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2019 EVENT CALENDAR

April 4: Bad Board Decisions

*May 15-18: CAI Nat'l Conference
Orlando, FL*

August 19: Golf Tournament

September 5: BP Forum

*September 5:
Educational Event*

October 3: Law Seminar

*December 5: Gala & Vision
Awards*

REGISTER FOR EVENTS ONLINE AT WWW.CAI-MN.COM

CONTENT



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5

MESSAGE FROM THE PRESIDENT

By Joe Crawford, President of Crawford Management

6

HOW TO MAKE YOUR ASSOCIATION'S RISK MORE ATTRACTIVE

By Grant Herschberger of Marsh & McLennan Agency

10

I WALK THE LINE

By Matt Drewes, Shareholder of DeWitt Mackall Crounse & Moore S.C. | Attorneys

16

WE KNOW . . . WATER = MONEY

By Matt Kuha of Irrigation by Design

20

WHAT DO BAKED GOODS HAVE TO DO WITH IT?

By Patricia McGinnis and Madge S. Thorsen, Esq.

21

CONFLICT CORNER

By Patricia McGinnis and Madge S. Thorsen, Esq.

24

IT TAKES A COMMUNITY TO MAKE ASSOCIATIONS RUN

By Carin Garaghty of Cedar Management, Inc.

29

MEMBER PULSE

By Heidi Stinson of Stinson Services

INDEX OF ADVERTISERS

Advantage Construction Inc.	4
Advanced Irrigation, Inc.	27
All Ways Drains, Ltd.	28
Alliance Association Bank	19
Allied Blacktop Company	7
Allstar Construction & Maintenance.....	19
American Family -Jeffrey Mayhew Agency.....	9
ACI Asphalt & Concrete, Inc.....	21
Associa Minnesota.....	9
Bartlett Tree Experts.....	28
BEI	31
Bloomington Security Solutions	7
Capital Construction, LLC	32
Casey, Menden, Faust & Nelson, P.A.....	17
CertaPro Painters - Twin Cities East	28
Clean Response.....	28
FirstService Residential	23
Gassen Company	13
Gates General Contractors, Inc.	17
Gavnat and Associates	21

Go Get Fred, LLC	18
Hellmuth & Johnson	23
Hoffman Weber Construction.....	20
Minnesota Roadways	17
Mutual of Omaha Bank.....	14
New Concepts Management Group.....	14
Paul Davis Restoration.....	17
PCS Residential	15
Roell Painting Company.....	15
Seacoast Commerce Bank.....	20
Sela Roofing & Remodeling	8
SMA Exteriors & Restoration.....	22
Strobel & Hanson, P.A.	28
Stone Valley Painting.....	21
The Inspectors of Election	27
Trinity Exteriors, Inc.	7
TruSeal America, LLC	30
Wintrust Community Advantage	30
Zerorez	21

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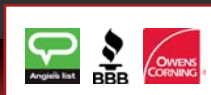


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MESSAGE FROM THE PRESIDENT

The year has kicked off to a strong start for CAI-MN! We entered into annual partnerships with 35 business partners in 2019 – an increase from 31 in 2018 – and our latest membership count totaled 635.

A signature event for the Chapter, our 2019 Expo was held on February 1 and by all accounts it was a huge success with a full sell-out of exhibition booths and more than 250 people in attendance. If you missed out on this year's Expo, you'll find photos and a recount of the day on pages 24-26.

From educational programs to networking opportunities, CAI-MN Chapter leadership is committed to enhancing your membership throughout 2019. In fact, we held a day-long strategic planning session in January to discuss how to make the Chapter stronger and better attuned to the needs of its members. In keeping with a 2019 theme of "back to the basics," we identified several key objectives:

First was a complete overhaul of the membership database within the cai-mn.com website. As communicated in a recent email to

members, we have imported fresh membership data from CAI's national records and will process updates on a monthly basis moving forward. This will facilitate communication and ensure event registration discounts for members.

We also plan to engage members through a more focused communication plan with a monthly e-newsletter and an enhanced social media presence. If you haven't already, please consider connecting with the Chapter on Facebook and LinkedIn.

Member retention and the continued growth of our Chapter will

also be an area of emphasis. In conjunction with the newly established Membership Committee, there will be a push to add Affiliate members to our ranks. Watch for further communication on this coming soon.

