

CAI-Wisconsin Chapter

# COMMUNITY LEADER

*News for the New American Neighborhood*

## CAPITAL PROJECT FINANCING

*Avoid a legal misstep!*

## WHY PLANT WISCONSIN NATIVES?

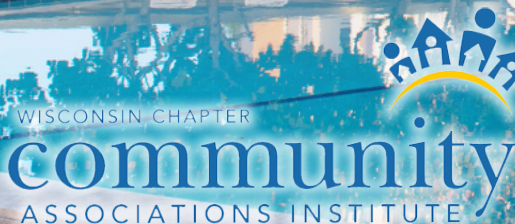
*Contribute to a healthier and more sustainable environment.*

## WE'RE HAVING *WHAT* KIND OF MEETING?

*What's the difference in a board meeting and a special meeting, or an annual meeting and a town meeting?*

## 2025 ANNUAL CONFERENCE RECAP

*Thanks to all who attended!*



Volume XXIV, Quarter 2 - 2025  
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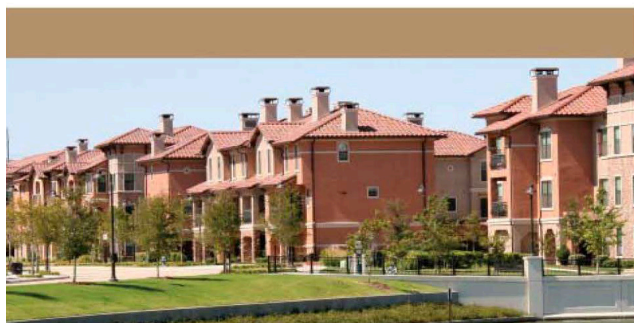
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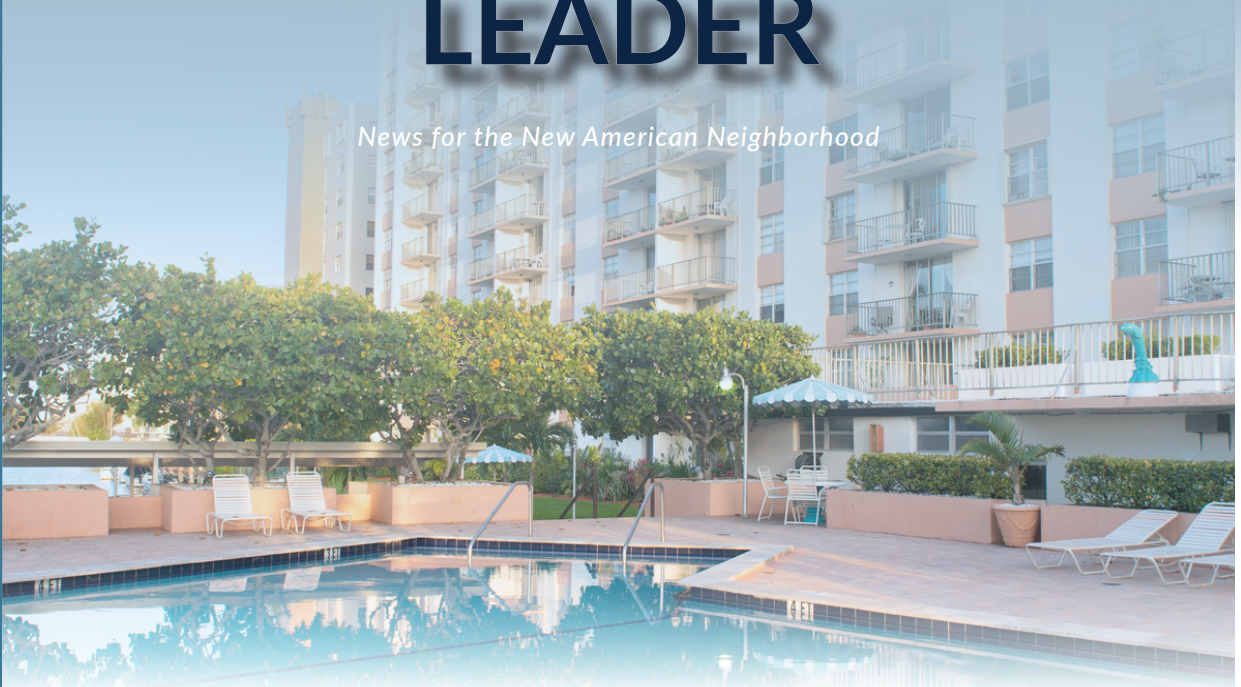
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CAI-Wisconsin Chapter

