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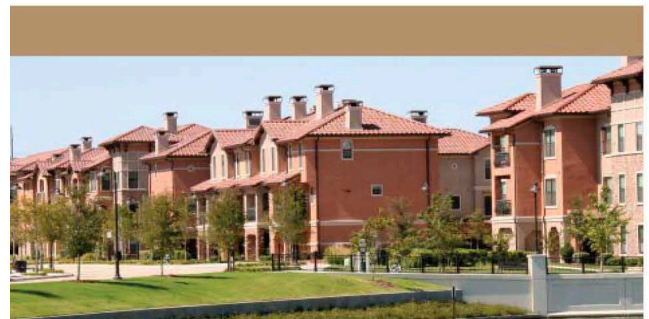
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5	President's Message
6	Reserve Studies During Economic Uncertainty
8	Managing Your Trees After a Winter Storm
13	Urban Gardening Basics
15	Elevating Roof Maintenance for Multi-Family Properties
21	Upcoming Events
23	2024 Annual Sponsors



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PRESIDENT'S MESSAGE



CAI-WI Members,

I hope everyone is off to a happy and healthy new year. I am thrilled to introduce myself as the newly elected President of CAI-WI! My name is Erica Joyce and I cannot express enough how excited I am to embark on this incredible journey with all of you.

Having been in the industry for over 14 years, I have had the pleasure of witnessing the remarkable growth and progress our Chapter has achieved over time. As a proud member of CAI since 2018, I have personally experienced the invaluable knowledge, resources, and connections this organization offers. In 2019 I had the privilege of joining the CAI-WI Board of Directors, and it has been an absolute honor to serve alongside such dedicated and active members.

I would like to take a moment to acknowledge the exceptional contributions of Sara Moker, our Past President. Her unwavering dedication and hard work over the past two years have been instrumental in our Chapter's success. We owe Sara a debt of gratitude for all that she has done.

Looking ahead, I am delighted to announce that I will be attending the upcoming 2024 National Conference and Trade-show in May. This is an exciting opportunity for us to come together with other Chapters, engage with each other, and learn some great ideas to bring back to our Chapter.

As your President, I am committed to building upon the accomplishments of our Chapter, and I am fully dedicated to assisting in its continued growth and prosperity. I am honored and humbled to serve as your President, and I eagerly anticipate the wonderful experiences and achievements that lie ahead. If you ever have any questions, suggestions, or concerns, please feel free to reach out to me. I am here to support and guide each and every one of you.

Thank you for placing your trust in me, and I cannot wait to see you all at our upcoming events!

Sincerely,

Erica Joyce

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RESERVE STUDIES DURING ECONOMIC UNCERTAINTY

by Nik Clark, President of Superior Reserve Engineering & Consulting

Every board member (and consumer for that matter) is aware we are in unique economic conditions. Supply chain issues, material shortages, labor shortages, inflation, long lead times and overall unpredictability was the topic of the past year. This left many board members considering the effect of inflation and the right time to conduct a reserve study. This article will examine the effect current economic conditions have on reserve planning and dissect the methodology and philosophy behind reserve studies so you can make the best decision on conducting/ updating a study for your community.

Reserve Study Methodology and Philosophy:

A discussion of reserve study timing should start with an understanding of reserve study philosophy. Why are you conducting a reserve study? Many believe a reserve study will predict future expenditures. This easy way to explain the purpose of a reserve study isn't necessarily correct. No one can predict what a future board will do. Many future expenditures are somewhat unpredictable. Fundamentally a reserve study determines an equitable amount to collect from current unit owners for the 'consumption of life' of the existing assets. That amount should go into the reserve fund. Stated differently, a unit owner should pay their fair share of the replacement cost of assets enjoyed during their time of ownership. We know *exactly* what assets currently exist in an association. Those assets are what a reserve study is based upon. This concept will be referenced throughout this article pertaining to the timing of reserve studies.

A few examples of this philosophy in practice: An association plans to replace the light fixtures on the exterior of a building. The existing fixtures were "developer grade" basic fixtures costing \$25 per fixture and have 10 years of remaining useful life. When the time comes to replace, a future board will browse hundreds of light fixtures in a catalog/online and make a selection. New fixtures may be more high-tech (Wi-Fi connected 'smart' lighting with daylight sensing/motion sensing technology.) Those fixtures will be much more functional *and* much more expensive! Imagine how high reserve contributions would need to be if an association reserved for what they would actually spend on *all* future upgrades? Association fees would be incredibly high, but the existing finishes and elements of the association wouldn't justify them. It wouldn't be fair to existing unit owners to pay really high monthly fees for upgrades that will be made in the future that they may never enjoy (average stay in a condominium is 6.5 years). For this reason, a reserve study generally bases reserve contributions on an assumption of replacement "in like kind" to what exists today. A reserve provider can't predict the future, but a reserve provider can assess exactly what currently exists on the property which current unit owners are 'consuming' the life of.

