

CAI-Wisconsin Chapter

# Community LEADER

*News for the New American Neighborhood*

***In this issue***  
***Ice Damming***  
***Reserve Accounts***  
***Polar Coaster***  
***And Much More...***

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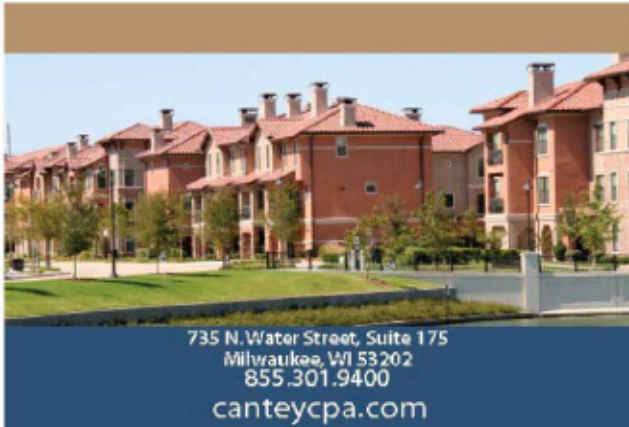
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*News for the New American Neighborhood*



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# Leadership Directory

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# President's Message



I would like to start by wishing all of you a very Happy New Year.

As we ring in the new year, it seems like a great time to reflect on what we've accomplished in 2019:

- We kicked off the year with the Annual Conference & Trade Show on March 1st
- On March 7th & 8th our chapter hosted the M100 Course for 17 students
- In May we offered "Paying Your Fair Share; Reserves and Financing Capital Projects" course and a few of us traveled to the National CAI Conference in Orlando
- On September 16th we golfed at The River Club of Mequon
- A 2019 Membership Directory was published and distributed in November
- Annual Gala was held on November 1st at the Milwaukee Public Market, where we celebrated 15 years as a Chapter
- Legal Seminar was offered on November 8th
- In December, 20 students attended the M-202 course "Association Communications"
- The CAI-WI Facebook followers continues to increase daily

The above illustrates our strategic plan in action!

It is also a great time to express my appreciation of Tina Conley, the WAM team, and the contributions made by each and every one of The Board of Directors; Todd Sarauer, Sara Moker, Dan Miske, Chad Emrath, Erica Joyce, Michael Leach, Dan Merritt, Ryan Maloney, Matt Martin, Dwight Morgan, and Jesse Bozman, as well as all of the dedicated Committee Members. It was YOU that made the accomplishments above possible.

I am honored to lead our chapter into the new year. I am confident that with the continued help of the Board of Directors, Committee Members, Industry Partners, WAM, and our members, we will not only accomplish our strategic goals for 2020, we will exceed them!

Cheers!

*Lisa Komppa*

Lisa Komppa, PCAM, AMS, CPM®  
 CAI-WI President



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# ICE DAMMING

## HOW TO PREVENT ICE DAMMING



Homeowners in Wisconsin are experts when it comes to extreme weather, but winter is our biggest season and probably the most unpredictable. There are some major headaches that can occur if we aren't properly prepared for the brutal winters. One of the bigger issues homeowners experience see in the winter is ice damming. But what is it? How can you prevent it? What steps can you take on your home to ensure you don't experience this troublesome headache this season?

Ice damming occurs when snow builds up on the eaves or along the overhang of your roof. If the roof is not properly insulated and vented that snow build up can melt from heat that is inside of your attic, as you are heating your home. As the snow melts, it turns that initial layer into a slushy mixture. The slush will then gradually slide down until it meets a colder part of your roof, such as the overhang. If there is buildup of snow, the slush will become trapped and re-freeze under it. This process will repeat all winter long and an ice dam will form. Once the ice dam gets big enough to overcome the pitch of the roof, it can start to make its way under the shingles and eventually can leak into the home. The consequences of this water leakage can be substantial and result in expensive repairs. Wet

wood framing can start to rot from the moisture and wet insulation loses its effectiveness, resulting in poor insulation to your home and higher energy bills from heating & cooling. As damage progresses, homeowners may see water stains on their ceiling and walls. Water might

also begin to flow into windows and frames. Mold and mildew from the water damage may then form causing odors and possible health hazards. As the winter weather wears off, bugs and critters find solace in wet, damp places and you may find that your framing is getting eaten away as they enjoy their new home that keeps them cool. A home that experiences ice dams over and over again is at risk, and steps need to be taken to prevent further damage.

