

CAI-Wisconsin Chapter

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News for the New American Neighborhood



WISCONSIN CHAPTER

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KAREN SKORIC, C.P.A.

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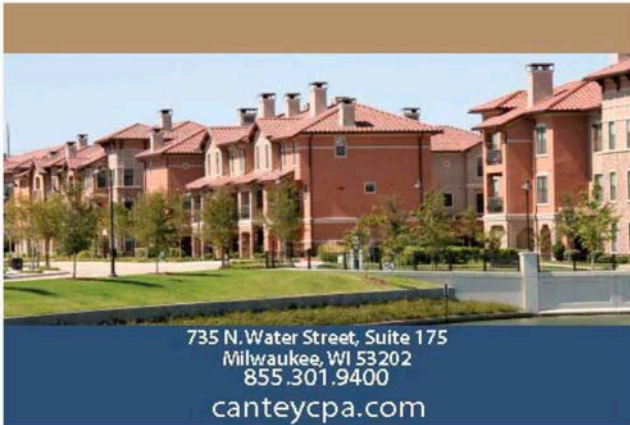
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President's Message



As 2020 is the year of changes, I gladly accept the gavel from Lisa Komppa as president of CAI-WI.

I would like to thank Lisa for her dedication, hard work and leadership during these past three years as president. She has helped to grow the chapter and make it even better in so many ways. Thank you Lisa!

In fact, through Lisa's leadership the Association was awarded Best Net

Growth (20%) award for a medium chapter in the 2019 calendar year from CAI National.

As we look forward to the future of CAI-WI, the day-to-day may be different, but the focus will always be to educate, promote and enhance community living in Wisconsin.

The dedicated Board of Directors and multiple committee members continue to work behind the scenes to adapt to the current social climate and to keep events and programs going in these ever-changing times. The Annual golf outing is now taking place on August 3, 2020 at The Fairways of Woodside.

The annual Tradeshow has also been rescheduled to Friday, September 25, 2020. New this year, the annual social event (gala) will immediately follow the tradeshow. This is a great way to relax, network and celebrate the relationships we have all developed over the years. This is always a great event and I encourage all to join us at the Brookfield Convention Center after the Tradeshow. More details will be sent to all members in the weeks ahead.



If you have not yet registered to golf, sponsor, or obtain a booth at these two events, please contact Tina at WAM or visit CAI-WI.org.

We are always looking for ways to serve our members in the best possible way and I encourage you to contact myself or Tina at WAM with any ideas you may have to make CAI-WI better for all members. I look forward to serving all of you as your president and hope to see you at one of our great events!

Sincerely,

Todd Sarauer, CMCA, AMS, PCAM
 CAI-WI President



Monday, August 3, 2020

at Fairways of Woodside

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COVID-19

CORONAVIRUS, CONDO ASSESSMENTS, COMMON AREAS AND QUORUM: WHAT YOUR ASSOCIATION SHOULD CONSIDER AS WISCONSIN REOPENS

By Brian J. Seidl



The impacts of the coronavirus have reached far and wide and have been well documented. For many condominium and homeowner associations in Wisconsin, the biggest challenges have been implementing social distancing policies and navigating increased delinquencies of condominium assessments. As Wisconsin continues to reopen, associations have begun to look forward to identify how the realities of the disease itself and new rules and restrictions designed to slow its spread will affect them in the future.

A significant issue currently facing many condominium associations is higher-than-normal delinquencies due to the economic downturn. Timely assessment payments are necessary to deliver essential services to residents and to provide for the upkeep and maintenance of common elements, including sidewalks, roofs, and roads. Since non-profit associations operate on a balanced budget, it remains critical that every homeowner pays their assessments in a timely manner. While we recommend continuing to pursue collection remedies—including filing of liens and pursuing foreclosure—against the backdrop of rising unemployment (and under-employment) caused by the virus, boards should be flexible when dealing with owners who are falling behind.