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*News for the New American Neighborhood*



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# PRESIDENT'S MESSAGE



CAI-WI Members,

As we welcome the summer season, I want to take a moment to express my appreciation for your continued support and dedication to CAI-WI. Summer is a time of renewal, growth, and fresh opportunities—much like our community as we embrace new initiatives and events.

I encourage you to stay engaged with CAI-WI as we head into a season full of exciting educational programs and networking opportunities. Registration is now open for our upcoming summer events, and you can find more details on our website at <https://cai-wi.org>. These sessions are designed to provide valuable insights and help you thrive in your roles.

A heartfelt thank you to our committees, volunteers, and all our members who have contributed to our success. Your passion and involvement are what make CAI-WI such a dynamic and supportive community.

Wishing you all a season filled with growth, new beginnings, and continued success.

Sincerely,

*Erica Joyce*

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CAI-WI President

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# CAPITAL PROJECT FINANCING

by Diane White, Alliance Association Bank



Large-scale capital projects can be daunting enough for associations, but arguably one of the most stressful components for volunteer boards is figuring out how to finance a project when there hasn't been enough reserve money saved to cover the costs.

Large assessment increases or taking on debt may seem daunting, but with careful planning and a firm understanding of the process, boards can minimize the burden for themselves and their community. An alternative to funding large-scale capital improvements with cash reserves is to secure a loan<sup>1</sup> with a bank specializing in association lending. Utilizing financing is a good way to spread the cost of common area improvements over time and equitably distribute the cost to those who are actually benefitting from them (i.e., both current *and* future community members).

For example, if a capital improvement project is financed, an owner who sells their home a few years after completion of the project may only end up paying for a portion of the cost, with the new owner picking up where the prior owner left off and sharing in the remaining cost. It also affords the association the ability to offer owners the option to pay their portion of the project cost upfront or to participate in the lending program. In this manner, those who consider themselves long-term residents would have the option of avoiding interest costs. For those communities considering utilizing a financing program, the following overview provides a basic game plan for undertaking such a task.

The board's first step should be contacting the association's management company (if any) and/or attorney to determine the process for obtaining the necessary approval to enter into a loan agreement and how the association will repay the loan. Once the association's ability to enter into a loan agreement is confirmed, the association needs to determine what means will be used to repay the loan. For smaller loans, an increase in regular monthly assessments may be a feasible way to make loan payments. For larger loans, the board could adopt a special assessment allowing each owner to either pay upfront or participate in the loan program. In either case, board or homeowner approval(s) necessary to implement the desired repayment structure must be considered. Moreover, the board should carefully plan and communicate the repayment options with the owners, who will (rightfully) want to know: (1) how much their individual repayment portions will be on a monthly basis, and (2) when the payments will begin. The board should appreciate that, just like it must plan the financing for the association, individuals (especially those on a fixed income) will also have to plan their own financing accordingly.

Generally, the bank's primary security for these loans will be an assignment of the association's assessments. This means that the association will pledge its ability to implement, collect and enforce future assessments as collateral for the loan. No mortgage interest is taken in anyone's property and no unit owner is personally liable for the loan. In a default scenario (which is nearly unprecedented), what would change for the unit owner, is who would be controlling the budgeting and collection process (i.e. the lending bank).

The second step is determining the right financing option (i.e. how the loan will be repaid), which is a discussion best had with a financial institution specializing in association lending. When applying for a loan, banks will want to know the type of loan and term being sought. For large, lengthy projects there will most likely be the option of entering into a non-revolving line of credit during the construction period, which are typically six to twenty-four months with interest-only payments made exclusively on the amount drawn. This can be an attractive option for associations, as projects coming in under budget will require less money drawn on the line of credit and, accordingly, less interest paid. Upon expiration or at construction end, the line will be converted to a fully amortizing term loan. A typical term loan will be from five to fifteen years in length. It is important that the loan length not exceed the useful life of the improvements being financed. Alternatively, if the project is short-term or small in size, it may make sense to forego the draw period and enter into a term loan immediately.