Inflation: Accurately predicting expenditures with runaway inflation

Most economic reporting indicates inflation of about 17% cumulatively over the past couple years. As many boards who have been obtaining bids for projects are aware, for some projects, it's much greater. This extraordinary inflation begs the question: "How can you predict future expenditures when cost increases are so unpredictable?". To answer this question, we will first refer back to reserve study philosophy from earlier in this article. An accurate reserve study doesn't necessarily try to predict future expenditures. It determines what a fair contribution to the reserve is for the consumption of life of *existing* assets. For this reason, a reserve study: A - doesn't need to predict actual inflation spikes to be 'fair'. And B - doesn't necessarily predict the cost of an actual future project. Over time, inflation will almost certainly 'return to an average'. In addition, the cost of consumption of *existing* assets can be determined today. A reserve provider won't assume 17% inflation in your study every 2 years. Keep in mind the predicted expenditures in a reserve study are not all occurring in 2024 they are occurring over a 30-year time horizon and its virtually certain inflation over that 30-year period will end up very close to a historical average. Of course, that begs the question "what about expenditures that will occur in the very near term?". Your reserve provider should examine very near-term expenditures to see if it would be appropriate to increase those individual cost projections to account for this spike in inflation. Likewise, if your association has properly funded their prior reserve study which is over 3 years old and you have big dollar near-term projects, you should increase your funding. An updated reserve study will tell you 'by how much'.

Reserve Study Timing: New reserve studies

Associations who do not have a reserve study might be questioning whether they should wait to conduct a reserve study until inflation 'settles down'. Newly developed associations might think waiting is justified because large projects are many years in the future. Other associations may have just never had a study conducted. In all those situations, there is no better time to conduct a reserve study than as soon as possible. Let's refer back to the core philosophy of conducting a reserve study. Boards want to capture a fair contribution from existing homeowners for the consumption of existing assets, in their reserve fund. For this reason, "the sooner the better" when it comes to determining what that contribution should be. Most associations without a reserve study plan are under funding. Waiting until "things settle down" allows another year to go by without collecting a fair reserve contribution from existing unit owners for the useful lives of the assets they are using. With every passing year an association becomes significantly more underfunded. With inflation, even more-so. An accurate reserve study can still be conducted in today's economic environment and delaying a study pushes an association further towards future financial difficulty. The longer you have to reserve for future expenditures, the lower your reserve contributions will be. Associations who have 15 years before a roof replacement have a much more palatable funding plan than associations with 5 years before a roof replacement. Don't delay your reserve study planning.

Reserve Study Timing: Updating a reserve study

Associations with a prior reserve study might be asking themselves when they should conduct their update. Should they wait until 'things settle down'? Should they update their study early because costs have increased on so many projects and they are worried about underfunding?

Every association will need to consider their situation individually. That examination should start by looking at your previous reserve study. If your previous reserve study is 5 years old, its due for updating based on that alone. Lending requirements and underwriting scrutiny for condo mortgages have significantly tightened with regard to reserve funding. A lender isn't going to dismiss wanting to see a current reserve study because of current economic conditions.

If your prior study is less than 3 years old, look at your expenditures forecast. Do you have major projects coming up in the very near future? If large projects are still 5, 10, or more years in the future, it's almost certain the economic turmoil of the last couple years will subside and stabilize. Many projects costs will return to a more historically realistic level. A recession could bring prices tumbling down. The inflation spike of 2022-2024 might have come and gone with little-to-no effect for your association by the time your big dollar projects occur. Update your study on its normal interval.

On the other hand, if your association completed large projects this year, or has a large project planned for 2024, you may want to update your reserve study in the near term. If your roof project for 2022 came in 30% higher than planned, you have almost certainly overspent the reserve funds collected for the 'consumption of life' of the prior roof. Stated differently, if you blow your budget, it is wise to make a new budget, not to decide not to budget. You will want to update your study to ensure proper reserves moving forward.