If an owner has become delinquent and is requesting a payment plan or other arrangement, we first recommend verifying loss of wages, hours, or unemployment. Second, find out the amount the owner can pay on a monthly basis and attempt to reach a payment plan. Make sure the plan is confirmed in writing and has an end date. You can always reevaluate at the end date, but you do not want the payment plan to go on forever without full repayment of the dues. Under no circumstances should the board waive the payment of the

assessments—rather, the assessments are still owed by the owner in full and can be paid back over time.

A second item to consider is the opening up of common elements. Associations responsible for fitness centers, pools, meeting venues, and clubhouses all face challenges in protecting their members. Many municipalities have developed their own guidance following the Wisconsin Supreme Court's overturning of Governor Evers' Emergency Orders. While individual associations are advised to contact a professional to develop a more tailored reopening plan, in general the association should take the following steps:

- Clean, sanitize, and disinfect all surfaces on a more frequent basis involving a deeper clean;
- Reduce the maximum allowed occupancy of enclosed common elements to allow enough space to maintain social distancing;
- Avoid large group events when possible and stagger usage and participation when large group events are necessary; and
- Consider closing (or not re-opening) spaces where social distancing is not possible.



A third issue stemming from the pandemic is the holding of meetings. Many associations are quickly approaching their annual meetings where boards are elected and budgets are passed. While state law allows for boards to meet by electronic means (such as conference call or Zoom), there is no similar provision for membership meetings. For votes at an annual meeting to be legally binding, certain requirements must be met. Most importantly, a quorum must be established. A quorum is the number of owners that must be present in order to have a legally valid meeting. Consult your association's bylaws to determine the



number of owners that must be present to establish a quorum. Typically, a quorum can be established by owners attending in person AND those submitting a proxy in advance of the meeting. An owner calling in or appearing by Zoom does not count towards a quorum.

As we all know by now, the coronavirus is highly contagious and people over 65 years old have a higher risk of developing severe illness. This impacts associations because many owners fall into this age demographic and have health issues that can elevate their risk of dangerous complications from the pandemic. Because large groups in confined spaces increases the spread of this disease, traditional setups for annual meetings may not be advisable. Therefore, it is important that associations review their articles of incorporation and bylaws to identify quorum requirements ahead of their annual meetings and identify potential issues. Because every condominium and homeowner association is unique, we recommend you consult with your attorney to determine your association's needs and approach that will work best for you.

The coronavirus has forced many institutions to become more adaptable and flexible over the last several months. Reopening should not just be about "going back to normal," but about taking gradual steps to providing services in a safe and effective fashion. The flexibility required will be challenging, but with a few extra precautions in place, we will all get through this together.

Brian J. Seidl is an attorney at the law firm of von Briesen & Roper, S.C., practicing condominium and homeowner association law. Brian can be reached at (608) 661-3964 or bseidl@vonbriesen.com.

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MANAGING CAPITAL PROJECTS

MANAGING CAPITAL PROJECTS AND RESERVE FUND ACTIVITY IN TIMES OF ECONOMIC UNCERTAINTY

By Corinne Billingsley

It is more important now than ever to not lose sight of maintaining your association's physical and financial health. As recent events have forced community leaders to focus on immediate business needs, there is an inherent risk of overlooking long-term activities, such as managing capital projects and reserve planning. If neglected for an extended period of time, failure to address critical projects and deficient reserve funds in times of economic uncertainty can be catastrophic to the long-term health of one's community.

Now is a strategic time to get a reserve study for those seeking expert guidance

A current reserve study provides expert guidance on prioritizing capital projects and ensures community leaders allocate reserve funds for those of utmost importance, which is critical in today's economic climate. When conducted by a professional firm, a reserve study should account for environmental conditions that affect component useful lives and also utilize current local project costs to ensure the most realistic projection of near-term expenditures. Accuracy of expenditures is critical to ensuring that the supporting funding plan supports your long-term financial needs.