When a bank evaluates a loan request, it uses some key metrics to gauge the credit risk of the association. The following are some factors that a bank may consider during the underwriting process.

## 1.) Delinquency

- a. Number of accounts and total amount of delinquencies.
- b. Many banks have a maximum rate of 10% for number of units aged 60+ days.
  - i. Strong credit – Delinquency rate less than 5%.

*Continued on page 11*



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# CAPITAL PROJECT FINANCING CONTINUED...

## 2.) Liquidity

- a. Amount of cash in the association’s operating and reserve accounts as a percentage of annual assessments and annual debt service.
- b. Many banks have a minimum liquidity requirement of 20% of the association’s annual assessments.
  - i. Strong credit – Liquidity levels greater than 50% and at least one year of debt service payments.

## 3.) Size

- a. More units/homes provide a diversified cash flow stream.

## 4.) Assessment Increase

- a. Large increases may cause delinquencies to rise.
  - i. Strong credit – Increase of less than 25%.
  - ii. If a large increase is necessary, implementing it before applying for the loan can mitigate risk.

## 5.) Annual Assessments/Market Value

- a. Annual assessments should not be greater than 10% of the unit value.
  - i. Strong credit – Annual assessments less than 2% of market value.

## 6.) Owner Occupancy and Concentration

- a. A high % of investors not living in their respective units is considered riskier.
  - i. Strong credit – Over 80% owner-occupied; multiple unit owners control less than 10% of the units.
  - ii. Weak credit – Less than 60% owner-occupied; multiple unit owners control greater than 20% of the units.

## 7.) Management and Capital Planning

- a. Strong external professional management company with experience in managing similar projects is desirable.
- b. Professional reserve study that is at least partially funded indicates prudent financial planning.

The final step in the process, after the board has developed its “financing game plan” with its lender, management (if any) and attorney, is to formally implement the financing at an open meeting of the association. The implementation process can include a meeting to raise assessments, adopt a special assessment, and/or resolving to enter into a loan agreement, or a combination of all of the above. It’s best to rely on the association’s management and attorney during this stage. The last thing the board would want to see is all its hard work of planning and consulting experts scuttled as a result of a legal misstep with the approval of the work. Such a misstep could result in the board having to begin the process again from scratch or, at worst, expose the association to liability in a lawsuit for failure to follow the procedures of its governing documents or relevant state law.

Alliance Association Bank is a division of Western Alliance Bank. Member FDIC. <sup>1</sup> All offers of credit are subject to approval.

*Diane White, Alliance Association Bank*



# WHY YOU SHOULD PLANT WISCONSIN NATIVE PLANTS

by Julie Metzger, Villani Landshapers

Wisconsin's natural beauty — from its prairies and woodlands to its lakeshores and wetlands — is deeply rooted in its native plant life. Planting Wisconsin native plants in your garden or landscape not only enhances aesthetic appeal but also contributes to a healthier and more sustainable environment. Here's why choosing native plants matters:

## 1. Support for Local Wildlife

Native plants have evolved alongside Wisconsin's wildlife. Birds, butterflies, bees, and other pollinators rely on them for food, shelter, and breeding grounds. For instance, milkweed supports monarch butterflies, while native coneflowers attract important pollinators like bees. By planting natives, you help sustain the delicate web of local biodiversity.

## 2. Low Maintenance and Cost-Effective

Because native plants are adapted to Wisconsin's soil and climate, they require less watering, fertilizing, and chemical treatment. Once established, they can thrive with minimal maintenance, reducing the need for costly input and time-consuming care.

## 3. Resilience to Local Conditions

From cold winters to humid summers, Wisconsin's climate can be tough. Native plants are naturally resilient to these extremes and are less vulnerable to local pests and diseases than many non-native species. This makes them an ideal choice for long-term landscaping success.