Lastly, consider what your association did with a prior reserve study. If a 2020 reserve study revealed a need to increase reserve funding by 15%, but your board only increased reserve funding 5%, you are certainly underfunding considering recent inflation. There isn't much value in conducting a new reserve study if your board isn't going to act on it. There are 2 battles in reserve funding. First, getting a reserve study conducted, THEN funding it! If you already know you are underfunding, consider fighting the 2nd battle first. Push for a fee increase to at least meet the prior studies recommendations. If you can't get buy in for that fee increase, ask yourself/your board if another reserve study telling you what you already know (but are unwilling to fund) has value.

NIK CLARK is the President of Superior Reserve Engineering & Consulting and may be reached at nik@superiorreserve.com



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MANAGING YOUR TREES AFTER A WINTER STORM

by Ron Gumz, President of Wachtel Tree Science & Wisconsin Arborist Association

Winter in Southeast Wisconsin is often picturesque, with snow-covered landscapes creating a winter wonderland. However, contrasting this scenic beauty, winter can also create problems for trees and shrubs. Snow and ice accumulations during a winter storm can cause significant damage to your landscaping, necessitating careful pruning, cabling, or even removal and replacement to maintain the beauty of your property. This article will explore the options for managing the effects of snow and ice damage on trees and shrubs and explore the best practices for their care.

First, it is important to understand how winter storms can damage trees. Snow and ice accumulation on tree branches can add substantial weight, causing them to bend, break, or even audibly snap under pressure. Additionally, freezing temperatures can cause tree tissues to become brittle, causing branches to break instead of bending while bearing heavy loads. These factors can weaken the structural integrity of trees and shrubs, making them vulnerable to further damage or subsequent disease and insect issues.

Common types of tree damage include:

1. Branch Breakage: Heavy snow or ice can cause branches to break off, particularly in trees with weak, decayed, or brittle wood. This damage not only affects the tree's appearance but also compromises its health and stability.

2. Splits in Trunks or Branches: The weight of accumulated snow and ice can split tree trunks. This creates a weakened structure which can fail immediately or even long after a storm has passed. The cracks can also create open wounds susceptible to pests and diseases. This type of damage often requires prompt attention to prevent further damage to a tree and to address safety issues that could otherwise linger unresolved.

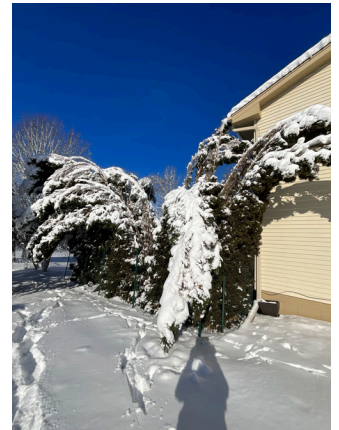
3. Crown Damage: Ice or snow accumulation on a tree's crown isn't always consistent. Some portions of a tree may be heavily affected while other parts are unaffected. This can result in a misshapen or lopsided tree. Beyond the tree's appearance, this can force the tree to use its reserved energy when rebuilding its photosynthetic needs (leaves) during subsequent growing seasons.

4. Root Damage: In addition to above-ground damage, snow and ice can also affect tree roots, especially in shallow-rooted species. If the roots and soil cannot stabilize the tree when a storm hits, the heavy snow or ice loads can partially or completely uproot large trees or evergreens that are unable to remain rooted due to the stress on the above-ground parts of the tree.

How can trees be managed after a winter storm?

Immediately after a winter storm, the best first step is to assess the extent of damage. This will help you take the appropriate actions to start dealing with the aftereffects. The next step, and a major focus, is to mitigate risk. If branches or trees are blocking driveways or lying on structures, these will take priority in clean-up efforts. Carefully review trees near areas where people frequent as well as those around structures to identify potential risks such as hanging branches, fresh cracks in trees, or trees that may be leaning because of the storm. **Make use of a knowledgeable ISA Certified Arborist to help you review your trees.** They can often identify damage that may not be easily recognizable to the unfamiliar eye.

Often, damaged trees can be corrected with pruning or supplemental support. Pruning takes out broken or damaged branches, improving the safety around the tree. When pruning, it's crucial to make proper 'target cuts' to avoid creating long term issues from decay caused by improper cuts such as flush cuts or stub cuts.



Continued on page 11



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MANAGING YOUR TREES AFTER A WINTER STORM CONTINUED...