Associations suffering from inadequate reserve funds and those struggling to prioritize capital projects benefit most from a current reserve study. The expertise and guidance they receive offers immediate support and alleviates many challenges associated with evaluating repair and replacement of common property. There is always an element of unpredictability and having a current reserve study and adequately funded reserves helps associations weather tougher times.

Prioritizing Capital Projects to Reduce Expenses

As of May 15th, 2020, Community Associations Institute research indicates that 21% of community associations have had an increase in requested payment plans or forbearance as a result of the current pandemic. Furthermore, one-third of associations have taken steps to reduce expenses due to long-term uncertainty regarding future assessment revenue. Doing so mitigates economic unpredictability and its effects on community finances.

Focusing on critical capital projects and limiting discretionary expenses is an



effective strategy to provide Associations time to address reduced or inconsistent assessment revenue. Critical capital projects are those that jeopardize the safety of residents and/or lead to more costly repairs if deferred. For example, deteriorated wood balconies can be a life safety hazard and a major liability. Furthermore, failure to address such an issue can lead to water infiltration into the building envelopes; accelerating the rate of deterioration of siding, damaging structural components and insulation, and exposing individual units to water damage.

On the other hand, there are discretionary projects that, if deferred, are limited to affecting curb appeal of the Association. For example, common area wall and floor coverings have no effect on the integrity of a building's structure. Furthermore, the useful life or rate at which associations freshen up common areas is discretionary. Some may take issue with dated hallways. However, deferring a project of this nature or limiting its scope to common area lobbies (omitting hallways, stairwells, etc.) allows an association to focus on and dedicate limited reserve funds to projects of utmost importance.



Managing Reserve Fund Activity

Managing reserve income and expenses is critical to surviving economic unpredictability. Exhausting such resources is not advisable and causes undue stress on the long-term physical and financial health of the community.

Community Associations Institute research indicates that only two-percent of associations have borrowed from reserve funds to secure working capital during the current pandemic. However, this number is likely to increase over time. Although this option is available for many associations, it is not considered a best practice. Additionally, state statutes and governing documents ultimately dictate whether or not associations can borrow from reserves and the mechanism for doing so. For those faced with the decision to borrow from reserves, it must be done with extreme discipline and should include a payback plan. Not doing so is a disservice to the association and may lead to a more dire situation in the future.

Benefits of Proper Preparation

Proper preparation begins with having a current reserve study. Doing so promotes the ability to maintain common property in excellent condition and increases the likelihood of maintaining properly funded reserves over time. Prepared associations are able to complete capital projects in a timely manner with little to no deferred maintenance. Furthermore, they are in a position to take advantage of vendor discounts being offered on near-term work. These associations have flexibility with maintaining their physical health and have security knowing that their community has a strong financial future.



A professional reserve study provides expert, unbiased, guidance on prioritizing capital projects. Furthermore, the supporting funding plan serves as a benchmark for maintaining adequately funded reserves in the wake of the current economy.

About the Author

Corinne Billingsley is a Regional Executive Director at Reserve Advisors, LLC. Ms. Billingsley is responsible for the operations and client relations in the Great Lakes region. She frequently speaks at seminars and workshops on the benefits of future planning and budgeting for capital repairs and replacements of building components and other assets. Reserve Advisors is the leading provider of expert, unbiased reserve studies. Headquartered in Milwaukee and in business since 1991.

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COVID-19 COVERAGE

COVID-19 COVERAGE UNDER YOUR ASSOCIATION MASTER POLICY

By Stan Heller

Over the past several months there have been more questions than answers regarding association master policy insurance coverage for COVID related claims. Insurance agents recommend calling the association attorney. Attorneys recommend calling their insurance agent. The claim managers for the insurance companies are non-committal as they are facing uncharted waters with respect to liability as COVID type claims and exposures are unique.

