

CAI-Wisconsin Chapter

Community LEADER

News for the New American Neighborhood

In this issue

New Year, New Solutions

#PropertyProblems

Hoarding

Winterizing Associations

And More...



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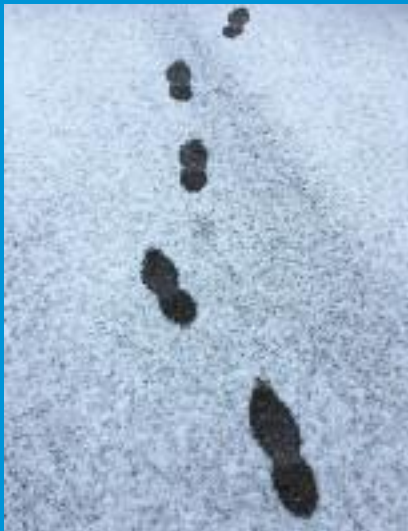
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Happy New Year!
Ready or not 2019 is upon us! If you are still thinking about resolutions for the new year, I have some ideas that are easy to keep and are well worth the effort:

1. Attend the annual CAI-WI Conference & Trade Show on Friday, 3/1/19, starting at 11:00am at the Crowne Plaza Milwaukee Airport. You can register now at www.cai-wi.org
2. Take the M-100, The Essentials of Community Association Management, course that is being offered right here in Milwaukee on 3/7/19 - 3/9/19. Successful completion of the M-100 can be the first step toward earning the CMCA credential, awarded by CAMICB. You can register at www.caionline.org
3. Learn key communication techniques to improve resident and board relations by taking the M-202, M-202: Association Communications, course that is being offered in Milwaukee on 10/25/19. You can register at www.caionline.org
4. Consider volunteering your time and talents by volunteering to serve on the CAI-WI Board of Directors. Contact me at lisa@ppc-wi.com if you are interested.

Planning is an essential part of achieving any goal so register for these events now and get them scheduled on your calendar.



CAI-WI M-100: The Essentials of Community Association Management March 7-9, 2019

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Register at www.cai-wi.org

I am pleased to report that CAI-WI Membership continues to grow, here are the numbers:

January 2014 - 219
January 2015 - 230
January 2016 - 242
January 2017 - 259
January 2018 - 261
January 2019 - 267

Who are our members? 50% of our members are Volunteer Leaders (condominium or HOA board members or committee members), 25% of our members are Community Managers, and 25% of our members are Business Partners.

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I wish all CAI-WI Member a healthy and prosperous new year!
Sincerely,

Lisa Komppa

Lisa Komppa, AMS, CPM
CAI-WI President

NEW YEAR, NEW SOLUTIONS

By Mike Leach, CMCA

Most of us like to take an open approach to association governance - we let our members lead discussions and make group decisions. Allowing this creates a sense of unity while also helping Board and committee members to feel involved, valued and respected. Over time though, we need to fine tune our craft to ensure we are meeting the demands of our communities and that may mean creating new policies. Some factors come into play when deciding new policies: how to have better time management when discussing the issues facing your association and how to get more members involved with the community. The beginning of a new year is a good time to bring in new ideas to inspire your community membership while continuing to protect the association's interests.

Step 1: Community involvement.

We all face the predicament of getting community members involved in our homeowner associations. How do we find volunteers? How do we get owners to willingly participate? How do we measure success? What happens if...?

We need to remove those questions from our thoughts. Instead of asking "How do we find volunteers," ask yourself, "Who is willing to volunteer?" Have a discussion with those owners you know have an interest in participating. Start with your squeaky wheels. These owners are always the most vocal and are never shy about sharing their opinions. Why not use that to your advantage?

Instead of asking "How do we get owners to willingly participate?" ask, "Owners, what are you willing to do?" Have the owners decide on their level of involvement. Create committees that benefit the association while showing the value to those members serving the committee.

Instead of asking, "How do we measure success?" why not ask "When do you want to see this done?" Put the metrics on the homeowners to measure their own successes so as a Board, you can simply have the committee chairs

report their findings on various items they have been assigned with.