## 4. Erosion and Water Management

Deep-rooted native grasses and wildflowers improve soil structure and prevent erosion. They also absorb and filter rainwater more effectively than turf grass, reducing runoff and helping to protect Wisconsin's lakes and rivers from pollution.

## 5. Preservation of Wisconsin's Natural Heritage

Every native plant you include in your landscape helps preserve the unique ecological and cultural heritage of Wisconsin. As development and invasive species encroach on natural habitats, your native garden becomes a sanctuary — a small but powerful act of conservation.

## Getting Started

To plant native, consider species like purple coneflower (*Echinacea purpurea*), prairie blazing star (*Liatris pycnostachya*), wild columbine (*Aquilegia canadensis*), and little bluestem (*Schizachyrium scoparium*). Your landscaper and native plant organizations, such as the Wild Ones Institute of Learning and Development, can help you select appropriate plants for your region and soil type.

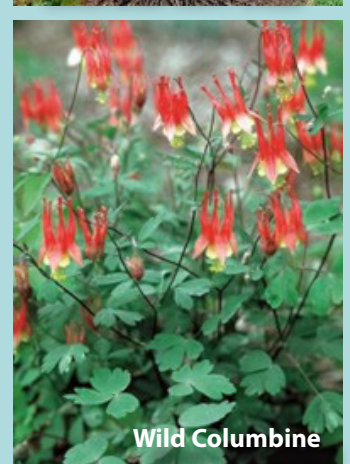
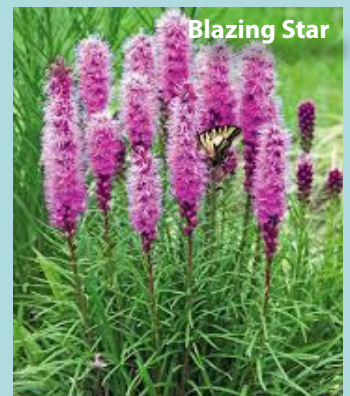
Planting Wisconsin native plants is more than a landscaping choice — it's a commitment to a healthier, more sustainable future for the state's ecosystems. Whether you're designing a pollinator garden or restoring a piece of prairie, your efforts make a lasting impact.

*Julie Metzger, CMCA, AMS can be reached at [julie@villani-landshapers.com](mailto:julie@villani-landshapers.com).*

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*In today's fast-paced world, maintaining well-managed, harmonious, and resilient communities is more important than ever. The Community Associations Institute (CAI), a leading international organization, plays a pivotal role in supporting the more than 74 million Americans who live and work in community associations—such as homeowners associations (HOAs), condominium communities, and housing cooperatives. By offering education, advocacy, and professional development, CAI empowers board members, managers, and homeowners to create vibrant, responsive, and sustainable neighborhoods. Whether you're navigating the challenges of property management, seeking legal clarity, or simply aiming to enhance the quality of life in your community, CAI provides the tools and guidance to make it possible.*

### HERE IS WHAT OUR CAI MEMBERS ARE SAYING:

#### How many years have you been in CAI?

I joined CAI in 2022, so this will be my third year as a member.

#### What has been your favorite educational program or one that you found most informative?

I really enjoyed the M-100. It's a great introduction to Community Management and covers so many important topics. It provides a great base for the more advanced coursework to build on. There was also a webinar on building envelopes with Lou Juhlman from RCL a few years ago that was really informative for understanding how to maintain the structural components of buildings.

#### What advice would you offer another manager?

Work on listening. Sometimes we're so eager to give an answer or solve a problem that we don't take the time to hear what people are telling us. As managers, we are trusted with helping to maintain our Association member's homes. What may seem small to us could be a huge worry or stressor that needs to be alleviated. If we don't take the time to listen and understand, we won't be developing trust with our boards and homeowners.

#### What do you do in your spare time?

I'm a huge reader. I always have a book in my bag and if I'm travelling, I have to bring at least 3-4 to make sure I have enough reading material. I'm also a big baseball fan—I've definitely planned vacations around stadium visits.




Victoria F.  
Manager


Continued on page 15

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**How many years have you been in CAI?**

I've been a part of CAI for the past 10 years, and I've spent 16 years working within the industry.