I look forward to the months ahead as we navigate through enhanced technology platforms, offer new and innovative education programs, and grow our membership base. I'm also eager to check in with you, our members, at upcoming Chapter events to learn about your professional endeavors and any ideas you might have to further strengthen the CAI-MN Chapter.



JOSEPH CRAWFORD,
CMCA, AMS, PCAM,
President

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How to Make Your Association's Risk More Attractive

BY GRANT HERSCHBERGER

Finding the right insurance policy for your condominium or townhome association can be tricky. With all the hailstorm damage from the past few years, that process has become even trickier. As a response to the massive losses they incurred, insurance carriers are raising rates and increasing their underwriting restrictions, which are guidelines that help the underwriter determine if the risk is “attractive” or not. While there’s not a whole lot we can do about the weather, it is possible to make some changes and updates around your association that will help make insuring your association easier and even potentially cheaper.

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- **Increase the number of inspections or walk-arounds that your association does.**

Most associations do some form of spring walk-around, but it is considered very favorable if your association does them more than just once a year. Inspect your siding and roofing for any signs of wear or damage, and get a professional to inspect your wiring and heating systems. By increasing the number of inspections of your association’s buildings, you are showing potential insurance carriers that your association is diligent and on top of things.

- **Update your building(s).**

The older your association’s buildings are, the tougher (and more expensive) they’ll be to insure. While this can range from any number of property features, the most important building update you can make in Minnesota is new roofs. If your roofs haven’t been replaced in 15-20 years, it’s definitely time for an update. Old roofs are much more difficult to insure, as the weathering damage over time can lead to problems when a claim eventually happens.

A full roof update might cost some money, but it can lead to cheaper premiums and better wind/hail deductibles, which will help save money in the long run.

- **Document corrective plans after losses.**

As much as we try to avoid them, property damage eventually happens. Whether it’s an ice dam or flooding from a frozen pipe bursting, it goes a long way if you document how the loss occurred and what steps have been taken to prevent this loss from happening again.

- **Allow less rental units.**

While this isn’t an option for every townhome association, it is certainly worth a consideration. Rental units are seen as riskier compared to owner-occupied units, due to the frequency of renters moving in and out, and the inherent wear that has on a unit. A few rental units aren’t a deal breaker to most insurance carriers, but if you have too many, that can cause underwriters to either decline to quote the association or raise the rates.



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• Prohibit grilling on decks or balconies.

More and more carriers are beginning to require rules that ban the use of grills on decks or balconies. They vary in strictness from carrier to carrier, but a good start is make a rule prohibiting charcoal grills and requiring all grills to be pulled away from the building or any combustible materials. However, many insurance companies also want gas grills to be removed from decks as well. While this may not be the most popular choice, grilling can still be done on driveways or concrete patios and associations with a strict grilling rule tend to get better rates and more carriers available for their insurance.

Some of these tips are easy enough to get done in an afternoon while others are bigger undertakings, so it's important to discuss your options with the board and members of the community. By implementing one or two of the tips on this list, not only can you make the insurance process easier and possibly cheaper, you are also taking steps to ensure that your community will be safer.

Grant Herschberger is a Business Insurance Consultant with Marsh & McLennan Agency and a member of CAI-MN's Editorial Committee.



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“I WALK THE LINE”

Johnny Cash Helps Explain Why Spring Walk-Throughs are Important, How to Conduct Them and What to Do With the Results

BY MATT DREWES



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In his first number one hit “I Walk the Line,” Johnny Cash demonstrated a frank, no-nonsense view of his responsibilities to his wife. Its lyrics reflect that he recognized the importance of his own vigilance and dedication to their marriage. Dorothy Horstman, in her book “Sing Your Heart Out, Country Boy” quoted Cash as saying “I wrote the song backstage one night in 1956 in Gladewater, Texas. I was newly married at the time, and I suppose I was laying out my pledge of devotion.” How does this relate to community associations? In performing spring walk-throughs, a task that requires vigilance and dedication, a community association makes its pledge of devotion to a couple of its most important functions: maintaining property values and aesthetic consistency.

Performing an annual walk-through may seem like an unwelcome task or you may wonder what the purpose of it may be. But if you keep in mind the purpose and intent of performing the walk-through and create a plan for both how to conduct them and what to do afterward, you can focus on the benefits of walking the line.