Step 2: Create committees that make impact.

When creating new committees, focus on committees that will make an impact on the association. Your fellow neighbors will have suggestions and all should be considered, but focus on the ones that the Board and Association will benefit most from. One committee that is often overlooked is an **Insurance Committee**. As a Board member, this is **the single most important decision you make**. This is how you, as a Board, insure the property as well as yourselves. So why not utilize your neighbors who have experience in the field to assist with reviewing policies, suggesting coverage limits and carriers to hold your policies?

An insurance committee should be well vetted, well instructed and trusted on their recommendations. When vetting potential owners, you need to ask for their experiences in the field: do they have firsthand knowledge or do they just "know a friend". Shy away from the "I know a guy" people. You want your committee members to be knowledgeable and honest in their assessment of your policies as well as who you are having shopping them.

Your committee should be tasked with reviewing coverage limits, specifically, property coverage. For example, does it include landscaping elements? Is the building coverage limit enough in the event of a total loss? Do you need or have water/sewer back up coverage? Does the Directors and Officers policy meet your requirements as a Board member? While most building packages are the same, each D&O policy is written differently from carrier to carrier. Why wouldn't you want someone who is an expert to assist with choosing the right carrier for your building and Board coverages?

The committee should also be tasked with deciding on what coverages are acceptable with regards to liability.

Most building packages include general liability coverage but there are some properties that require additional liability coverage if there are hazards present that could result in a claim greater than the building package like a pool, pond, fitness room etc. There are many facets to an insurance policy and none of us are experts so why not utilize the talents of your homeowners so you can be sure as a Board member you are making the right decision on behalf of your unit owners.

Step 3: Respect your committee members' time.

As Board members we need to be sure that we are making the most of our time. This includes when discussing items with your committee members and committee chairs. Directions given to committees should be clear, easily interpreted and leave no room for questions. You want your committee members to be able to work with minimal oversight to get the desired outcomes you seek. Leaving options open for the committees to make will only take up your time as well as the committee's time for items that very well may never be addressed.

Your obligation to your committees is to keep them motivated and show them they are valued. This is one of the most difficult tasks you face when dealing with your volunteer committees. Show them that you value them by acting on what they have done for you. Having a landscape committee make suggestions for lavish improvements knowing you lack the funds for them will only cause harm to that committee. Those volunteers will spend hours, if not days, discussing, working on the RFP, and obtaining proposals just to be told the Board is going a different route. Be sure you are showing them their value by having the committee complete realistic goals that the Board can approve.

A fun way to reward your volunteers is to have a volunteer party once a year. This is a way for Board members to thank the volunteers for everything they have done and allows the commit-

tees to catch up and discuss what they have been working on and share ideas.

Step 4: Have a code of ethics for all committee and Board members to abide by

Now that your committees are up and running, you'll need your committees and Board members to follow a general policy of conduct. This is achieved simply by enacting a Code of Ethics for all Board members and committee members to sign off on when elected or appointed to the Board or a committee. CAI National has a sample Code of Ethics policy that can be easily adopted at a Board meeting. The goal of the policy is to have a uniform understanding of the nature of the volunteer work you/they are tasked with and setting a standard for how items are discussed in and out of the Board and committee meetings.

These policies also come in handy in the event you have a rogue agent and need to take actions to remove that person from the committee or Board. While this is always a last resort, the Code of Ethics is the tool that all Boards should enact and enforce. It puts everyone on the same playing field.

Let's start the New Year with new ideas and new solutions. The four steps laid out here will have a significant impact on your association for the better. If followed, you will have greater community involvement, committees that make an impact and everyone on the same level of understanding: that your community is all members - not just the Board members or the committee members or the squeaky wheels - but everyone

Mike Leach is a Certified Manager of Community Associations with Prospect Management Company. He can be reached at mleach@pmcwi.com



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#PROPERTYPROBLEMS

WHAT TO DO WHEN YOU DON'T KNOW WHAT TO DO

By Erin Kelly and Tom McCrossin

It's a quiet winter morning. You wake up, well-rested, and make your way to the kitchen, where you start the coffee maker and open the shades to discover it snowed overnight. You are overcome by the beauty of the scene and the warmth of the coffee cup in your hand. You turn to take a seat in your living room when you feel it: a breeze. Then you see it: you've left a living room window open, the wind has blown out the screen, and melted snow is covering your hardwood floors.

