months and counterclockwise during warmer months.
- Utilize Exhaust or circulating window fans. If you have an exhaust fan in your kitchen or your bathroom, you should run these 10 minutes prior and after cooking or taking a shower to reduce the moisture in the air. Intake/Exhaust fans that fit in a window also work well to circulate airflow in and out of the home.

- If you don't already have them, get Storm Windows if condensation is a concern and replacement windows are out of the budget. These will help with keeping the surface temperature of the inside window higher and not directly against the cold of the outside.

- Remove or reduce the amounts of plants in an area of the house where there are condensation issues. This is true for aquariums and fish tanks as well. Plants should remain in a sunny area to keep the outside temperature of the window warmer.

A final form of condensation that forms along the inside of the window between the panes of glass is known as seal failure. Much like the second form of condensation, this type of condensation needs to be taken care of as soon as possible and shouldn't wait too long as it can lead to similar decaying issues with the window and the surrounding structure of the home. This is an issue that can't be fixed by the home remedies mentioned above as this indicates that there is now a greater issue with the construction of the window itself and you may need to contact the manufacturer regarding getting

this replaced. Always reach out to the manufacturer regarding correcting these issues as it may be covered under warranty, especially if you recently replaced your windows.

Depending on the level of damage caused by the moisture, as well as the style and age of the window, a simple replacement of the glass in the window with the broken seal, may be possible. If the damage is too great, a complete replacement of the broken unit may occur. If you don't have the information for the manufacturer and are looking to replace the glass or the entire window, make sure you do your due diligence in researching a qualified remodeler. The company you choose should have excellent experience in completing the work you need done and should be able to show examples of their work. You should also make sure that you are familiar with their warranty on their products, as you want to know what you, as a consumer, are covered against. Customer reviews are helpful in determining how the company performs as well as how they will treat you as a customer. They should be licensed, with a good service history and should be accredited with businesses, like the Better Business Bureau, with whom you can trust. It's important to be secure in knowing that you can trust the company coming into your house to assist you in making it an even better home.

Lindsey Rae Gannon is the Senior Marketing Manager & Company Events Manager for Weather Tight Corp. Lindsey can be reached at lgannon@weathertightcorp.com.



FIDUCIARY KNOW-HOW

The mere mention of fiduciary responsibility may scare some homeowners away from board service, but it shouldn't. Managing the association's finances is one of the board's most important duties, but it doesn't have to be complicated.

Fiduciary duty means protecting assets, budgeting responsibly, planning for the future, investing wisely and observing laws and regulations that affect association resources. Fiduciary duty requires the board to ensure that the assessments you pay are used properly to maintain the community and cover insurance, contracted services, utilities and other needed materials and services. The board is obligated to make ethical and legal decisions that best serve the entire association.

Board members fulfill their fiduciary duty by:

- **Establishing and adhering to a budget.** A good budget is developed through an objective, step-by-step process based on historical data and careful research.

- **Reviewing financial statements regularly.** The statements include a balance sheet, budget comparison report, income report, check registry and more.

- **Putting policies in place to reduce the risks of fraudulent activity.** These include, for example, requiring two signatures on checks, not signing blank checks and sending payment only when an invoice is received.

- **Hiring an accounting firm to perform an annual audit.** An auditor will look for missing check numbers, missing bank statements, duplicate payments, payments to unfamiliar vendors or suspicious journal entries.



- **Adopting an investment policy.** A good investment policy protects principal, liquidity and yield.

- **Conducting a reserve study and updating it regularly.** A reserve study identifies the expected remaining life of each major component, estimates the cost to replace it and the amount that should be saved on a monthly or annual basis.

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INCLUDE A RESERVE SPECIALIST IN BUDGT PREPARATION

Certain expensive common elements must be replaced every 10, 15, or 20 years. Part of preparing the budget includes calculating how much money your Association must set aside annually so it has the needed funds when the roof or hall carpeting needs to be replaced. To ensure you estimate as accurately as possible, you may want to work closely with a reserve specialist.