In cases where trees have sustained significant structural damage, cabling or bracing may be required to support weak branches and prevent them from falling. Cabling often involves installing flexible steel cables between branches to provide additional support and stability. This technique can help prolong the life of damaged trees and reduce the risk of further damage during future storms.



When a tree needs to be removed:

While pruning and cabling can address many types of damage, there are situations where removal or replacement may be needed. When removing damaged trees, it's essential to hire a professional arborist with the proper liability and workers compensation insurance so if something does go wrong during a tree removal, your association has the proper protections in place ahead of time. **Hiring Tree Care Industry Association (TCIA) Accredited companies provides peace of mind when hiring a tree care company.** Accredited companies have gone through a rigorous review ensuring the necessary insurances, protections, and safety procedures are in place to provide the best service for you!

Once a tree is taken down, you may consider replacing it with a species suited to the local climate and soil conditions. This step can help prevent future damage and enhance the resilience of the landscape.

What kinds of replacement trees should be used?

Choosing the right tree species is key to improving the future value and aesthetics of the property. Oftentimes, using native species well-adapted to the area are generally a good choice. Some examples include Bur Oak, Serviceberry, Musclewood, Sugar Maple, Ironwood, and Hickory.

When adding new plants into the landscape, be sure to use the right plant for the right site. Be aware of the full, mature size of the new plant to avoid future maintenance issues like continuous pruning to avoid roof or siding damage.

Finally, using an assortment of tree species improves the diversity of plants in the landscape. With this recent snow, specific varieties of Arborvitae were affected by the snow more than other varieties. By using different species and varieties of trees, you can minimize future issues from storm damage, as well as possible disease issues associated with monocultures.

To sum up:

Snow and ice damage can have significant effects on trees and shrubs in this part of Wisconsin requiring careful attention and maintenance to promote recovery and resilience. Pruning, cabling, and, in some cases, removal or replacement may be necessary to mitigate damage and to ensure the long-term health and safety of the landscape. By selecting resilient species and following proper care techniques, you can help your trees and shrubs thrive in the face of winter's challenges.

RON GUMZ is the President of Wachtel Tree Science and is the President of the volunteer organization Wisconsin Arborist Association. He may be reached at RGumz@wachteltree.com

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URBAN GARDENING BASICS

As the bleak cold of winter finally breaks and signs of spring begin to pop up all around, thoughts of vibrant flowers and lush vegetables are on gardeners' minds. For those green thumbs living in tiny quarters, an impressive garden may seem unattainable. However, many are turning toward urban gardening, bringing plant life into unique spaces and growing gardens in every nook and cranny. These miniature Edens bring great natural beauty and help reduce our carbon footprints. As more people move to urban areas, urban gardens are becoming more popular, and encouraging those who have never planted to go dig in the dirt to see what comes up. While urban gardening does have its challenges, we have a few tips on how to overcome them to bring your small garden into full bloom.

Know Your Plot

Before you go on a planting spree, take the time to plan out the logistics of your garden. Will it be in your back yard, on your porch, on the roof, on a window sill? Is your intended spot part of the association's common ground? Check with the association before you start.

How much direct or partial sunlight does that area get, and is that the right amount of sunlight for your plants? Is your space large enough to house the plants when they're full grown? And, if not, do you have a bigger space where you can relocate them? Will you be doing container gardening, or will you be planting in the ground? What steps do you need to take to get your soil ready for planting? Answering these questions is important before you begin gardening, as the different environments will affect your plant life. Having a plan can help you avoid unnecessary chaos.

Know Your Plants

All plants aren't created equal, and knowing which will best suit your urban garden is a must for robust growth. Often, urban gardeners will be restricted by space or the need to plant only in containers. They will also need compact plants that can thrive in those conditions, such as herbs, tomatoes, peppers, marigolds, zinnias and the like. And be sure to know what your plants need, such as when and how deep to plant them, as well as how much light and water they need. Also, will they need to be started as seedlings under a grow light until they're hearty enough to go outdoors, and what mixture of soil do they need to flourish? Being ready to address your plants' needs is an important step in making sure they grow to their full potential.

Know When to Transplant

Container gardeners will need to be vigilant about making sure they transplant their plants into the right containers as they grow. If your plant is in a container that's too small, the roots will become restricted, causing the soil to dry out quicker, so you'll need to move your plant to a roomier home. Be careful, though, not to use too large a container, as the roots won't be large enough to suck up all the moisture in the soil, which can lead to root rot. A good rule of thumb in choosing the right size container is to make sure your plant is neither overflowing or dwarfed by the container, and that there's a few inches of dirt that can be seen around the plant. So the next time your plants hit a growth spurt, make sure they have the right amount of space to live comfortably.



