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2025 COMMITTEE CHAIRS

Community Outreach

Nicole Orfei
nicole@maintmasters.com

Editorial

Penny Mixhau
pennym@citiesmanagement.com

Education

Heather Kunkle
heather@spirecommunities.com

Emerging Young Professionals (EYP)

Joey Dropps
joey.dropps@pauldavis.com

Expo & Trade Show

Melissa Cushing
mcushing@sharpermanagement.com

Golf Tournament

Maggie Mahmood
maggie.mahmood@fsresidential.com

Inclusion

Colleen Brown
colleen.brown@associaminnesota.com

Legislative Action (LAC)

Phaedra Howard
phoward@hjlawfirm.com

Membership/Outstate

Finn Jacobsen
fjacobsen@sjjlawfirm.com

Social, Gala & Vision Awards

Tracy Shaver
tracy@sharpermanagement.com

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jim.rosvold@cincsystems.com

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Black Forest Condominiums
charbonneau_chris@hotmail.com

Chapter Executive Director

Tim Broms
ced@cai-mn.com

EVENT CALENDAR

September 25, 2025

Bowling Tournament
Park Tavern | St. Louis Park

October 10, 2025

Law Seminar & Fall Expo
DoubleTree Hotel | Bloomington

October 23, 2025

Educated Board Leader Certificate
Paul Davis Restoration | St. Paul

October 30, 2025

EYP Event: Mugshots & Margs
Sports Page | Bloomington

MESSAGE FROM THE PRESIDENT

As I write this, we just wrapped up Monday's annual golf tournament. More than 200 golfers enjoyed perfect weather, great food and even better company. Everyone left smiling and happy from a great day on the links. A huge thank you to everyone who participated, sponsored and volunteered to make this a standout event.

New CAI-MN Website & Glue Up – We Need You Onboard

We've officially launched the new CAI-MN website powered by Glue Up – and now we need everyone to join the party. If you haven't already created an account, it means you are missing out on easier event registration, direct member-to-member connections and access to exclusive resources. Fall events are coming and you're going to need a Glue Up account to register.

The more members we have on Glue Up, the more valuable it becomes for everyone. It takes less than five minutes to register, and you'll thank yourself the next time you sign up for an event in just a couple of clicks.

Emerging Young Professionals

I'm excited to share that CAI-MN has launched an Emerging Young Professionals group! Their mission is to bring together the next generation of HOA industry leaders – from managers and support staff



JIM ROSVOLD,
CMCA, AMS, PCAM

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- **Community** – Build a welcoming space where young professionals can thrive

If you're interested in joining or supporting this group, please reach out.

Mentor Match

CAI National also recently introduced Mentor Match, a program connecting experienced professionals with those seeking guidance and career growth. It's a great way to give back, gain fresh perspectives and strengthen our industry. Learn more at: <https://exchange.caionline.org/mentor-match/mentoring>

Legislative Action Committee (LAC) Update – While the 2025 regular legislative session closed without movement on HF 1268 / SF 1750, the proposed legislation will be back in 2026. CAI-MN and the LAC will keep a close watch so we can continue advocating on behalf of our members.

In the meantime, the LAC has appointed Josh Reams of Sharper Management to represent CAI on the Homeowners and Commercial Property Insurance Task Force. Thank you to everyone who expressed interest in serving – your willingness to step forward helps strengthen CAI's advocacy work.

As budget season and annual meetings draw near, we're all soaking up the last days of summer before the busier months ahead. Are your snow plowing contracts signed?

Here's to smooth meetings, strong budgets and great evenings on the patio before the leaves turn.

~ Jim Rosvold

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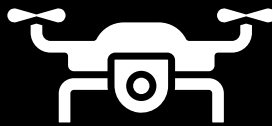


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IN THIS EDITION

I don't know about you, but I have no idea how it is September already. As we race toward the end of the year, our dedicated group of writers bring a slate of offerings on Fall Cleanup. This issue is your guide to clearing the clutter—both literal and administrative—so your community can finish the year strong.

In keeping with the traditional Fall Walks, we have two pieces looking at different aspects of this valuable association practice. In a similar vein, don't miss our article on 4-Point Inspections, which explains how these evaluations can safeguard your community's insurability and property values. For those managing lawn and snow care, we offer a detailed guide to navigating bids, contracts and seasonal priorities.