**What have you found to be most beneficial to your company with being a member?**

As a member of the Community Association Institute (CAI), the most beneficial aspect for our company has been the networking opportunities and access to a community of like-minded professionals. CAI provides a platform to connect with association board members, community managers, and other industry professionals who directly influence the success and growth of our business. Through events, seminars, and conferences, we've been able to stay informed about the latest industry trends and best practices.

**What advice would you offer to another business partner?**

My advice to another business partner would be to actively engage with the CAI community and attend as many events as possible. Building relationships within the industry is key to long-term success, and being a part of CAI offers the perfect environment to do that. Take the time to listen to the needs and concerns of community managers and board members and use that feedback to tailor your products and services. Also, invest in the educational resources that CAI offers. The knowledge gained through these programs will help your company stay ahead of the curve in an ever-evolving industry.

**Where has been the most memorable place you have visited?**

One of the most memorable trips I've had was to Palm Springs, California, where me and my husband spent 10 days exploring the area and driving up the coast. We stayed in several beautiful locations along the way, including San Diego, Carlsbad, Laguna Beach, and Temecula. Each destination had its unique charm, from the vibrant coastal life in San Diego and Laguna Beach to the peaceful vibes of Carlsbad and the wineries in Temecula. The whole trip was a perfect blend of relaxation and adventure, with stunning views and wonderful experiences at every stop. We ended up staying several nights in Palm Springs at a beautiful small estate in a historical Spanish Revival landmark, which at one point Marilyn Monroe called home.

Mona Lisa B.  
Member

**PLEASE HELP SPREAD THE WORD ABOUT THE MANY BENEFITS OF BEING A CAI MEMBER. HELP US GROW OUR COMMUNITY!**



**CAI 2025 Congressional Advocacy Summit**

CAI is thrilled to host our annual Congressional Advocacy Summit on Capitol Hill in Washington, D.C. on Thursday, November 6<sup>th</sup>!

This exciting event is exclusively for CAI members and is free to attend. Together, we will meet with members of Congress and their staff, advocate for industry federal legislative priorities, and represent the interests of community associations and their residents nationwide.

CAI's 2025 Congressional Advocacy Summit is the premier advocacy event of the year for the community association housing model! Informative and inspirational, the CAI Congressional Advocacy Summit is *your* chance to speak with federal lawmakers and their staff face-to-face and help advance CAI's public policy priorities.

Join us on Nov. 6 in Washington, D.C. - You won't want to miss it!

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# LEGISLATIVE ACTION COMMITTEE UPDATE



The CAI-WI LAC Committee, with the help of our lobbyist, Kathi Kilgore, has been hard at work finalizing our draft legislation to better protect our communities! We are very fortunate (so far) in Wisconsin to have time to focus on being proactive with the changes we would like to see in Wisconsin State Law. Kathi Kilgore has helped us stay on top of proposed legislation that may impact community associations as well! We cannot thank Kathi enough and for those who have donated to CAI-WI LAC Committee, thank you for helping to support our work!

**Offense:** We have finalized our proposed legislation to send off to the Capitol of Wisconsin for drafting by the Legislative Reference Bureau attorneys! Within our draft legislation includes the requirement of reserve studies for condominium associations to help associations better budget for the bigger ticket maintenance items before drastic measures have to be taken. We have also included options for associations facing financial challenges to consider deconversion in the event the financial burdens prove to be too much. In addition to this, we want to make it easier for condominium associations to incorporate statutory updates, fix errors in their governing documents, and comply with regulations by allowing for Boards to approve these sorts of changes to the governing documents. Unit owners would still need to approve any discretionary updates, such as leasing restrictions, smoking, etc. Our goal is to just make it easier for condominium associations to comply with the law!

You may be asking, what about community associations that are not subject to the Condominium Property Act? That will be step two in our long-term goals to work to get homeowner associations the legislative protections they need and deserve.

**Defense:** There is proposed legislation that would limit municipal restrictions on raising chickens and quails. Most condominium associations and homeowner associations have restrictions against raising poultry, so for now, we are just monitoring these bills.