And now here comes the disclaimer part. I cannot give legal advice as I am not an attorney. I cannot give coverage opinion as I am not a claim adjuster or manager. With that being said, I will try to offer some insight.

WHERE TO LOOK FOR POSSIBLE COVERAGE

There are generally two types of liability policies carried by community associations. General Liability is a component of a package association policy. If you want to be a “do it yourselfer” you could look at your package policy form, which will be multiple pages. Look for the Liability Exclusion section and see if there is any specific reference to “communicable disease exclusions”. If this language is contained within your form, it may impact how the insurance company would respond to any claim. If you do not feel like digging into the policy wording, make a call to your agent. They will not give you a coverage opinion, but they should be able to tell you if your policy form contains any such language.

General liability responds to claims involving bodily injury and property damage. Contracting COVID-19 could possibly fall under the definition of bodily injury but a person that sustains alleged injury must bear the burden of proof that the association property was the proximate source of the virus transmission. This may be a tall order considering sources are potentially wide-spread. Please note that if your policy does contain any specific exclusions for communicable disease, this could impact your insurance company’s duty to defend. As mentioned previously, it doesn’t hurt to ask your agent about your policy exclusions.

Directors and Officers is a separate coverage and is incorporated into the package or is written on a stand-alone coverage form. As a general rule this coverage form is much shorter and easier to read. It sets forth specific exclusions,

and assuming that a claim does not fall within one of those listed items, there is potential for coverage.

CLAIM RESPONSE BY INSURANCE CARRIER

If a resident or visitor were to make such a claim it would be recommended to submit this notice to your association insurance carrier. Once they are put on notice, it is likely that they will do a fairly detailed investigation. It would be normal for the insurance company to proceed with the investigation under a “reservation of rights”. This will be followed up by a multi- page and potentially confusing letter from your insurance adjuster. Basically they will be telling you that they are on notice of potential claim and the fact that they are proceeding with an investigation of the facts. They will want to make it clear that they are not making any commitment with respect to coverage for the claim until they gather all the available information.

COVERAGE vs DEFENSE

Do not confuse coverage with legal defense. Under an insurance policy there is potential for a duty to defend by the insurance company, (example: retain attorney to represent the association) and a duty to indemnify. (example: pay damages to an injured party) If the association is formally being sued, it is possible that the insurance company will assign an attorney to represent the association, and file a response to the law-suit. Insurance companies in Wisconsin have a fairly broad duty to defend under their policies, however all potential claims and law suits are different and the wording within the legal complaint will likely be the determining factor in evaluating coverage and defense. The insurance company may proceed with a legal defense, but as the law suit works its way through the system, it may later be determined that there is no coverage under the insurance policy.

COVERAGE UNDER DIRECTORS AND OFFICERS

Directors and Officers Liability (D&O) is a coverage maintained by most associations. This is a separate from general liability and has a specific limit. A deductible may also apply to this coverage. D&O potentially responds to claims if negligence and mismanagement on behalf of the board of directors.



It generally covers actions of board appointed sub-committees. Any claim the injury or illness are generally excluded under this coverage form, so this is not where an association would generally look for coverage for COVID-19 injury type claims.

An example of a possible COVID-19 related claim that would be potentially covered under D&O would involve unit owners filing a claim against the board for failure to open a pool, exercise facility, or restricting access to common areas. You’ll note that these types of claims make no reference to illness or injury and should be submitted to the D&O carrier to evaluate coverage.

WHAT NOW?

Reduction of risk will be the key going forward. As association open common amenities, proceed under the current phase in guidelines. The best defense for an association it to be able to demonstrate they were in compliance with Department of Public Health Guidelines. It is also suggested that you follow specific cleaning protocol and document your efforts.

As we speak several states that already proposed legislation to limit civil liability for essential businesses. The specifics of the proposed legislation will vary by state, and we may see something develop in Wisconsin in the near future. The best advice under our current legal environment is to reduce risk, avoid association events that are inconsistent with social distancing requirements and be safe.