Financial transparency takes center stage elsewhere in this edition, offering strategies for clear policies, accessible reports and the openness that turns residents into engaged partners. We explore legislative developments, including a new HOA ombudsperson and proposed reforms. And while we're on the topic of cleanup, it's important to explore enforcement—the rules, compliance, and best practices that ensure consistency and transparency.

A little preparation now means your community will be ready for whatever the months ahead bring. When the leaves are raked and the snow starts to fly, our last edition for the year will arrive with our winter-themed Reindeer Games edition. A little end of the year fun while we explore a variety of association topics.

Until then, may your days be cozy, your pumpkin perfectly spiced, and your community filled with every good thing.

Penny Mixhau
Chair
CAI Editorial Committee



P.S. Cheryl Selinsky spotted Luna sunning herself under the summer skies. As the days grow cooler and the leaves begin to fall, you might find her burrowed into a snug little spot. Send an email or scan the QR code to let us know where you find her, and we'll put your name in lights.



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Cleaning Up the Streets:

Enforcement that Reinforces Your Community

BY MATT DREWES

While the phrase “cleaning up the streets” may bring up an image of trash pick-up days (or maybe you thought of condo-cops), here it represents a broader mission: maintaining the order, appearance, and integrity of communities. Enforcing community rules is not (only) about literally cleaner streets, and it’s not about policing for the sake of control—it’s about preserving the character of the community you call home.

Why Enforcement Matters

Webster’s Dictionary defines the verb to “enforce” as “to give force to: strengthen,” and also “to carry out effectively.” Community associations are established with a set of guiding principles, which can be found not just in the Rules and Regulations, but also in the Declaration, Bylaws, and even the Articles of Incorporation (which are often called the Governing Documents). There is also a lengthy set of statutes that govern community associations in Minnesota, for most they will be found in Chapter 515B (the Minnesota Common Interest Ownership Act, or MCIOA). These authorities all exist for a reason. Community associations are generally built with people living closer together, and they share certain expenses and the resources to pay for those, as well as the amenities the community may offer. The Governing Documents, the Rules, and MCIOA, all serve (in part) to provide a means for guiding the leadership and the members of the community in how they should seek to protect property values, encourage responsible behavior, and maintain a cohesive neighborhood appearance. By definition, then, if these guiding principles are carried out effectively, that enforcement should help strengthen your community.

When these guidelines go unenforced, disorder can quickly set in. Cars parked in narrow streets or crowding driveways, unkempt yards or balconies, unruly garbage containers (or even the garbage itself), unauthorized structures, and pet waste(!), all contribute to a declining sense of care and consistency. Not only does this affect curb appeal, but it also directly impacts property values and residents’ satisfaction.

More importantly, inconsistent or selective enforcement can create tension among neighbors, diminish trust in the board, and lead to legal disputes that cost time and money.

The Role of the Community Association

A community association is not merely a bureaucratic body. It is the steward of the neighborhood’s values. It acts through the board of directors and management, who are entrusted with the responsibility to enforce rules fairly, consistently, and transparently. That means:

- **Ensure Validity:** Especially if you are in a more established community that has never had a prior reason to amend your Governing Documents, review the Governing Documents for outdated provisions, such as age restrictions that aren’t founded on a qualifying senior housing regime or which don’t take into account fair housing laws as currently applied. The Governing Documents also guide the areas in which the Board can apply its Rules, and the proper methods for passing them.
- **Regular Inspections:** If done routinely, inspections help identify violations before they become serious issues. A better way to think of the inspection process is to conduct walkthroughs, which are not just looking for violations but also checking on the condition of areas that the association is tasked with maintaining or replacing.
- **Clear Communication:** Residents should understand the rules and the reasons behind them. Transparency fosters cooperation. If you aren’t sure that all residents have copies of the Governing Documents and Rules, or if you’re trying to re-establish order after a period of lax enforcement, consider re-sending them to all owners and residents.
- **Fair Process:** Enforcement measures, especially fines, usually require some level of due process

(although the extent to which it is automatic or must be requested by the resident can vary). It is reasonable, except where there is particular urgency, to give residents the opportunity to correct issues and present their side.

- **Consistency:** Rules must be applied equally to all residents to avoid accusations of favoritism or discrimination.

Ideally, the board of directors can encourage voluntary compliance through education, reminders, and support, rather than punishment.

Legal Authority and Limits

Community associations, acting through their boards of directors, have legal authority to enforce their Governing Documents and the applicable statutes such as MCIOA. However, they must also respect residents' rights and follow applicable laws and procedures. Fines, suspension of privileges, and legal action are tools, but should be used only as needed or in well-defined circumstances.