How can a homeowner prevent ice dams from forming? Let's start from the outside and work our way inside. First, start by making sure your gutters are cleaned out before winter begins. Any left over water will freeze inside your gutters as the temperature gets colder. In fall, Wisconsin is known to have rain one day, and snow the next, so it is very possible to have water trapped in your gutters. There is no way around that. But you can make sure the water from melting ice, or leftover rain showers, flows freely out of the gutter if there is nothing blocking its path or clogging downspouts. When winter does start and snow begins to fall, remove any snow that builds up along the overhang of the roof before it has a chance to freeze on top of the ice that is in your gutter system. An easy way to do this is using a long-

handled roof rake to scrape the snow off the roof. If utilizing a ladder, make sure to research ladder safety tips and guidelines, to prevent any bodily harm.

Another option for homeowners is to have a water shield installed at the time of major renovations or roof replacement. A water shield is an adhesive rubber material, about thirty-six inches wide, that runs along your roof deck. The membrane is placed under the shingles and serves to seal the roof deck protecting it from water that may leak under the shingles, in turn, preventing water from creeping into your home. Think of it as a rain coat for your home. Professionals recommend the water shield extend at least two feet into the living space for best results.

Once you determine your exterior is ready for the cold, it's time to review the inside. It's all about the attic. Your attic in the winter should be cold, nearly as cold as it is outside. This requires proper ventilation and insulation. Good ventilation consists of a balanced mix of low intake ventilation from the overhangs and high exhaust vents. The purpose of the vents is to keep the attic cool and moisture levels low. Be sure vents are not blocked or covered by insulation. Ideally, newer homes will have a ratio of one square foot of ventilation for every 300 square feet of attic space. Older homes typically need a ratio of one square foot of ventilation for every 150 square feet of attic space. Extra ventilation cannot hurt. Check the free vent rating on the grill to determine how much actual ventilation it provides. If this is not specified, assume the amount of ventilation is approximately 50% of the grill's surface area.

Another way to ensure the attic stays cold is to use proper insulation between the attic and the heated living

# ICE DAMMING CONT.

area of the home. Since hot air tends to rise, as we kick on the heat to keep our home comfortable, the attic will start to feel this heat creeping in. The amount of insulation should be equivalent to an R-38 rating or about 12 inches of fiberglass bat insulation. Be sure that heating ducts that run through the attic are insulated and that any holes are sealed with caulk or other materials. Check for areas that might provide access for warm air to flow upward into the attic like kitchen exhaust fans.

For homeowners living in cold climates, ice dams can be an annoying challenge with costly consequences. Fortunately, there are some relatively simple steps that can be taken to prevent ice buildup on the roof. Using good ventilation and insulation, the attic can be kept cold while the living space can be warm and comfortable.

For more information on ice dams and prevention, may visit the Weathertight website at [www.weathertightcorp.com](http://www.weathertightcorp.com). Tod Colbert & Todd Schulz are the owners of Weather Tight Corporation- Wisconsin's Most Recommended Remodeler for over 33 years and happy to share tips and tricks with homeowners as they review projects on their homes.



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• \$100 sponsorship credit for the Annual Golf Outing	\$100
• 1/2 page color ad in the CAI-WI Membership Directory	\$500
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# RESERVE ACCOUNTS

## HOW TO GET THE MOST FROM YOUR RESERVE ACCOUNT FUNDS WITH THE RIGHT BANK ACCOUNT PRODUCTS

By Tom Engblom, PhD

Make the complex simple. Enhance property values with your well-managed reserve account.

Every community association has needs that are completely unique to their community as well as needs that are common to every community association. Whether your association needs funds fast for things like insurance premiums and minor repairs, or a long-term financial plan for larger, strategic investments, putting funds in a reserve account is a safe way to get a return on the investment while retaining maximum liquidity.