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

The reserve specialist will visit the community to inspect it and prepare a written reserve study for the

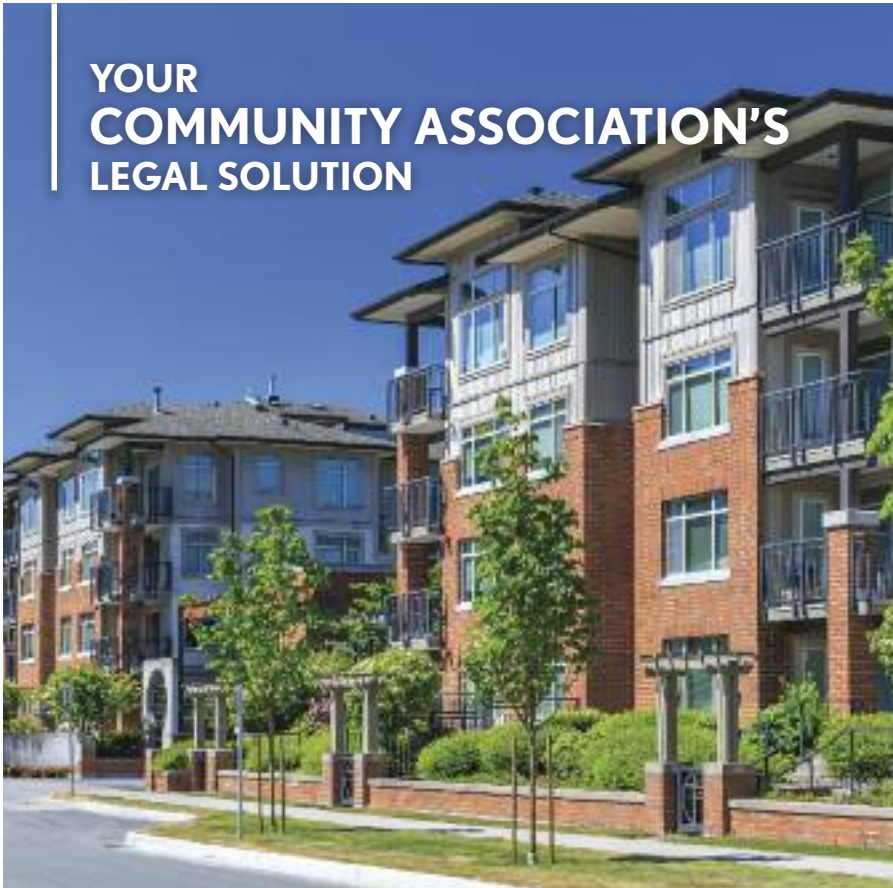
association. That report will include an inventory of all common area items, recommendations on what needs to be replaced and when, what the replacements will cost, and a plan for paying for them.

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

The reserve specialist is also expert at analyzing the financial resources needed to maintain the common elements over time and will advise the board how to balance the size of the reserve fund against the deterioration of the common elements.

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

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Adam S. Bazelon

To learn more about our Community Association Law team, visit vonbriesen.com or please contact Attorney Adam Bazelon, Community Association Law Section Chair, at abazelon@vonbriesen.com.

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PREPARING YOUR BUILDING FOR WINTER

By Shari Engstrom, Sid Grinker Restoration

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 pad-locked.

- 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 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.

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- 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.

About the author: 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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ALL HOMEOWNERS WELCOME AT AN ANNUAL MEETING

The association's annual meeting is the best opportunity for you to learn about the year's events and get caught up on everything happening in your community. Possible agenda items and meeting activities you won't want to miss:

- Meet board and committee members and the manager.

- Learn about the association's mission statement.

- Get an update on all current and future scheduled projects.

- Review the proposed budget, and hear the association treasurer explain how your assessments are being used and reserves are being invested.

Be an active community resident and attend the annual meeting. Introduce yourself to the board, the manager and your neighbors and find a wealth of information about your community!