Associations should ensure that:

- Their enforcement policies are clearly outlined in writing and distributed to residents.
- Violation notices provide specific details, timelines for correction, and notify the owner of any right to a hearing (based upon the Governing Documents, the Rules, or as provided in the applicable statutes).
- All actions taken are well-documented to avoid legal challenges.

Working with a professional property management company or legal counsel can help boards navigate complex enforcement scenarios and stay compliant with state laws and your Governing Documents.

Educating Residents Encourages Compliance

Enforcement is most effective when residents understand why certain Rules and Governing Document provisions exist. Efforts to remind or educate residents can help in showing an enforcement step wasn't about them, but was taken to follow through on something they have heard before. Newsletters, welcome packets, signage, or community meetings can all help explain the benefits of compliance.

For example, instead of simply citing someone for a fence height violation, explain how the regulation preserves sight lines, enhances safety, and contributes to a unified appearance. When residents see enforcement as a way to protect their investments and quality of life, they are more likely to comply. Here are a few strategies associations can use:

- **“Friendly Reminders” First:** Before issuing formal violation notices, you might consider sending courteous reminders. Many residents are unaware of certain infractions and are happy to correct them. It is true that by including this step in your protocols you might hinder necessary enforcement actions. This concern might be mitigated if your enforcement begins with notice that doesn't take a heavy handed tone, but still advises of an enforcement measure that has been determined but might still be avoided if the issue is corrected or explained by the resident or owner involved.
- **Community Clean-Up Events:** Organizing neighborhood clean-up days or beautification projects fosters a shared sense of responsibility and pride.
- **Incentives for Compliance:** Recognize and reward homeowners who go above and beyond in maintaining their properties or in assisting with consistent (but harmonious) enforcement.

Enforcement, Balanced with Empathy

Be consistent and decisive in your approach to enforcement, but keep your ears (and mind) open in the process. Begin with a plan as to how you will handle alleged infractions now, so that even tough issues don't throw you out of alignment. Start with a formal means for reporting violations, preferably in writing, even if the violation was witnessed by a board member. Board members aren't infallible, and they should not summarily punish an owner without following the applicable process. Having an obvious trigger to the enforcement process helps show the board is acting in response to a valid problem. Don't let complaints languish, or owners will become apathetic, or even worse they'll be emboldened to commit further violations and may later argue selective enforcement or waiver.

Consider making informal contact with the alleged violator if the violation appears benign or unintentional. But ensure the issue is corrected based on this contact. If not, you must initiate a formal enforcement

procedure. If you're uncomfortable with drawing this line, then deal with every complaint with a formal enforcement procedure. If you're consistent, people should understand.

After any kind of informal effort, begin formal enforcement with a notice of the violation that adequately describes the conduct or condition that led to the notice and identifies the specific Rule or the specific provision of the Governing Documents or statute that was violated. Where possible, the notice should afford the owner an opportunity to "cure" the alleged violation before further action.

If the owner fails to cure the violation, you may choose among several enforcement options, which can include the below (among others):

- Fines;
- Restrictions on access to the use of amenities (but not access to the owner's unit);
- Termination of association services/utilities; or
- Legal action (in which you can seek money or an injunction).

Under MCIOA, you may not restrict voting rights – even if your declaration says so.

If you choose to fine the resident (and/or the owner) you should decide if you want to have a fine schedule that applies regardless of the violation, a different set of fines for different violations, or whether the board will use its discretion each time. Fines should be significant enough to encourage compliance, but they should not ordinarily be financially ruinous. Do not levy a fine until the responsible party has had an opportunity to respond to the matter at a hearing before the board (MCIOA allows the board to appoint a committee to conduct these hearings).

No protocol can be one size fits all. Allow the board discretion to deviate from any protocols to the extent it can legally do so based on the severity or urgency of the violation, where the board is dealing with a repeat offender, or as noted above where the violation might be addressed through cooperative efforts rather than punitive measures.

The Bigger Picture: A Cleaner, Stronger Community

At its core, "cleaning up the streets" means creating a more stable and inviting neighborhood for everyone. It's about more than appearances. It's about fostering a culture of accountability, respect, and mutual care.

When everyone does their part—residents by following the rules, and the board by enforcing them fairly—all should benefit. Property values are better preserved, disruptive activities are discouraged, and new residents are drawn to the community.