No matter what bank product you choose for your association's needs, there are four criteria every Board of Directors wants to ensure they have:

### 1. Security

Governing documents or a financial policy may require an FDIC-insured, other government-backed or other insured product with no risk to the principal investment. Security is an absolute priority and should be considered nonnegotiable when looking at financial products.

### 2. Liquidity of Funds

While most community associations make long-term plans for larger investments in properties, they may also need funds at any moment. Because emergencies or unexpected situations can arise without warning, the board of directors needs to be able to access those funds with relative ease.

### 3. Rate of Return

Investing other people's money is not the time to gamble on risky investments. But a product that will provide a steady, reliable rate of return is a must. Getting the best, safe rate of return ensures that your assets will grow and provide your association with the maximum amount of funds

possible to maintain and enhance property values.

### 4. Back-Office Efficiency

Once a directive has been determined, you need a banking partner that can execute that directive efficiently and effectively to find the product that best fits.

With those four characteristics in mind, there are a number of banking products that can accommodate the financial and investment needs of any community association. While nearly all associations are thinking futuristically in terms of funding projects, very few have set aside reserve funds accordingly. These types of products can ensure that associations are well prepared for any possibility.

### Money Market Accounts

Money Market Accounts are perfect for helping to fund projects that are going to happen on a short timeline. Your funds are secure and gain steady interest, and the assets stay accessible.

### Insured Cash Sweep® (ICS®) Account

An ICS "sweeps" your account when funds exceed \$250,000 or FDIC Insurance limits, keeping your assets liquid and available to be moved to different accounts as you need them. A sweep can work both ways - if the operational account has excess funds, they can be swept back to the fund. The customer is typically able to sweep the funds themselves using their online banking platform, making it convenient and easy to use.

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administrative efforts with a single statement summary.

### Certificate of Deposit Ladders

CD laddering products are well-suited for projects that are going to happen in phases. You can set a CD ladder to mature at each phase of the project - a four-week certificate, a 13-week certificate, a 26-week certificate, a 52-week certificate - and customize the amounts and lengths of multiple CDs to provide rolling access to your money as each term ends. CD ladders provide greater fund liquidity and flexibility, all while keeping your funds protected. And you still enjoy the efficiency of working with one bank that provides one summary statement of your holdings.

### Best Practices

The Board of Directors should hire a third-party company to conduct a Reserve Study, which is a complete assessment of the properties and tells them where improvements and enhancements will be needed in the future. This allows the board to determine exactly how much they need to put in their reserve accounts.

### Your Banking Partner

Your banking partner should be just that — a partner that makes informed recommendations based on the unique needs of the association. A banking partner shouldn't offer a one-size-fits-all solution, but should recommend the right combination of products that will meet needs both long-term and short-term while achieving the directives set out by the Board of Directors. Furthermore, a good banking partner will have a breadth of expertise in the community association industries, understanding the ins and outs of their needs and concerns.

### Conclusion

The community association industry in the U.S. generates nearly \$28

# RESERVE ACCOUNTS CONT.

billion annually.<sup>1</sup> With such an astronomical number, it's no surprise that banks across the country are eager to compete for your business. For associations, their boards of directors, and the homeowners they ultimately serve, it's important to have a banking partner dedicated to effectively managing assets, building relationships and making complex banking needs simple.

## Reserve Best Practices

Maintaining healthy reserve funds reflects a financially healthy community association, a competent board and successful fiduciary duty.

*Tom Engblom, Ph.D*

*VP, Regional Account Executive for Mutual of Omaha Bank  
CMCA, AMS, PCAM, ARM, CPM*

*Office: 312.209.2623 | Toll Free: 866.800.4656 x7498*

*Tom began his career as a university professor/dean while supervising 3,500 condominium units in the Chicago metro area. In 2004, Tom became an Association Banker for Mutual of Omaha Bank and presently serves seven states in the northern Midwest region. In 2018, Tom completed his Doctorate in Business Administration with the Dissertation dedicated to a Qualitative Analysis of Job Satisfaction and Education for Community Association Managers.*

*The views and opinions expressed in this article are those of the author(s) and do not necessarily reflect the views of Mutual of Omaha Bank. For any matters concerning your specific needs and objectives, you should seek the professional advice of your own independent legal counsel, insurance advisors or other consultants.*