Stan Heller CPCU; AIC is Account Executive for Baer Insurance Services in Madison, WI and oversees CONDO INSURANCE NOW, which is a division that specializes in risk management and insurance programs for condominium associations, multi-family and affordable housing.



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FERTILIZATION

TIPS FOR TREE AND SHRUB FERTILIZATION. WHAT YOU NEED TO KNOW!

By Jeff Wilson, Certified Arborist IL-0099A



Maintenance programs should be developed for trees and shrubs in both residential and commercial landscapes. A good maintenance program includes: monitoring and controlling insect and disease problems, making timely applications of water, mulching, and fertilizing. Tree and shrub fertilization is especially important in urban and suburban areas where soils have been altered due to construction. These urban soils tend to be heavily compacted, poorly aerated, poorly drained, and low in organic matter. Even where soils have not been affected, fertilization may be needed as part of a maintenance program to increase plant vigor or to improve growth.

Remember, trees continually remove mineral elements from the soil. In a native forest, elements are recycled as leaves drop down to the forest floor and decompose. In most landscapes we interrupt this process by raking and removing leaves. Without periodic fertilization, mineral elements will become deficient.

Fertilizer Objectives

- How and when to fertilize landscape trees and shrubs depends on:

- Maintenance objectives (stimulate new vs. maintain existing growth)
- Tree and shrub ages (generally more for younger and less for older plants)
- Plant stress levels

Determining the Need to Fertilize

- Visual inspection of trees and shrubs is often a key factor to use in making fertilization decisions.

Look for:

- Poor or chlorotic leaf color (pale green to yellow)

- Reduced leaf size and retention
- Premature fall coloration and leaf drop
- Reduced branch growth and retention
- Overall reduced plant growth and vigor

In addition to observable signs of possible nutrient deficiencies on plants, soil and foliar analyses can be used to help determine or confirm whether supplemental fertilization is needed.

Application Timing

Fertilizer should be applied at various times: when plants need it, when it will be most effective, and when plants can readily take it up. In the fall, roots of established trees and shrubs take the nutrients from the fertilized soil and apply them to key health-promoting functions such as disease resistance and root development and strength. The excess nutrients are stored in the root system and are immediately available when new growth begins in the spring.

What do you need to do?

Call or email your Certified Arborist to have your trees and shrubs evaluated for a fall fertilization program.

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BOARD RESOLUTION?

WHAT IS A BOARD RESOLUTION?

A board resolution is a motion that follows a set format and is formally adopted by the board. Resolutions may enact rules and regulations or formalize other types of board decisions. There are four types of resolutions for a community association:

1. Policy Resolutions affect owners' rights and obligations such as rules for the use of common areas and recreational facilities, architectural guidelines and enforcement procedures.

2. Administrative Resolutions address the internal operations of the community association. Examples include operating procedures, collection procedures and where board meetings will be held.

3. Special Resolutions document board decisions that apply a policy or rule to an individual situation, such as a decision about an alleged rule violation.

4. General Resolutions involve routine events, such as adopting the annual budget and approving a contract.

The manager maintains all adopted resolutions.

Congratulations!

The CAI Wisconsin Chapter has been selected to receive the Best Net Growth (20%) award for a medium chapter in the 2019 calendar year.

Although we can't come together in Hollywood, FL this year, we want to celebrate your accomplishments. We will be celebrating you on stage at the 2021 Annual Conference in Las Vegas. In the meantime, we are putting together some items for you to celebrate within your Chapter. More details will be coming soon. You will be receiving your award in the mail in the next month. We encourage you to use the digital badge attached to this email in your email signature, on your social media pages and on your website.

Thanks for participating in the Chapter Achievement and Excellence Awards program and congratulations on all the great programs offered by your chapter. We can't wait to celebrate you soon!