Conclusion

Community associations have the tools and authority to shape the character of the neighborhoods they oversee. By enforcing rules with fairness, consistency, and compassion, boards play a vital role in keeping the streets clean—both literally and figuratively. Let's embrace that responsibility and work together to build communities that thrive.

Matt Drewes is a Partner with DeWitt Law Firm.

Please Note: The information in this article is provided solely as general information and not as legal advice. Your receipt, and even your use of this information, does not establish an attorney-client relationship. Readers are urged to speak with a qualified attorney focusing on community association law when making decisions regarding a specific legal issue.



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For more information, please contact:



Amanda Glader, CMCA, AMS

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Semper Fiduciary

BY CHUCK KRUMRIE

Doubtless you've heard the term "fiduciary" bandied about before. It's a straightforward legal term meaning a person or other entity to whom property or power is entrusted for the benefit of another.

Board members act in a fiduciary capacity for their associations and management firms also have a fiduciary duty to their client associations. Allow me to share an old acronym for remembering the six duties entailed in a fiduciary relationship.

OLDCAR

Obedience: Obey all lawful instructions of the client.

Loyalty: Place the client's interests above your own.

Disclosure: Disclose all material facts to the client.

Confidentiality: Keep all communications with the client confidential.

Accounting: Fully account for all client monies.

Reasonable Care: Avoid harm to the client by acting in a manner that a reasonably prudent person would.

You can go further into the weeds with these tenets by cracking open a law dictionary. The point here is that this is what is owed to the client in a fiduciary relationship. Anyone acting as a fiduciary for another does not have the liberty to write their own job description apart from these.

Board members are volunteers and their willingness to serve cannot be overestimated. Largely because of the voluntary nature, it can often enough be the case that Board members are not well versed in what being a fiduciary entails.

Full Disclosure: I am not an attorney. Always consult an attorney for specific legal counsel. The following examples are intended to illustrate how one can run afoul of one's fiduciary duties. Any reference to actual people or community associations is strictly coincidental.

Obedience

At an Annual Meeting, the members of the Green Hills Condominium Association vote to have a financial review performed. Mary Kate, the property

manager, knows this will involve a lot of work on her end compiling the information for the CPA firm. As she is already swamped, she persuades the Board president that this is an unnecessary expenditure of time and money.

The Take Away: Green Hills is governed under MN Chapter 515B. Section 3-121 requires an annual review unless 30 percent of the association's allocated votes waive the requirement. Mary Kate has not upheld her fiduciary duty by abiding by her client's lawful instruction.

Loyalty

Jethro is a Board member who advocates for association funds to be used to improve the landscaping around his unit.

The Take Away: Self-dealing runs afoul of putting the community's interests before one's own. Jethro may be able to demonstrate to his fellow Board members that the project he envisions benefits the entire community but the onus is on him to make that argument.

Disclosure

Sayed manages the Willow Run townhomes and is confident that his sister-in-law's asphalt company is the best vendor for a large project. He doesn't want to prejudice the Board against this vendor, so he mentions nothing about the relationship.

The Take Away: When in doubt, disclose. Sister-in-law may indeed be the best choice but failing to disclose the material fact of the relationship betrays Sayed's fiduciary obligation, not to mention casting a dubious light on his integrity.

Confidentiality

As a Board member, Yulia receives monthly financial reports, including delinquency statements. She is good friends with her neighbor who is not a Board member. Sitting down for drinks one afternoon, she confides to her neighbor that another homeowner's messy divorce is the reason they are falling behind in dues payments.

The Take Away: Everyone loves juicy gossip and Yulia could well be within her rights dishing on someone's marital travails. However, she crosses a line when disclosing another's association account status. Board members are privy to information not available to the entire membership and as such, are charged with maintaining confidentiality.

Accounting

Eustice is the Board treasurer of the Rosewood Meadow community and is thus in charge of the petty cash fund. She works two full-time jobs in addition to her volunteer duties. Since the fund is only \$250, she'll often disburse monies based upon verbal requests.

The Take Away: Full accounting relies upon documentation. While the Board determines what may constitute adequate documentation, one's say-so is never adequate grounds for receipt of association funds.

Reasonable Care

Josef is a Board member who is also chair of the Lawn and Grounds committee. He is known for comprehensive inspections of the grounds and landscape areas. On one such inspection, he notes a hole

in the turf, perhaps dug by a gopher. As his list is already compendious, he forgets to pass this information along to the lawn care vendor. A while later, a homeowner's grandchildren are playing in the yard and one breaks an ankle stepping into the hole.