Maybe you've never experienced something that dramatic, but all Wisconsin residents are familiar with the #propertyproblems that come with winter weather. A frozen pipe that bursts. A roof that caves in. And it's not just snow that brings bad news for our buildings in the winter: Fire and smoke, floods,

storms and other common occurrences can spell trouble this time of year.

Disasters don't care what day it is or how prepared you are. The real question is: What do you do now?

In many cases, you or your property manager will need to call a professional restoration company. A restoration company will be able to handle the entire process, from initial mitigation all the way through to a potential remodel. They also will act as a liaison between you and your insurance company, making sure everything runs smoothly as they manage your project.

Often, there are steps you can take before the restoration company arrives. Here are four common property problems and some ideas for what to do when you don't know what to do.

PROPERTY PROBLEM #1 The situation:

The heat in your condo complex is controlled by management, and you're just too warm! You open a window to cool off - but forget to close it before you go to bed. You wake up the next morning to find a snow storm has blown through the screen, and snow has piled (and is now melting) on your floor.

What do you do?

Call your property manager right away - and you may want to alert your downstairs neighbors if you're on a higher floor. Then, it's time to get to work:

- Remove as much of the remaining snow as you can. Shovel it into buckets and dump it in your bathtub.
- Begin soaking up the water using mops and towels.
- Talk to your manager about contacting a professional if the flooring or walls have been extensively damaged - you may need to repair drywall, trim and finishings and repaint.

PROPERTY PROBLEM #2

The situation:

Your spouse tried to melt ice from your balcony porch using a blowtorch and set the woodwork on fire. You were able to put the fire out before it spread too far - but your porch is damaged and smoke got into your home.

What do you do?

No matter the size or scope of the fire, call 9-1-1 to assess the problem. You will also need to immediately alert your property manager - and managers should make sure their residents know the proper contacts to make. Even a very small fire that only damages a small portion of your property can mean bigger long-term problems. The pervasive smell of smoke can damage your flooring, walls and furniture. You may need to use advanced, professional cleaning and deodorization tools, but for DIY fixes that are sure to help:

- Air out the home.
 - o Place a large fan, facing inwards,



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outside your front door. Leave one window or door in a different part of the residence open, but close all other doors and windows.

- o Repeat this process, changing the exhaust window/door every 15 minutes, until you have done this in each part of the home.

- Deep clean the house.
 - o Remove all curtains, area rugs, blankets, pillows and other fabric materials – wash them or dry clean them.
 - o Wash the windows and shades.
 - o Wash all solid surfaces.
 - o Clean carpets and upholstered furniture.

PROPERTY PROBLEM #3

The situation:

You return home from Christmas vacation at the in-laws to find your home flooded. You suspect that a pipe has burst.

What do you do?

A professional may be need to be contacted if carpeting, flooring, walls or ceilings have been soaked beyond immediate repair. Regardless, you can help a restoration professional by:

- First thing's first: find your home's main water valve and shut it off.
 - o If you don't have access to it yourself, call your property manager immediately and explain your problem.
 - o Managers should be prepared to contact their electrical company to cut off electricity to the complex or apartments in question – since a flood in one unit most likely has affected other units as well.
- Contact a plumber.
- Remove as much water as possible using mops, towels and buckets.

PROPERTY PROBLEM #4

The situation:

You're watching the grandkids on New Year's Eve and, during bath time, water splashes everywhere. You wipe everything up with a towel and put the kids to bed. It seems dry! Two weeks later, the bathroom floor has buckled and you smell something funny.

What do you do?

You or your property manager should call a restoration professional right away. Even though you wiped the water off of the floor, the water likely soaked into the sub floor. That smell is probably mold, and the whole room needs to be mitigated professionally for safety and health reasons.

The situations listed above are more common than not. Hopefully, you will not encounter any of them or worse; but if you should, your restoration company is ready to help and is only a phone call away!