————— *Stay safe & healthy!* —————





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DECKS, FENCES

NOW IS THE TIME TO RESCUE THOSE DECKS, FENCES

As most property managers and HOA members know, Mother Nature can be harsh on our exterior surfaces. Wisconsin's frigid winters and scorching summers take their toll particularly on wooden structures such as decks and fences. Following are some tips on what can be done to reduce nature's harmful effects along with descriptions of emerging trends within the exterior wood industry.

On a 90-degree day, the surface temperature of a deck can reach 140-degrees. Knowing what products to use to treat the various types of lumber, as well as when not to treat it, are crucial components in maximizing the lifespan of your outdoor investments. First, wood should never be stained in direct sunlight on a hot day. A phenomenon known as "flash-drying" occurs when you do. Picture an egg hitting a hot frying pan – when stain is applied to a hot deck, it sizzles onto the surface rather than penetrating the wood. Thus, rather than curing slowly and evenly,

the stain instantly "cooks" onto the surface. It generally will peel or fade off within the first year.

New wood is particularly challenging to treat. Pressure-treated lumber nowadays has an extremely high moisture content due to EPA regulations. The toxic chemical arsenic has been removed and instead the copper levels have doubled. This has increased the moisture content within the wood, posing challenges to those who build and stain decks and fences. New wood must be permitted to weather for 90 – 120 days prior to applying any type of stain for this reason. Also posing a challenge to anyone treating new pressure-treated lumber has been the addition of paraffin wax. To give wood temporary water repellency while it sits in a lumber yard waiting to become a deck or fence, mills began adding paraffin as an ingredient during the treatment process. This wax forms a film barrier on the surface preventing stain from penetrating. A special cleaning chemical must be

applied prior to staining to break down this barrier.

Coatings manufacturers have also undergone several changes in recent decades due to EPA regulations. Gone are the highly toxic oil-based stains used in the past. Rather, water-based stains have emerged as the preferred alternative. For decks and fences previously coated in an opaque product, solid acrylic-based stains are the choice of professionals. In the case of newer lumber or wood coated with a semi-transparent product in the past, water-based "toners" rather than stain are the ideal choice. Toners allow more of the wood grain to show through and do not require sanding or chemical stripping with each subsequent treatment.

In closing, hiring a professional wood specialist knowledgeable of changes within the industry and aware of weather conditions will ensure success in keeping your property looking new & clean. Bring on summer!



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Welcome to



CONFLICT

AVOIDING CONFLICT WITH THE NEIGHBORS

We all *can* just get along. The key? Communication. It's often the best way to prevent and resolve conflict before it reaches the legal system. You don't have to be friends or spend time together to achieve a peaceful coexistence, but you should try to be a good neighbor and follow these tips:

Say hello. At the mailbox, while walking the dog or when you see a moving van arrive, introduce yourself. Learn your neighbors' names and regularly offer a friendly greeting.

Provide a heads up. If you're planning a construction project, altering your landscaping or hosting a big party, contact your neighbors beforehand.

Do unto others. Treat neighbors as you would like to be treated. Be considerate about noise from vehicles, stereos, pets, etc.

Know your differences. Make an effort to understand each other. Differences in age, ethnic background and years in the neighborhood can lead to different expectations or misunderstandings.

Consider the view. Keep areas of your property that others can see presentable.

Appreciate them. If the neighbors do something you like, let them know. They'll be pleased you noticed, and it'll be easier to talk later if they do something you don't like.

Stay positive. Most people don't try to create problems. If a neighbor does something that irritates you, don't assume it was deliberate.

Talk honestly. Tolerance is important, but don't let a real irritation go because it seems unimportant or hard to discuss. Let

your neighbors know if something they do annoys.

Be respectful. Talk directly to your neighbors if there's a problem. Gossiping with others can damage relationships and create trouble.

Remain calm. If a neighbor mentions a problem they have with you, thank them for the input. You don't have to agree or justify any behavior. Wait for any anger to subside before responding.

Listen carefully. When discussing a problem, try to understand your neighbor's position and why he or she feels that way.