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FALL 2018 LAC UPDATE

By Daniel J. Miske, CCAL attorney with Husch Blackwell LLP

As most of you know, the various (3) acts that were passed from 2017 bills became law in April and July of 2018. There were a number of positives from these laws, including: (a) making it easier to amend your declaration, as now you don't necessarily need mortgagee written approval – their failure to respond for 60 days can be enough; (b) clarification on the fees and timing for documents produced to a seller and the fees that can be charged for a payoff statement; and (c) additional information to be disclosed in any condominium executive summary. Accordingly, if you have not already done so, every condominium association must amend its Executive Summary to comply with the law.

Your CAI Legislative Action Committee (“LAC”) has also met with the realtors in August to draft an HOA law that would presumably have many of the same requirements as the current condominium statute (Ch. 703 Wis. Stat.). An initial draft was recently completed and further meetings and discussions will be taking place. The next meeting, at the time of writing this article, is set for September 28, 2018. If you have any suggestions on items that you would like to see included into any HOA law, please send them to daniel.miske@huschblackwell.com.

Finally, the LAC has also met with Senator Cowles office at the State Capital relative to a condominium



issue. Senator Cowles has concern over how a particular condominium unit owner is being treated, but is also concerned over the entire industry. It is great to have a Senator interested in our industry and we are hopeful of resolving the issue and developing another friendship in the near future.



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Even though you live in an association, you might be surprised how many of your neighbors—owners and renters alike—don't really understand the fundamental nature of common-interest communities. And we know that many others, including the media and government officials, lack a true understanding of the community association (or condominium) concept.

Community Associations Institute (CAI), a national membership organization that represents the best interests of common-interest communities like ours, developed 10 basic principles that answer three essential questions: What is the basic function of a community asso-

ciation? What are the essential obligations and expectations of homeowners? What are the core principles that should guide association leaders?

We're confident you'll recognize your community while reading these principles.

1. Associations ensure that the collective rights and interests of homeowners are respected and preserved.
2. Associations are the most local form of representative democracy, with leaders elected by their neighbors to govern in the best interest of all residents.

3. Associations provide services and amenities to residents, protect property values and meet the established expectations of homeowners.
4. Associations succeed when they cultivate a true sense of community, active homeowner involvement and a culture of building consensus.

5. Association homeowners have the right to elect their community leaders

and to use the democratic process to determine the policies that will protect their investments.

6. Association homeowners choose where to live and accept a contractual responsibility to abide by established policies and meet their financial obligations to the association.
7. Association leaders protect the community's financial health by using established management practices and sound business principles.
8. Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.
9. Association leaders seek an effective balance between the preferences of individual residents and the collective rights of homeowners.
10. Association leaders and residents should be reasonable, flexible and open to the possibility—and benefits—of compromise.

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One of winter's great pleasures is relaxing in front of a warm, cozy fire. For most months of the year, however, the fireplace stands idle, and these long periods of disuse can lead to hazardous conditions when you light your first fire of the season.

Your fireplace needs regular care and cleaning to assure a safe and roaring fire. Creosote, a flammable, tar-like substance that accumulates in the firebox, chimney and flue, should be removed by a professional once a year, eliminating the worry of a potential fire hazard. Your chimney should also be inspected annually to ensure there are no structural problems.

Clean your fireplace and its accessories regularly to prevent the accumulation of soot, ashes and creosote tars. The following guidelines will help you keep your fireplace in good working order throughout the wood-burning season:

- Vacuum or sweep the hearth weekly to prevent dust and soot buildup. Do not sweep or vacuum until all embers have been extinguished for at least 12 hours.

- Burn only well-dried, seasoned wood to minimize dangerous creosote buildup and reduce the risk of toxic fumes and excessive smoke.

- Don't use water to drown a fire except in case of an emergency. Water will make a paste of the ashes, which is difficult to remove.

- Don't use an abrasive cleanser inside the fireplace; many such

cleansers leave a flammable residue. Instead use a stiff-bristled brush to gently scrub the walls of the firebox.

- When cleaning your fireplace, sprinkle damp coffee grounds over the cooled ashes to keep down the dust.

For more tips on fireplace care and maintenance, as well as kerosene heaters, wood-burning stoves and furnaces, download the U.S. Fire Administration brochure, *Winter Fires: Safety Tips for the Home*, at www.usfa.fema.gov/downloads/pdf/publications/fa-249-508.pdf.



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