Tom McCrossin is an estimator with Kelmann Restoration and can be reached at tmccrossin@kelmann.com or by phone at 262-765-6201.



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HOARDING

UNCONTROLLED CLUTTER IN CONDOMINIUMS – DEALING WITH HOARDERS IN CONDOMINIUMS AND THE CHALLENGES THEY CREATE

By Maureen S. Willkom



On December 6, 2018, a fire broke out in a four-unit building in Grafton, Wisconsin. According to WISN 12 News, the fire started in a unit belonging to a hoarder. The extreme amount of hoarding in the unit helped fuel the fire and concealed where the flames were coming from—making the firefighters' jobs much more difficult. Fortunately, no one was hurt; but the homeowner's two cats did not survive and all of the units sustained some damage.

As this story illustrates, hoarding can have dangerous consequences. Hoarding poses unique risks for condominium communities, in particular, where uncontrolled clutter in one unit can threaten the health and safety of surrounding residents. With an estimated two to six percent of the population suffering from a hoarding disorder, most condominium associations are likely to deal with a hoarding situation and the unique challenges they pose.

What is Hoarding?

Hoarding is a psychological disorder characterized by the excessive accumulation of things. People with hoarding disorder feel a strong need to collect items and have difficulty throwing them away, even if they appear to be worthless to others. Over time, this leads to severe clutter and unsanitary conditions that can take over the person's home.

Imagine, for example, rooms filled with piles of old newspapers, magazines, books, and mail stacked several feet high. Sinks, bathtubs and countertops are storage for food wrappers, containers, unwashed dishes, and empty household supplies. Spoiled food is left in refrigerators. Sofas and beds are completely hidden under clean and dirty clothes, trash, and debris.

For hoarders, their clutter is not really clutter at all. Where others see heaps of trash, hoarders see items that might be useful in the future. Hoarders often have emotional attachments to items and feel safer when surrounded by their "stuff." Because of the value they place on their possessions, hoarders feel distress at the thought of throwing things away—even at the expense of living in repulsive conditions.

When Hoarding Becomes a Problem

Severe hoarding behavior can lead to offensive, unhealthy, and unsafe conditions for the hoarder and others who live in close proximity to the hoarder. For instance, damp, un-

clean, and unsanitary conditions become a haven for dust, mold, and bacteria that may migrate through common walls and HVAC ducts. Noxious odors and pet infestations can easily spread to other units. Excessive accumulation of items and debris pose a fire hazard, and added weight may cause structural damage.

Hoarding is often done in secret and is not discovered until complaints of foul odors or pest infestation are traced to a unit. By the time an association becomes aware of a hoarding situation, it is usually because it is affecting other units or the condominium property. Because of the negative impact of hoarding behaviors, boards have a duty to get involved if there is reasonable cause to believe that the condition of a unit is creating a nuisance or represents a health or safety issue.

Dealing with Hoarding in Your Condominium

Exactly how to respond to hoarding depends on each unique situation. While there is not a one-size-fits-all approach, the following are some

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practical tips to keep in mind if you come across a hoarding situation in your condominium:

- Inspect the unit. If the board reasonably suspects that the condition of a unit poses health and safety risks, it may be necessary to inspect the unit. The best case scenario is that the resident will voluntarily grant access. More likely, the resident will deny or try to delay access. In that case, the board may need to exercise the association's statutory right to enter the unit. Under section 703.32(4) of the Wisconsin's Condominium Ownership Act, the board has the right to enter a unit without the owner's consent if necessary, to make emergency repairs or prevent damage to other parts of the condominium. The board is required to give the unit owner reasonable notice before entering the unit, except if there is an obvious threat to public safety or the property. Many governing documents include additional provisions relating to an association's right of entry that should be reviewed before entering a unit without the owner's consent.

- Do not inspect a unit without a witness. When inspecting a unit, the person making the inspection should be accompanied by a witness, preferably an outside expert or safety official. Having a witness guards the association against claims of harassment, theft, and property damage. A witness can also assist with documenting the problem and may be able to advise the association.