The Take Away: Since Josef is a Board member and has a reputation for thorough inspections, his failure to have the hole remedied may represent negligence on his part. Notwithstanding any legal repercussions, he clearly erred in not forwarding this issue to the appropriate personnel.

Like "ethics", "fiduciary duty" is often tossed around by people who may not have a firm grasp as to what the concept entails. Charges of unethical conduct or a breach of fiduciary duty can be leveled by someone seeking to elevate their accusation, when in fact what actually occurred is a more mundane error. Fiduciary duty is a well-defined legal concept with scads of scholarly interpretation. Thus again, it is always best to consult an attorney for guidance or when questions arise.

Chuck Krumrie, CMCA, is Broker and Owner of Urbanwood, Inc., which serves smaller CICs in the Twin Cities metro area.


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Autumn Cleanup:

Time to Rake Through Your Governing Documents

BY DANA OHMAN

Homeowner associations play a vital role in nurturing safe, harmonious, and value-preserving communities. An association's governing documents (Declaration, Bylaws, Articles of Incorporation, and Rules and Regulations) are the foundation for authority and enforcement, and they let everyone in the community know what to expect. If your association's governing documents haven't been examined closely in a while, now is the perfect time to review and improve your documents.

Recognizing the Need for Amendments

Legal Compliance: Governing documents should align with current state and federal law whenever possible. While state and federal law will override governing documents whether they are amended or not, it is best practice to amend governing documents to remove outdated and unlawful provisions. Updating your documents ensures compliance and reduces potential liability. We recommend having your association's attorney review your governing documents every 3-5 years for compliance and recommendations.

Changing Community Dynamics: As communities evolve, so do their needs. If demographic shifts alter preferences for amenities, parking, pet policies, or leasing restrictions, that can signal a need to amend your documents. Surveys or engaging communication channels (newsletters, websites, forums) help association leaders monitor sentiment and detect emerging trends.

Operational Shortcomings: Problems during enforcement or daily operations, like ambiguities in collection procedures or limitations in enforcement mechanisms, likely mean that documents are not clear or usable in practice. Maintain detailed logs of enforcement issues and procedural bottlenecks and review them annually to pinpoint recurring problem areas.

Ambiguity or Conflicts: If different parts of your governing documents contradict each other (e.g.,

inconsistent voting thresholds, conflicting provisions about the Board's authority, or varying leasing restrictions), those discrepancies can cause confusion and make it difficult to enforce. When an inconsistency surfaces, flag it immediately for Board discussion and potential amendment.

A Roadmap for Effective Amendments

Step 1: Board Assessment

Initiate the process with a Board-led self-assessment: Which provisions are outdated? Which rules are unenforceable or unenforced? Then, consult the association's attorney to learn what legal risks exist.

Step 2: Engage Professional Expertise

Partner with an HOA-savvy attorney familiar with Minnesota law. Consultants or management agents can assist with determining an association's needs and knowing how certain provisions work in practice, but legal review is crucial to ensure enforceability and compliance.

Step 3: Draft Clear and Cohesive Revisions

Ensure new text is precise and consistent across all governing documents. Define key terms (e.g., "Owner," "Lot," "Common Area") clearly to avoid ambiguity. Consider using concise, plain language so the documents are easier for all owners to understand.

Step 4: Homeowner Communication and Education

Early transparency builds trust and support. Provide residents with clear, plain language summaries of proposed changes and consider hosting informational town hall sessions. These open meetings can help owners feel they are a part of the process and feel less surprised by proposed updates.

Step 5: Obtain Proper Approval

Association governing documents typically require a super-majority (often two thirds or higher) of member votes to amend the governing documents. Review your existing documents carefully to confirm required

thresholds and voting procedures. Use voting procedures permitted under Minnesota law to help ensure you obtain the required approvals.

Step 6: Document Execution and Filing

Once approved, ensure amendments are formally executed. This usually involves notarization and recording with the county recorder or other appropriate state agency, such as the Secretary of State for amended Articles of Incorporation. Follow through with distribution: send copies to homeowners and your management company.

Step 7: Educate & Enforce

Following adoption, update your community's handbook or member portals. Train your Board and management on the new rules to ensure consistent enforcement. Reference updated provisions in communications such as violation notices or newsletters.