There is proposed legislation requiring parking structures to have an engineering inspection every five years. This would apply to condominium associations with parking structures. Our goal is to make it easy or easier for condominium associations to meet the requirements of the parking structure inspections.

## CAI-WI LAC COMMITTEE THANKS YOU!

On behalf of the CAI-WI LAC Committee, we want to thank the following for kindly donating to the CAI-WI Tradeshow Silent Auction! We were able to raise over \$2,000 to fund our legislative initiatives on behalf of all community associations in Wisconsin. We truly appreciate your generosity and involvement. We couldn't do it without you!

Associa  
Elite Properties, Inc.  
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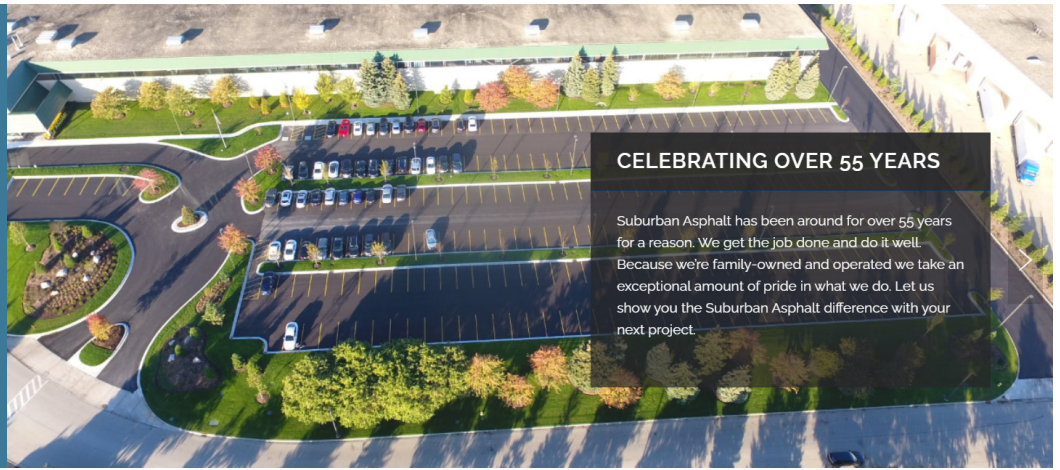
Hunt Management, Inc.  
Kaman & Cusimano, LLC  
The Knickerbocker on the Lake  
Sid Grinker Restoration

Suburban Asphalt Co.  
Mid State Insurance  
Reserve Advisors

For those of you who navigated technology to bid on the auction items, thank you for your contribution and time! We hope to have this as a staple moving forward at the CAI-WI Tradeshow and other events. Cheers to more opportunities to win big and do some good while we're at it! Thank you to the following winners!

Sierra Grubor  
Lawrence Robe III  
Kyle Everett Fischer  
Louie L.  
Julia Butler

Dana LeClaire  
Katherine Guden  
Phil Saul  
Liz Halverson  
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It was a **Carni-ful** day at the CAI Trade Show! Newly held on a Thursday, the Community Association Institute of Wisconsin members and guests gathered on March 13th to learn and celebrate another successful year at the Brookfield Conference Center.

The day started early with a manager’s only training to maximize continuing education credits. Sonja Wixom from Tigris spoke about ponds, and any association with a pond will tell you that, regardless of it being natural or man-made, maintenance is necessary and best practices are appreciated.

Attendee registration opened at 9 am, allowing time to check in and visit our 70 vendors before the keynote speaker. The depth and breadth of firms supporting condo associations and their managers never disappoint! There’s always a blend of trusted long-time advisors and new-to-market firms leading the space to sell out year after year.

After visiting vendors, attendees settled in for the keynote speaker, whose talk was titled “Juggling Elephants,” inspiring this year’s theme. This nationally accredited speaker offered insights along with additional continuing education credits, leading attendees to lunch.

The Annual meeting followed lunch, completing the official business portion of the day and leading seamlessly into a legislative update from CAI-WI’s new contract lobbyist, Kathi Kilgore. Lastly, the lunch program concluded with introducing the **2025 CAI-WI Board of Directors** and recognizing the leadership of the 2024 board.