- Seek outside assistance. Relatives or friends of the resident hoarder may be willing to help. If the resident is a

tenant, contact the landlord, who can enforce violations of the lease. Local health and safety officials such as the health department, fire department, or building inspector, may be willing to handle enforcement by issuing citations or compelling clean up. Social service agencies, such as child protective services, adult protective services, animal shelters, or veteran's affairs, may be able to assist certain residents. Some municipalities have established hoarding task forces to provide assistance or advice.

- Enforce your governing documents. Most governing documents prohibit unit owners from creating a nuisance and require owners to maintain their units in a safe and sanitary condition. These provisions allow the board to demand that the unit owner clean up the unit. Often, governing documents will allow the board to fine owners for non-compliance or have the unit cleaned at the owner's expense for non-compliance.

- Fine and foreclose. Hoarding is a chronic disease and attempts to clean up a unit are rarely long-term solutions. The association should have an enforcement policy in place that allows for daily fines if the unit owner refuses to clean the unit. If the owner does not pay the fines, the association can file a lien and foreclose on the unit.

- Be mindful of the fair housing laws. As stated, hoarding behaviors may be associated with an underlying mental disorder. Accordingly, residents may request reasonable accommodations or modifications if the association tries to enforce certain rules against a hoarder. These requests should not be ignored but should be treated as any other request under the fair housing laws.

Hoarding poses complicated and unique challenges in multifamily housing. While the association is not powerless to deal with complaints about hoarders, the board may need to approach hoarding situations differently than other violations. If your condominium is dealing with a hoarder or suspected hoarder, it is highly recommended that you consult with the association's legal counsel early on in the process to assist the board in determining the appropriate course of action.

Maureen S. Willkom is a principal associate at von Briesen & Roper, s.c. practicing community association law. Maureen can be reached at 414-287-146 or mwillkom@vonbriesen.com. For more information, please visit www.vonbriesen.com.

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2019 Color Ad Size	Four Issue Price		Single Issue Price	
	Member	Non-member	Member	Non-member
Full page Inside Front/Back Cover	\$1,100	\$1,500	\$1,200	\$1,600
Full page	\$850	\$1,000	\$950	\$1,100
1/2 page	\$650	\$900	\$750	\$1,000
1/4 page	\$550	\$700	\$650	\$750
Classified	\$150	\$175	\$200	\$250

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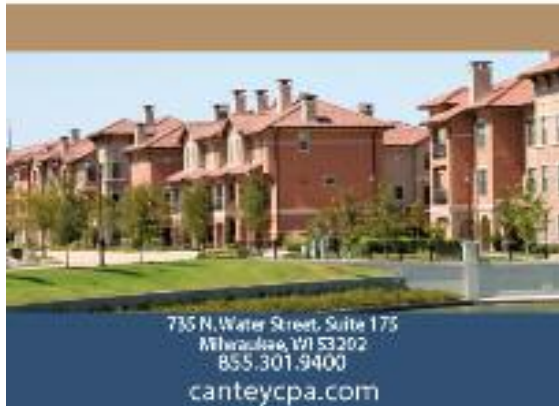
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WINTERIZING ASSOCIATIONS

AN INSURANCE PERSPECTIVE

By Jennifer Eilert, CIRMS

With temperatures getting colder and colder, this weather will soon be accompanied by more snow and ice across Wisconsin area. Don't let your community association find itself in a debate over what problems the Association is responsible for and what problems owners are responsible for due to a lack of preparedness.

Please consider the following hazards of colder weather, not all of which are obvious, and how to go about preparing for them.

Ice on Parking lots, Streets, Sidewalks, and Stairs

One of the most obvious hazards of winter comes from ice-covered walk ways and drive ways. Naturally, these can lead to slipping and falling, car accidents, property damage or worse. So what is your condo association's responsibility when it comes to salting iced over areas? If you're like most associations, the majority of this actually falls on the association.

The Association has a duty to the owners and their guests to make a reasonable effort to clear these areas and to ensure, to a reasonable extent, that they are passable and safe within a reasonable amount of time. The word "reasonable" can have many meanings, and it is often up to the courts to decide what is or is not reasonable. That means, prior to the ice storm, the association or management company should be lining up vendors to begin salting the area.