Why should we “keep a close watch on this heart of mine[?]”

As will be discussed in this article, the alternative to performing spring walk-throughs could be worsening structural damage or lost legal remedies. But even minor early-spring issues such as lawn damage from snow removal or pet waste are best noted as soon as warm weather starts. Any responsible parties can then be notified and lawns can start to recover early.



*“I keep a close watch on this heart of mine
I keep my eyes wide open all the time
I keep the ends out for the tie that binds
Because you’re mine, I walk the line”*

Continuing with that theme, trees and other landscaping may have suffered damage, or started to overgrow their locations warranting responsible trimming and maintenance. But sometimes greater issues may be looming and creating more significant problems that can be avoided. Is water from thawing snow and ice properly running off and draining, or might there be problems with gutters and downspouts, or the grade around the building(s)? Are roofing, siding, windows, doors or decks, etc., showing damage that wasn't there last year? Are driveways and sidewalks showing signs of shifting due to the freeze/thaw cycles? These aren't just aesthetic concerns; they can be signs of other problems that should be pursued before certain deadlines expire.

Obviously you want to halt any observed detrimental conditions before they make things worse. But there are also a number of important deadlines that matter when defects or damage may be present in a property, and some will run out even if you are blissfully unaware of any problems. For example, owners and associations may lose the opportunity to pursue warranty claims if the problem was not discovered within the first six years from ownership or the completion of certain work on the project (and this can be reduced to two years, in some cases). After that, there is a date that will bar claims from arising for any problems that were not observed within the first ten years from substantial completion of construction. For insurance claims, most policies state that storm damage claims will be barred just one or two years from the date the damage occurred

(regardless when the damage was discovered). The importance of this vigilance cannot be overstated.

In one recent matter, a community association was completely unaware of any problems with its construction, but chose to have a professional overview of its condition conducted by a professional engineer. That engineer believed the overall construction of the community to be very good, but noticed a potential indication that some damage may exist in certain areas, and recommended further inspection. The follow-up inspection revealed an extensive problem that would never have been noted without professional assistance, and this happened just a short time prior to the date that the association may have lost certain claims for the alleged defects.

But beyond the aesthetic and technical legal issues, letting homeowners know you conduct regular walk-throughs helps generate and maintain a shared interest in the appearance of the community. It is a literal reminder that the Board is "walking the line," and is invested in keeping up property values. This also may help unit owners better appreciate the property manager and the volunteers on the Board for what they do.

Another benefit is that, if homeowners know that a walk-through will be performed, they may be deterred from committing certain rule violations because of the likelihood those violations will be spotted. For those violations that still do occur, the Board may observe them first-hand during the walk-through and may have greater confidence in the appropriate enforcement measures to under-

take. Sometimes homeowners argue the Board shouldn't be able to take enforcement actions over rule violations that have existed for months or years without notice. Conducting a walk-through at least annually will help cut down on these arguments as well.



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How do we “keep my eyes wide open all the time[?]”

You may not need to “keep [your] eyes wide open all the time,” but it would be wise to at least once a year keep a close watch on the physical heart of your community (the structures and grounds). The two key factors to consider when planning how you will do this will be deciding who participates and knowing where to focus their attention.

Some communities are fortunate enough to have observant and attentive Board members who can conduct a reasonable review of conditions. However, even dedicated volunteers may lack technical expertise that would help to quickly identify whether a particular condition is a problem or would be considered ordinary wear and tear, and to prioritize or assign the next step(s). Ideally, you may be able to establish certain teams that will approach a given area, and can enlist one or more appropriate professionals to

help each team with its assigned area. For example, the lawn/snow vendor or landscape contractor together with a Board member or landscape committee chair can focus on the condition of the lawn, landscaping, and possible damage from winter salting and snow removal to resolve responsibility for repairs on the spot.

For building exterior review, a general contractor, exterior maintenance contractor, or a professional engineer may join the group that will cover those issues. If you choose not to retain outside professionals, talk with your property manager (if you have one) about how to streamline the process and perhaps how you can divide and conquer these tasks.

Above all, be safe in the manner that these inspections are handled. To get a proper look at roofing conditions, a good visual inspection and photos are a great idea. But lack of care accessing a roof can result in damage to the roof itself, or even personal injury. Even if you don't do so in other areas, roofs are an area where retaining someone who knows what to look for and how to do so safely, without making conditions worse, may be worth the investment.