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# POLAR COASTER

## GET READY FOR THE POLAR COASTER OF 2020

By Carissa Pezewski, AMS, CMCA

The polar vortex of 2019 still haunts most property managers, HVAC vendors, plumbers, sprinkler companies, restoration servicers, insurance agents, adjusters, and pretty much everyone within CAI-Wisconsin. It was one very long week that started with a blizzard, went to freezing temperatures and followed with a “warm-up” that caused anything that froze to thaw and burst. It was chaos that has hopefully helped prepare everyone for the “Polar Coaster” of 2020. The weather prediction is that the “Polar Coaster’s” frigid temperatures will arrive around the last part of January or first part of February. Now is the time to do those extra inspections, check insulation, check common heaters, remind homeowners of their responsibilities and do what you can to minimize the impact this “Polar Coaster” may have.

Newer property managers have only heard the stories of last year’s polar vortex and what it was like. There was a phone call from the alarm monitoring company at 3:00AM reporting a water flow on the sprinkler line, homeowners called about water rushing down the hallway, neighbors called in thinking they heard water in another unit, frantic owners called about their furnace not working and not knowing who to call, and many researched what minimum temperature they needed to have their units at to try to prevent pipes from freezing. Oh, all the fun that they missed. During that week, many of you contemplated if your residents thought you were the crazy one asking them to turn their heat to 80 degrees or blasting them with emails to remind them that, if they are not there, the water should be off and someone should check their units.

Here are some tips to help everyone

get through the Polar Coaster and, in general, Wisconsin winters.

First, program all the key vendors in your cell phone for each of your properties. Do it now. Do not wait until there is an emergency and you are frantically searching to get the phone number. The last thing you want at 3:00AM is to be jumping out of bed in a panic not knowing who to call or what their number is. If you have vendors that use a different phone number after business hours for maintenance emergencies, please program that phone number into your phone as well so you call the correct number. Additionally, always have back-up vendors ready and programmed into your phone. Take the time to call your vendors and understand their after-hours maintenance process and any pertinent information you should know. It may seem silly to do all this work now, but it will help during an emergency.

Secondly, create reminders for residents that are going to be gone for an extended period of time, explaining what they should do to protect their homes. Everyone thinks that nothing will happen, but that is the time when something may. The reminders are especially critical in multi-family buildings where an emergency in one unit may affect another, such as a pipe breaking. The reminders for residents should include the following: turning off water to the unit, opening kitchen and bathroom cabinets so heat can flow to plumbing fixtures, keeping the heat to the association’s minimum recommended temperature, encouraging residents to install a water sensor or low temperature device connected to their smartphones, changing furnace filters to ensure they are clean (a dirty furnace filter can

cause it to stop working), changing the batteries in the thermostat, and most importantly, having a friend or neighbor to stop by to check your home.

Next, understand that furnace tune-ups and winter check-ups sometimes fall to the wayside for busy residents. If the heat is not a common element for an association and residents are responsible for the maintenance of the HVAC system, encourage residents to do the proper maintenance on their furnace for the winter. There are some HVAC vendors that will offer a discount if there is a group of residents that sign-up. If a discount is offered to them, you may get more residents to take the initiative as everyone loves getting a deal. A furnace tune-up may also make residents aware of a problem with their HVAC system so they can get it repaired before it becomes an emergency.

Lastly, emergency contacts are important phone numbers to have for all residents. If there is an emergency, such as a broken pipe, and there is water damage in a unit, you will want to be able to notify someone when the owner is not able to be reached. There may be some who do not want to provide this information, but if it is put into perspective, they may be a little more cooperative.

The weather is one thing that we are not able to control, but we can control how our vendors, associations, property managers and teams are prepared. The tips listed above are from a property manager who thought the week of the polar vortex was never going to end as she answered phone call after phone call. We cannot stop the “Polar Coaster” ride. We can just get on and handle it!