**2025 CAI Board of Directors**

- President** - Erica Joyce, *Mid State Insurance*
- President Elect** - Lawrence J. Robe, *Knickerbocker on the Lake Condo Association*
- Treasurer** - Samantha Hoppe, *Hunt Management*
- Secretary** - Carissa Pezewski, *MPC Property Management*
- Director**- Mona Lisa Battaglia, *Villa Vista Owners Association*
- Director**- David Heckman, *Somersville HOA*
- Director**- Christy True, *Founders 3*
- Director** - Victoria Fox, *Elite Properties*
- Director**- Amy Peterselli, *Kaman & Cusimano*
- Director**- Thomas Engblom, *First Citizens Bank*

**SPECIAL CONGRATULATIONS TO THIS YEAR’S AWARD WINNERS:**

Leadership Award:  
**Erica Joyce, Mid-State Insurance**

Association of the Year:  
**Cherry Village Condominiums**

Committee Member of the Year:  
**Christy True, Founders3**

Manager of the Year:  
**Victoria Fox, Elite Properties, Inc.**

Business Partner of the Year:  
**SJS Roofing & Construction**



After lunch, attendees selected from one of two breakout sessions to maximize education for boards with multiple attendees, and both offered continuing education credits for managers. The keynote speaker returned to discuss “Getting to IT,” while “Understanding the Corporate Transparency Act” was presented concurrently. The afternoon wrapped up with “Legal Hot Topics” followed by raffle prize drawings, compliments of our vendors. New this year, the WI LAC hosted a silent auction – in person and online – to raise funds and have fun. *Thanks to all of the vendors who donated to both events, as well as our generous sponsors:*

- Bag Sponsor:** Hunt Management
- Badge Sponsor:** Mid-State Insurance
- Lanyard Sponsor:** Yellowstone Landscape
- Lunch Sponsor:** First Citizens Bank
- Lunch Sponsor:** Vantaca
- Educational Workshop Sponsor:** Avondale Roofing
- Program Inside Cover:** SJS Roofing & Construction
- Program Back Cover:** Robertson Ryan Insurance Maloney Group
- Exhibitor Reception:** Forest Green Realty & Management

The day ended with a brief social, including cocktails and camaraderie. We are incredibly grateful for the time and talents of all involved. Special thanks to the CAI Trade Show Committee and our Executive Director, Mikki Suchomel. Stay tuned for more information about our 2026 Annual Trade Show!

### EXHIBITORS:

- |                                      |  |  |
|--------------------------------------|--|--|
| Advanced Wildlife and Pest Control   | Hoppe Tree Service                       | Sebert Landscape                             |
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| Baer Insurance Services              | IOC Construction                         | ServiceMaster Recovery Services              |
| Balanced Environments                | Kaman & Cusimano                         | SERVPRO Milwaukee North                      |
| Bartlett Tree Experts                | Kings III Emergency Communications       | Sid Grinker Restoration                      |
| Beary Landscape Management           | Landscape Concepts Management            | SJS Roofing & Construction                   |
| Best Choice Landscape                | Mid State Insurance                      | SOLitude Lake Management                     |
| Bourn Pest Solutions                 | MPC Property Management                  | Suburban Asphalt Co., Inc                    |
| Building Reserves, Inc.              | Ogden & Company                          | Superior Reserve Engineering<br>& Consulting |
| CAIS                                 | Outlook Management                       | Vantaca                                      |
| Callen Construction                  | Paul Davis                               | Villani Landshapers                          |
| Camo Crew Responsible Junk           | Pavement Solutions, LLC                  | von Briesen & Roper, s.c.                    |
| CAU Insurance                        | Pieper Power Electric                    | Wachtel Tree Science                         |
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# WE'RE HAVING *WHAT* KIND OF MEETING?

What's the difference between a board meeting and a special meeting, or an annual meeting and a town meeting? Confused? Here's some clarification.

## Annual Meetings

Annual meetings—or annual membership meetings—are required by our governing documents, which specify when they're to be conducted and how and when members are to be notified about the meeting. This is the main meeting of the year when members receive the new budget, elect a board, hear committee reports and discuss items of common interest.