Whether or not you seek professional assistance each year, you should create a checklist of buildings and common components and note their conditions. If you have a maintenance matrix (and the newly-mandated maintenance plan), this will give you a big head start in listing the areas you'll want to check on, in addition to complying with new legal requirements. If you're not sure what a maintenance matrix is, see the article *The New Reality for Maintenance Matrixes* appearing

in the Spring 2018 issue of Minnesota Community Living (available online at www.cai-mn.com/page/resource_library). However you develop it, even if it's one you create and build upon each year as you perform your walk-throughs, you will benefit from approaching this project with a chart or checklist in hand. Doing so will make you less likely to miss the areas you should be checking and will provide you with a ready-made place to make notes about what follow-up is required and who will be responsible.

Take pictures. Even if an area is new or undamaged, you can use those photos to create a "baseline" or comparison for the next year and the year after. If you have shingles or siding that are fading or deteriorating faster than they were warranted to, think how compelling your "time lapse" photos will be in showing how rapidly the deterioration or changes occurred. These photos will also help to fight against some of the common defenses in construction and insurance-coverage disputes, such as failure by the association to maintain the buildings, and the existence of damage from events that occurred too long ago to form the basis for a current claim (i.e., a statutory or contractual limitations period defense).

"And happiness I've known proves that it's right"

If you're fortunate, you'll go for years and perform numerous spring walk-throughs without realizing any observable benefit

from them other than catching the occasional lawn damage, clogged gutter or loose piece of siding. But if you ever were to experience or observe signs of a larger problem, then paying close attention to building conditions can pay off immensely, making you happy that you made the decision to conduct regular spring walk-throughs.

*"As sure as night is dark and day is light
I keep you on my mind both day and night
And happiness I've known proves that it's right
Because you're mine, I walk the line"*

If there are simple or routine maintenance issues, or cleaning, or trimming, use your notes and any appropriate photos to document the work you need done and to assign responsibility for completing it. If there are areas of greater concern, use the notes and photos to create a request for further opinions or to seek advice from a proper professional, to report an insurance claim, or to notify a builder or contractor that a potential problem has arisen.

Timing is a key factor for those larger issues. If you delay in tackling a problem you can lose critical rights to hold the proper parties accountable. Observing and documenting your issue is an important step, but not the only one. If you find trouble, it's best to get professional help (e.g., engineers, experts, legal advisors) to decide how to protect yourself and your association right away.

An important clock may already be ticking even if the cause and extent of the problem aren't clear,

and claims can be lost by waiting even six months from the date you discover the injury to provide notice to the proper party. Other claims may continue to vanish after as little as one or two years. Also, insurance policies generally state that it is the insured's responsibility to report damage as soon as possible after it's discovered.

While prompt action is important and the responsibility may seem daunting, you don't have to act alone, and you shouldn't feel the need to do so. Volunteer board members are entitled to rely on the advice of professionals, so enlist their help as soon as possible. This is not only important for tracking the appropriate deadlines, but because your first instincts may not always be correct.

For example, you may reflexively want to repair a problem or apparent damage before fully understanding the nature of it. However, by altering or destroying evidence of what went wrong, you may actually be causing greater harm to the association's ability to recover from a responsible

contractor or insurance company. This is called "spoliation," and can give that other party a defense to your claims of damage by saying they never got to see what you claim they should pay for, so they can't properly inspect the issue themselves. The best plan may be to arrange for a temporary, non-destructive approach that will protect the property while preserving your evidence.

"As sure as night is dark and day is light," performing an annual spring walk-through will give you and your homeowners an assurance that you've preserved the association's property by catching any problems before they've worsened. You'll also be giving the association the maximum opportunity to ensure that insurance or contractors who should contribute to the solution will do so. And, if you ever were to encounter a serious issue, the happiness of catching it early and knowing what to do next "proves that it's right."

Matt Drewes is a Partner with the DeWitt Law Firm. He is also the Immediate Past-President of CAI-MN.

Please Note: This article is intended to provide general information only. You should not rely upon it for legal advice, as proper advice depends upon various facts and circumstances unique to each matter. No attorney-client relationship is formed without a signed letter or agreement by which the client and the firm agree to the terms of the representation.