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# LAC UPDATE

By William Huettner, CMCA AMS, PCAM

The CAI-Wisconsin Legislative Action Committee is thrilled to announce the introduction of bipartisan legislation that expands access to FEMA disaster assistance to community associations. The bill is known as the Disaster Assistance Equity Act of 2019. Because the bill has bipartisan and leadership support, we are confident that it will be passed. In order to move this bill forward we need your help. Contact your member of the U.S. House of Representatives and encourage them to co-sponsor the Disaster Assistance Equity Act of 2019.

Community associations impacted by a presidentially declared natural disaster such as a blizzard, drought, earthquake, fire, flood, hurricane, or tornado, are NOT currently offered the same FEMA financial recovery support as the rest of the country. The Disaster Assistance Equity Act of 2019 will correct the current inequity in the Federal Emergency Management Agency (FEMA) system.

If this bill passes, individual owners in condominiums will be reimbursed for their fair share of repair or replacement of critical major common area elements facilities like boiler rooms, elevators, roofs, etc.

**Homeowners Associations:** If this bill passes, homeowners associations with privately owned roads will be able to rely upon the locality (city, county, town, etc.) to remove debris from the private

roads resulting in huge savings for association residents.

Residents living in community associations pay the same federal taxes as residents living in non-deed restricted neighborhoods. The current system is flawed and unfair. This legislation recognizes and corrects the inequities for the 73.5 million people living in community associations.

Together we can save community association residents millions of dollars in disaster recovery efforts. Here are some actions you can take now:

- Call or email your member of the U.S. House of Representatives asking them to co-sponsor H.R.5337, the Disaster Assistance Equity Act of 2019.
- Tell your friends and neighbors in other condo associations and HOAs about this bill and ask them to call or email their Representative.
- Stay engaged. The CAI-Wisconsin Legislative Action Committee provides periodic updates on legislative issues surrounding condominium and homeowners associations – visit [www.cai-wi.org](http://www.cai-wi.org) for updates.

**On the Local Side.** We remain in discussions with the realtors, title companies and register of deed lobbies to pass an HOA act and potentially amend the condominium act. Right now we

are waiting on a draft of the HOA Act and will advise in the next issue where things are at.

The CAI Wisconsin Legislative Action Committee works to monitor state legislation, educate lawmakers and protect the interests of those living and working in community associations. Formed in 2010, the CAI Wisconsin Legislative Action Committee is a volunteer committee consisting of homeowners and professionals serving community associations. We advocate in Wisconsin by identifying community association issues, monitoring pending legislation, and setting legislative priorities. In addition, we build relationships with and educate state legislators, providing invaluable advice when community association issues arise.

Approximately 741,000 Wisconsinites live in 412,000 homes in more than 5,300 community associations. These residents pay \$1.4 billion a year to maintain their communities. These costs would otherwise fall to the local government. The Wisconsin Legislative Action Committee is working to make sure that the rights and needs of community associations across the state are being met by our State government.

*William Huettner, CMCA AMS, PCAM  
Chair of the Legislative Action Committee  
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# CAI-WI GALA RECAP

In 2019, CAI-WI celebrated its 15th year. The Winter Gala was celebrated on Friday, November 1st. Property managers, vendors, and guests enjoyed an evening at the Milwaukee Public Market, where the gala first began in 2013.

With a 6:30pm arrival, it was great to wind down the week, see old friends and meet new members. After a bit of mingling, guests sat down to a buffet dinner topped off with trays of petite desserts. Following dinner, trivia took center stage with each table a team with a self-selected fun name. The energetic emcees, the questions on sports, music and general trivia were tough! Luckily a few industry questions were included so everyone at least scored a few points. When it was all said and done, one group emerged winners and took home their amazon gift card trophies. Congratulations to Emily Foy - Elite Properties, Samantha Hoppe - Hunt Management, Greg Hoppe, Linda Myers - Cherrywood Village, Mishael Valerio Hall - Cherrywood Village, Kelly Schild - CAI National and Steve Trandt - The American Deposit Management Company.

After cheering for the winners and finishing dessert, the night wrapped up around 10pm. Many thanks to all who came out, it was great to see you. And to those not there, we missed you and hope you can make it next year.

We've got the date Friday, November 6th but would love any ideas or suggestions so send them to: [Shari@Sidrinker.com](mailto:Shari@Sidrinker.com)



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