Take your time. Take a break to think about what you and your neighbor have discussed. Arrange to finish the conversation at another time.

Upcoming Educational Seminars

Door County Legal Panel - July 31st

**CAI Essentials Board Development Workshop
October 13th - CAI-WI Offices**

**Milwaukee Legal Panel - November 6th
CAI-WI Offices**

Stay up to date at cai-wi.org

POOL CDC GUIDELINES

SPECIFIC CONSIDERATIONS FOR SWIMMING POOLS AND WATER ATTRACTIONS

Follow the general guidance above and CDC guidance for swimming pools and water attractions when posted at CDC Healthy Swimming. <https://www.cdc.gov/healthywater/swimming/index.html>

Each licensed public pool or water attraction facility must develop and follow a safety plan that includes enhanced cleaning and sanitizing of surfaces, employee health and hygiene, and ensuring that the pool or water attraction is properly operated with appropriate disinfectant levels.

Each licensed facility must have a designated person on site to ensure that guidelines and regulations are followed. A facility may appoint an attendant or other staff member to perform these duties, as long as the facility is otherwise properly staffed. **A lifeguard, while serving as a lifeguard, may not perform**

duties of the attendant or be given additional duties that distract from the responsibilities of lifeguarding.

For any pool, adequate disinfection will inactivate coronavirus, so careful attention must be paid to ensure that the pool has adequate disinfectant, proper ORP values in pools where that value is measured, and proper recirculation.

The usual CDC protocol for fecal accidents must be followed. <https://www.cdc.gov/healthywater/swimming/pdf/fecal-incident-response-guidelines.pdf>

LOW-USE POOLS

(condo, apartment, homeowner associations, hotel/motel)

The maximum number of patrons allowed in an enclosure must be based on the consideration that patrons may travel between the deck and the basin.

Pool capacity must be reduced to half of the normal maximum patron load to allow for six feet of space (a six-foot radius, or 144 square feet) for each patron (except for family groups) in the pool and on the deck at all times. Occupancy of the enclosure will be limited to the number of patrons allowed in the pool basin, as patrons are expected to move into and out of the water, and will need adequate space to do so given limited deck space.

For whirlpools, measure the whirlpool and ensure six feet of distance and enforce this. This means a whirlpool may potentially need to be limited to one person using it at a time.

Low-use pools may want to consider a reservation system to control access. For example, a family could reserve the pool for half an hour at a time, depending on demand.



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NATURAL DISASTER

TAKE ACTION AFTER A NATURAL DISASTER

If your property has been damaged in a natural disaster—hurricane, tornado, flood, earthquake or fire—there are some important steps you can take in the immediate aftermath to ensure your safety and minimize financial loss. Consider the following actions:

Enter with caution. Damaged homes or buildings could be structurally unsafe; use extreme caution when navigating those areas, and don't enter unless absolutely necessary. Debris and other hazards are unsafe.

Secure the property. In cases of significant structural damage or security concerns, determine whether the damaged area needs to be secured with temporary fencing

or another type of barrier to keep out unwanted guests.

Notify your insurer. Call your insurance company to inform them there's been a disaster and to file an official claim. Take down the claim number and any relevant contact information for whomever will handle your claim. If your vehicle sustained damage, contact your automobile insurer.

Notify utility companies. If property damage includes disruption to water, gas or electric utilities, contact the companies right away to shut off service. Failing to do so could pose a safety risk to you or emergency responders in and around the disaster area.

Take photos of the damage. Beginning with the property's exterior, take photographs of the damage. If it's safe to enter the structure, take photographs of interior damage as well. These will come in handy for insurance purposes.

Take inventory of your damaged belongings. Make a list of your damaged personal items and ensure you have photographs. Include the price of large appliances or valuable items with your list and, if possible, surviving receipts.



CAI-WI Annual Conference & Tradeshow Friday, September 25th 10:30am-4:30pm



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