Get Creative

The best part about an urban garden is that you can set it up anywhere and make it anything you want. Your garden can be in places like your patio, your front door steps or anywhere else good sunlight hits—and the association permits.

While these tips just covered the basics. No matter what your living area is like, if you've got a bit of imagination you can make an urban garden that's uniquely your own.

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ELEVATING ROOF MAINTENANCE FOR MULTI-FAMILY PROPERTIES

by Drake Muhlenbeck, IOC Construction

In property management, a robust roof is essential, particularly for multi-family units where many lives and investments are at stake. This condensed guide focuses on the essentials of roofing maintenance: proactive inspections, preventative repairs, contractor selection, and strong working relationships.

Proactive Inspections: Uncover and Anticipate

Proactive inspections are crucial. They reveal installation or design flaws, wear and tear, and damage from weather or the environment. These inspections help in planning for replacements, ensuring budgeting is strategic and future-focused.

Preventative Repairs: Save Now, Save Later

Preventative repairs are an investment in the roof's longevity. Addressing minor issues promptly can prevent costly leaks and extend the roof's lifespan, aiding in more predictable budgeting and avoiding emergency expenses.

Choosing the Right Contractor: Value and Trust

Selecting a contractor goes beyond cost. Experience in multi-family projects, the long-term value of their solutions, comprehensive warranties, and effective communication are all critical factors. The right contractor is a partner in maintaining your property's roof.

Working Relationships: Customized and Professional

A good working relationship with your contractor ensures tailored service to your property's unique needs. Professionalism from the contractor's team and timely responses to service requests are key to resident satisfaction and property upkeep.

Conclusion

Effective roofing maintenance for multi-family properties requires a strategic approach. By focusing on regular inspections, timely repairs, selecting knowledgeable contractors, and fostering positive working relationships, property managers can protect their assets and ensure the well-being of their communities.



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- Directors and Officers Coverage
- Hired and Non-Owned Auto Liability
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Member
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CAI-Wisconsin Chapter 2024 UPCOMING Events

MAY 23

Webinar: Reserve/Lending

9:00 AM to 10:00 AM - Zoom Meeting

JUNE 18

Webinar: Insurance Update

9:00 AM to 10:00 AM - Zoom Meeting

JUNE 24

19th Annual Golf Outing

9:00 AM to 5:00 PM - Ironwood Golf Course

JULY 24

**Webinar: Winter is Coming!
Snow & Ice Management**

Details to come...

SEPTEMBER 26

Webinar: 1-Hour Board Meetings

Details to come...

OCTOBER 4

Legal Panel in De Pere

Details to come...

OCTOBER 22

Webinar: CAI Essentials

Details to come...

NOVEMBER

Legal Panel in Milwaukee

Date TBD - Details to come...

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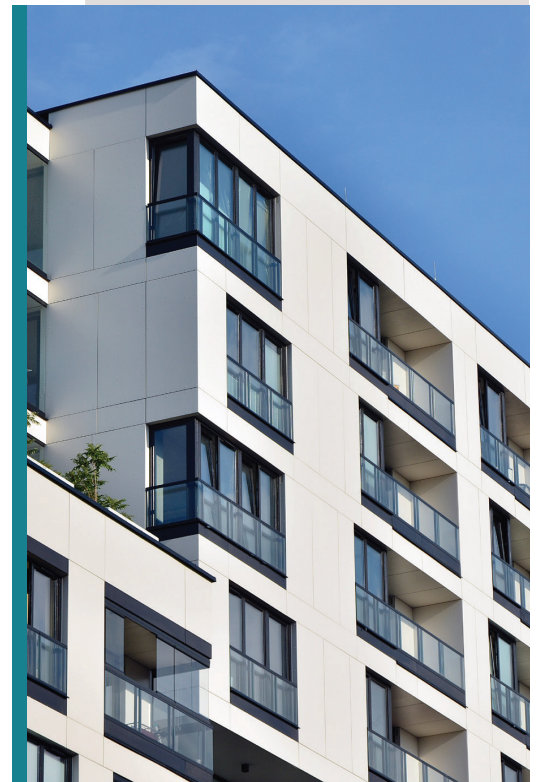
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