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We Know . . . Water = Money

A Refresher Course on Budget-Wise Irrigation

BY MATT KUHA

Happy Spring! I'm writing this just days after the CAI Expo and Trade Show, and at that point I was halfway through writing an article about spring irrigation tips. So many Managers and Board Members were asking about cutting water costs, that I thought it best to re-focus on Irrigating Efficiency. We all know that the cost of water is going up and increasing association dues because a lot of water is being used is not a fun conversation for the Board, the Manager or the vendor. So, here are a few tips from someone waist deep in the topic of water.

Know the System

Information is king and without it, every decision (or action) is blind and ill-advised. The first step in ensuring that the irrigation system is being used efficiently is knowing even if it is capable of doing so. You'd never expect to get Prius mileage out of a 1979 Chrysler New Yorker, so why expect an irrigation system installed in a time when water was basically free to perform like its brand new? You can't, especially if no one knows what the difference is. Have a qualified irrigation expert perform an efficiency inspection. Often referred to as a Phase One Audit, this report will give the insight needed to make sound decisions about water use.

1

Proactive Maintenance First

Even the best irrigation system will give you lousy results if it isn't maintained. Leaks that go unrepaired, sprinklers that are misaligned, and July programming in October are all examples of waste that occurs when maintenance is not a priority. Just like oil changes in your car, simple, routine maintenance will ensure optimum efficient water use.

Tip: To ensure proper maintenance is being provided, ask for the bi-weekly or monthly inspection reports from the vendor.

2

Lawncare and Water

This is a point that I will always repeat: shallow, infrequent watering produces shallow plant roots. Deep, periodic watering encourages deeper plant roots. It is common for homeowners to want their lawns to look like a golf course, short, dark green, manicured turf. That outcome is possible, but at a price that none of us wants in the budget. It is a fact that longer turf is generally healthier and more resilient than shorter turf. The formula is: longer shoot = deeper root. So aside from irrigation, set the mowing height higher (3-4 inches) and you'll have stronger plants overall. That means less need for water, better utilization of fertilizer, less weeds, and a better outcome overall.

3

4

Use Technology...Last!

It is ironic that the first question I usually get about Smart Controllers is ultimately the last step in this process. This technology is not a silver bullet and it can easily make a bad irrigation system function worse, so once you've gone through all the steps:

- Step 1 – knowing the irrigation system can be efficient with a detailed inspection
- Step 2 – ensuring the irrigation system is in good working order through proper maintenance
- Step 3 – employing cultural changes to the way the landscape is maintained

You can now take the leap into Smart Water Application Technology or SWAT.

The concepts behind Smart Irrigation are simple and, when used correctly, can cut overall water usage by 40-50%! Two main areas make up SWAT:

1. Smart Irrigation Controllers, or timers, use weather data to decide when to irrigate based on what the plants need versus a robotic time and date. They update irrigation programs daily (or some, hourly) based on current local weather conditions. Using temperature, humidity, sunlight, wind, etc., in combination with the type of plants being watered, they may increase or decrease runtimes for the best possible efficiency.
2. Flow sensors are a must for measuring all of the savings gained through Smart Controllers...or alerting us if something is wrong and we're using too much. Flow sensors can notify us about damaged irrigation components or leaks before we even see the puddle, saving gallon after gallon.

Water costs are going up, and will continue to do so, but your budget doesn't have to. Use these steps and tips to get the best possible value out of your irrigation system.

Matt Kuba is Irrigation Service Manager with Irrigation by Design.



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What Do Baked Goods Have to Do With It?

Ever found yourself in a heated conversation in a corridor, a driveway, a lobby? Are these comfortable places where you feel you can express yourself calmly and candidly while also authentically trying to understand what your counterpart is saying? Chances are your answer is “no!” One of the often-overlooked skills of successful conflict resolution is paying attention to finding a safe, warm and welcoming environment for what may be a difficult conversation.

First of all, the ideal space is private. Privacy is important for several reasons – it encourages candor, preserves a sense of personal control, discourages grandstanding and drama, protects reputations and tends to help people build trust. A separate room – an office or conference room – will work best. Of course, sometimes you have no control over “where” you are meeting. Even in a public space, however, you can create a semblance of privacy by suggesting you step away from others in the area, find a corner or a couple chairs side by side and continue your talk there.