Salt only works when the temperature is above 0 degrees Fahrenheit and is less effective the closer to 0 degrees it becomes. Sand does not melt snow or ice, but instead provides effective traction when applied to the surface of ice. Salt should be reapplied daily as the water/salt solution may run off and leave the surface to refreeze.

Prepare for the snow fall by making sure the association's snow removal/salt contracts are in place to swoop in and plow and salt immediately after one inch of snow has accumulated, two at the most. They should return with every new inch of snow on the ground while continuing to salt.

Snow removal isn't cheap but it's a lot less expensive than the slip & fall claim will be and the premium increase following the claim.

Snow and Ice Accumulation on Roofs

Snow, especially when wet or icy, is very heavy and can easily damage or collapse a roof in the right quantities. Areas most subject to this kind of accumulation are valleys, lower roofs where spill over from an upper roof may land, and roof overhangs. If a roof has previously had a leak, this could compromise the integrity of the roof and lower its weight limits substantially. The expansion of water, once it freezes, can also damage a roof further, so it's always a good idea to have regular roof inspections for this kind of damage.

Hopefully, by now you've had the gutters cleaned to avoid ice damming claims!

Icicles

While they are rather majestic looking, icicles can pose a serious hazard. Your management company should be hiring vendors to clear these along with other de-icing projects throughout your community and condominium association. The Association also has a responsibility to remove these icicles within a reasonable amount of time, to prevent injury or damage to property.

Frozen Pipes

Be sure all your irrigation systems are drained and shut off prior to the inclement weather or you may find

yourself with thousands of dollars in repair bills. In addition, a burst pipe in an active system could exacerbate the ice problem in the community while causing water damage. Your association or management company should hire a vendor to drip all the association maintained plumbing, insulate any exposed pipes, and to ensure that pools have been winterized.

Fire sprinklers are a particularly problematic area as they cannot be drained, unless the Fire Marshall says otherwise, and they cannot and should not be deactivated in any way. While some may have antifreeze in the lines, the density levels of the water and anti-freeze are different, and settling overtime can leave the pipes prone to freezing since the compound is not circulating. This is where it becomes very important to notify all residents to keep their heat on and not to let any unit dip below 60 degrees. Vacant units can pose a challenge and these may be without heat or power and leave sprinklers prone to freezing. Owners of these vacant units should be contacted and informed in writing of their obligation to maintain the temperature in those units, even if it means they must hire someone to "house sit" or to visit and turn on the heat. The same risk applies to the interior plumbing, which they should be instructed to drip. If no one can be reached, you should contact your association's attorney to explore whether this issue represents an imminent hazard, and what solutions can be explored to force compliance.

Another way of preparing for the weather involves locating and ensuring the functionality of cut-off valves for each building. In the event of a break, you'll want to be able to make the repair without depriving the entire community of water for the duration of the repair time. Also keep in mind that since

repair crews are backed up during this kind of weather, this could be a prolonged period of time. Do not use salt or antifreeze in your plumbing as this could create other problems, either due to toxicity or possibly causing damage to plumbing. Also, do not attempt to unfreeze the lines by pouring water down them.

Furnaces

It is important to have any furnaces serviced. Furnaces should be serviced by a licensed and bonded service professional at least once a year or more as needed. Having your furnace serviced will not only insure that it is running at peak performance and efficiency but can also help to protect your residence from natural gas leaks. Make sure owners are notified to change their furnace filters regularly (once a month is a good rule of thumb). Dirty air filters can restrict airflow through the furnace which will in turn cause the furnace to run inefficiently resulting in colder interior temperatures and higher energy costs.

Vents

During and after a storm, make sure nothing is obstructing the outside stack or vent for your dryer, stove, furnace and fireplace. Take special care to prevent snow from building up and blocking these critical exits for dangerous gases. When you're snowed in, so are your vents!

Stay safe, check on neighbors and enjoy the beauty of winter.

Article written by: Jennifer Eilert, CIRMS
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