## Special Meetings

Special meetings are limited to a particular topic. The board can call a special meeting at any time, and they must notify all members in advance. The notice will specify the topic so interested members can attend. Special meetings give the board an opportunity to explore sensitive or controversial matters—perhaps an assessment increase. Members do not participate in the meeting, unless asked directly by a board member, but they have a right to listen to the board discussion.

## Town Meetings

Town meetings are informal gatherings intended to promote two-way communication; full member participation is essential to success. The board may want to present a controversial issue or explore an important question like amending the bylaws. The board may want to get a sense of members' priorities, garner support for a large project or clarify a misunderstood decision.

## Board Meetings

Most of the business of the association is conducted at regular board meetings. Board members set policy, oversee the manager's work, review operations, resolve disputes, talk to residents and plan for the future. Often the health and harmony of an entire community is directly linked to how constructive these meetings are.

## Executive Session

In Wisconsin, all Board meetings could be in Executive Session, because there is no statute requiring your meetings to be open. However, an association's governing documents might require all Board meetings to be open, unless they fall under one of the Open Meeting laws exception. The open meetings law is designed for public meetings, which is why it does not apply to private organizations, like an association. If you have any questions, be certain to ask your attorney.

## Parties

Occasionally the association notifies all residents of a meeting at which absolutely no business is to be conducted. Generally these meetings include food and music, and they tend to be the best attended meetings the association has. Oh, wait! That's a party, not a meeting. Well, it depends on your definition of meeting.

*Note: This article is a re-print and has been revised for Wisconsin.*

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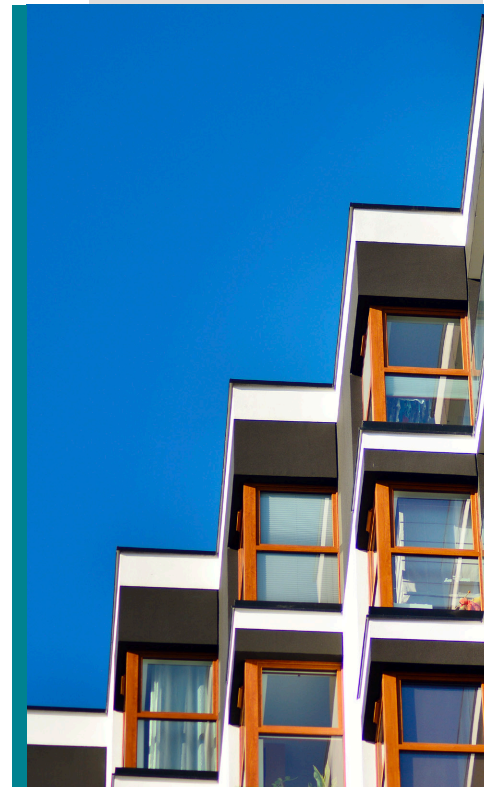
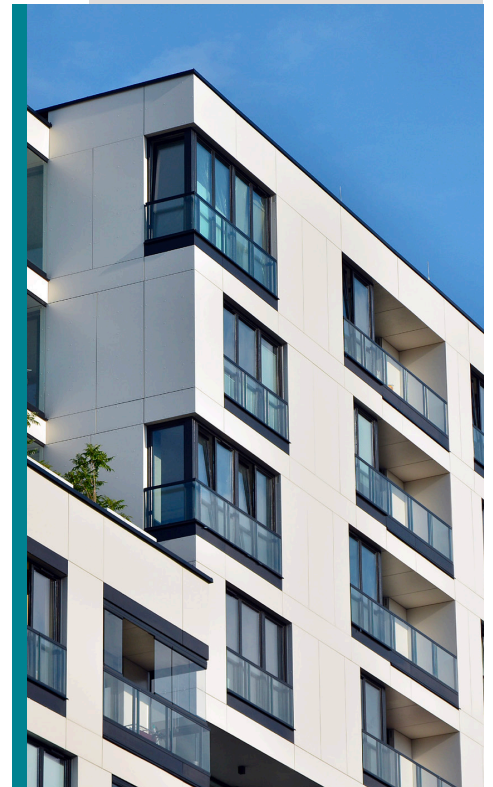
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