Comfort matters, too. Think of meeting in a bare room with no artwork and no windows, furnished with a card table and two folding chairs. The “feel” of that space is wildly different from a conference room with good lighting, bright artwork, a window, a round table and comfortable chairs. Of course, you don’t necessarily have control

over what rooms are available or what’s in them. But you can warm up any space by bringing in water, coffee, cookies, fruit. That’s what “baked goods” have to do with it! Any gesture that says “welcome” will go a long way toward making the situation feel warmer and more personal.

When you have a space that is furnished, you can pay even more attention to the “geography” of the setting. Arrange the chairs as you like, move a table, consider who should face the window and who should face the door. Many mediators prefer a round table because it tends to eliminate positions of “power” and creates a sense of equality; the same can be approximated at any table by considering who sits where. For example, if you are facilitating a meeting between a board chair and a homeowner, you can sit at the “head” of the table with the two of them at co-equal positions opposite one another.

Of course, the best room, opulent furniture and tasty baked goods will mean little if no one present has or exercises sound conflict resolution skills. The environment simply sets the stage for people to use the three main secrets of conflict resolution: listen with genuine empathy, question with genuine curiosity, and work creatively toward solutions.

By Madge Thorsen, Esq. & Patricia McGinnis, Mediators, Trainers, Facilitators.



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CONFLICT CORNER

Q: Lately, I've been hearing about "civility" codes; apparently some associations are considering establishing behavior standards for members of the community, particularly at board meetings, a breach of which can result in punitive measures like fines. Are those a good idea?

A: The desirability of such codes/rules and whether and how to enact them is largely a legal question. From the perspective of conflict resolution professionals, however, we would offer just one cautionary note. A code or a rule or standard cannot be allowed to take the place of working hard to understand and transform conflicts into opportunities for positive change. If the sole and standard response to a tough situation becomes "your behavior violates the rules," the deep possibilities that conflict offers for transformation and durable resolutions would be lost. Nothing can really replace the hard work of listening, asking questions, and trying to understand as the means of resolving difficult conflicts long-term. Whatever the rules are, they need to walk hand-in-hand with conflict resolution goals.

Q: My neighbor just painted her house pink. That violates the aesthetic standards in my HOA. Now she is in some big argument about it with the Board. I am really irritated about the whole thing; I can't stand pink and I don't like rule-breakers. How can I talk to her about it?

A: You are interested in engaging your neighbor in a conversation, but it sounds as if you haven't really thought through what your goal is. The first step in electing to have a difficult conversation is to honestly ask yourself "why do I want to do that?" One way to gain insight is to write a draft email or letter to her – one that you will not send – setting out what you think you want to say. Write it, set it aside, and then re-read it later. That will give you clarity on your own intentions and help you decide whether to have the conversation at all and what direction it should go. If you discover that your only point is to sound off, maybe reconsider doing it at all. If you hope to change her mind, think about what might effectively do that. Either way, the draft letter is a first step to deciding if/how you should talk with her.

DO YOU HAVE CONCERNS REGARDING A CONFLICT IN YOUR HOA?


Submit your questions via email to ced@cai-mn.com and put "Conflict Corner" in the subject line. Be sure to include your contact information. Select questions/answers will be published in the next issue of *Minnesota Community Living*.



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It Takes a Community to Make Associations Run

2019 EXPO AND EDUCATIONAL EVENT SAW INVOLVEMENT AND FUN

The question “what does it take to serve community associations?” isn’t answered implicitly anywhere but, if we’re lucky, it gets partial answers each day as we figure circumstances around it. Whether you are an attorney, board member, concrete or building envelope specialist, maybe roofing is your thing, or tuckpointing – is that a lost art or just hard to find? – each of us plays a role in this together as we learn and accommodate our clients.

In fact, it takes a community to make associations run, making the annual CAI-MN 2019 Expo and Educational Event an important event. It gives those serving associations a chance to network and share ideas over lunch, plus the chance to learn and earn continuing education credits from expert panels and presenters.

Many at the February 1 event, held at the DoubleTree in Bloomington, met Kristi Stenstrom from New Concepts Management. The former event planner demonstrated the skill set it takes to work in the association industry, greeting us warmly on a cold day.

Bagel-toasting, pastries and coffee were served during part of the morning, allowing a healthy turnout of attendees fuel for learning from the many prepared panelists.

Education Program 1 brought insurance industry experts who provided an update of the marketplace, a primer on policy types, how to bid your insurance and the life of a claim. The five-person panel gave valuable tips, questions to ask agents and how best to help them help you.

“Communicate expectations,” said Grant Herschberger, Marsh & McLennan. “What is the board looking for, a lower premium? Lower deductible?” It’s okay to get quotes at policy midterm but most preferred at renewal, instead. Communicate with agents about who else you’re asking for quotes, Herschberger added, helping to prevent duplicated efforts.

Meantime during session one vendors continued to arrive, setting up booths and arranging an offering of information, wares and rewards.

Laura Adelmann helped staff the booth of Bloomington Security Solutions, where she has found a career after years of writing and editing newspapers in Dakota County, and speaks highly of the innovative business. “They’ve got morals, they’ve got values, and are really easy to work for,” she said. After demonstrating hardware, key and access systems, Adelmann stated, “We assess a property and see what is needed. Then, we custom-design a system for the client.”

A tired-but-friendly Wes Sanford was at the All Ways Drains booth – the company had been working around the clock on frozen pipes throughout the Twin Cities. He offered tips to prevent frozen pipes during harsh cold spells. “Let the water run, and keep it running, with a stream down to the size of a pencil,” said Sanford. “If you’re below zero, you have to have that water running.” Some cities even offer a price break on bills when running water is used to prevent the more-costly situation, burst pipes.

Keynote speaker Jeff Justice led audience participation in exercises to find humor in community association work, creating lists like “5 Things You Never Hear from a Board.” These included, “Thank you,” “I understand, never mind” and “Can we pay you more?” Among things never heard from an insurance agent: “There’s an incident not covered in your policy? Don’t worry, we got it.” From a bank: “Go ahead and pay us whenever you want,” and from a homeowner: “I’m so glad the neighbor got a dog.” Said Justice, “It’s helpful to use humor to ease stressful situations.”

The CAI-MN Expo helps us to see our troubles are all the same; and we want a place where everybody knows our trade.

Carin Garaghty is a CMCA working at Cedar Management, Inc.

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Select projects will be published in the next issue of *Minnesota Community Living*.



Photo by Heidi Stinson.

The anticipation of spring is in the air. Time to start thinking about creating your outdoor space. Some of the things that come to mind when designing outside space are: nice relaxing furniture to lounge on, plenty of plants and flowers in a variety of colors, perhaps a lantern or two and the trickling sound of water. Now you may be thinking the outdoor furniture and the plants and flowers are easy, but trickling water? Below are a few easy steps you can take to create a darling fountain on a budget using some recycled materials.

The materials you will need for this project are:

- A large terracotta or ceramic pot with a hole in the bottom
- A smaller plastic pot that will easily fit inside of the larger ceramic or terracotta pot
- A garbage bag
- A fountain kit (these can be found at your local hardware store or Amazon for less than \$20)
- 5-6 bags of rock (purchase at a dollar store)
- Water

I used a pot from a previous outdoor planting project and had a plastic planter from some flowers I had purchased at the farmers market. So total cost for my peaceful outdoor tranquility was approximately \$30 - well worth it!

Here are the steps I took to build my outdoor fountain:

- Place the plastic garbage bag inside of the smaller plastic pot,

and wrap it around the edges. I used some duct tape to secure it tightly against the outside of the plastic container. This step creates a secure basin for the water to sit in. Make sure to use a sturdy garbage bag to avoid rips or tears.

- Place the fountain kit inside of the plastic bag lined plastic pot and drape the cord of the fountain kit over the edge of the plastic pot.
- Insert the plastic pot with the cord draped over the side into the larger terracotta or ceramic planter and thread the plug-in to the fountain kit through the hole at the bottom.
- Secure the fountain kit to the bottom of the plastic lined container by placing some rocks around it. Using larger rocks here is key as water needs to pump in and out and avoiding clogging is ideal.
- Continue to add rocks on top of the larger rocks until you cannot see the plastic lined container and are only seeing the fountainhead and the rocks in the planter.
- The fountain kits typically come with several nozzle attachments, which range from a halo-like effect to spritzing water to bubbling.
- Add water to the plastic lined pot filled now with rocks and the fountain kit about three-quarters of the way full.
- Plug in your fountain and voila! The tranquil sound of water is yours.
- Add some festive lights or outdoor ornaments to the fountain for an extra effect.

Heidi Stinson is with Stinson Services.

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