Quick Best Practices and Cautionary Notes

Be proactive, not reactive. Anticipating your association's future needs can be difficult, but trying to pass an amendment quickly that the association really needed years ago can be stressful and may lead to unintended mistakes.

Engage homeowners early. Transparency reduces resistance and increases buy-in.

Beware of overreach. Don't strengthen association or Board authority in ways that conflict with state law or fair housing obligations.


Budget for legal and related costs. Amendments aren't free—anticipate attorney fees, recording fees, and mailing expenses. Ask for bids and quotes so you can budget accordingly.

Amending an association's governing documents is both necessary and precise. It requires a balance between adaptability and stability, and association leaders must recognize when documents no longer serve their purpose. By following a structured, transparent, and legally grounded amendment process, your association can evolve responsibly and confidently, protecting property values and community standards for years to come.


Dana R. Ohman is an attorney with Chestnut Cambronne, PA.

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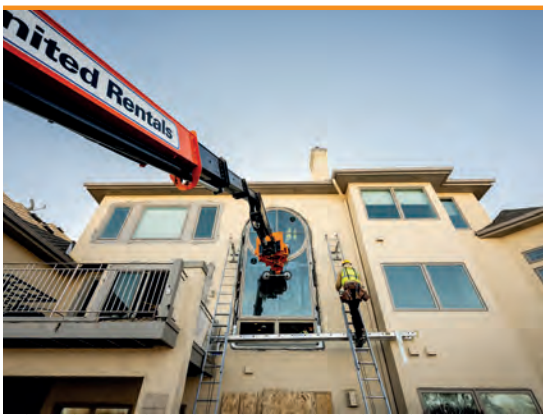
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Hunting for a New Landscaping Company

BY JEREMY HERNANDEZ

Choosing a landscaping company can greatly impact your association in terms of curb appeal, safety, and environmental health. Ideally a board will have a lot of time to consider vendors and weigh their options, but that is not always the case. Whether you want to change your landscaping vendor right now or are perfectly happy with your current one and want to explore other options for the sake of due diligence, there should be criteria in place when considering a new company. It's important for board members to understand their landscaping and snow contracts as well as be in communication with their constituents as to how the contract works to minimize confusion at critical times. With any luck, having the right expectations, being able to compare proposals, and learning to see what's in the fine print can be very helpful to you when making a choice.

Setting Expectations

Every association has unique landscaping and snow removal needs. For some communities landscaping is a key feature highlighted throughout the property with elaborate setups and systems that need to be constantly maintained to keep up quality and appearance. For other associations there's very little green space, but you still want things to look nice year-round. There are also considerations to be made for accessibility and convenience regardless of the time of year.

The first thing you probably should consider is why you're looking to make a change. Is it something related to the current service provided, the hope that there's something better, money issues, and/or something else? Whatever the reason, it is important for your board to clearly document the specific criteria sought in a new company. Any new landscaping company can only guess what your needs are, so it's up to you to identify what you really need in terms of service so they can hopefully match up.

You can start by determining basic services that any landscaping company that would service your property will need to provide, such as mowing grass, clearing snow off driveways, trimming bushes, etc.

From there you can determine if there are certain areas that have special landscaping needs that would not be covered within a standard contract (e.g. a community garden). You can also identify areas that should be prioritized and/or may be tricky to address for a landscape company. Once you have a list established, you can convert it into a request for proposal that can be a useful tool for any future landscape vendor who may visit your property. Having a list can be useful for a prospective vendor in terms of them being able to identify whether they can meet your expectations. The last thing either side wants to do is enter into a contract that cannot be carried out properly.

It's also important to invite landscaping companies you're serious about to visit your property before making a bid and for them to talk to key people in your association. It can add a lot of context for them in terms of what your needs are as well as give you an idea of who the landscaping company is and whether they're a good fit in your community.



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Budgetary and Other Considerations

Your board is going to have to decide how much they're willing to dedicate to landscaping in terms of budgetary costs. There's also the matter of getting value out of whatever deal you make that should be considered in addition to cost alone. For this reason, it's always good to look at multiple vendors so that you can compare quotes. Board members should specifically be looking to determine the cost of given services as well as what those services entail exactly.

Creating a table to look at key proposal details side by side can be very useful in this respect. For instance, if a landscaping contract includes snow plowing, what is the trigger depth to initiate service? What are time expectations for snow plowing service in terms of both minor and major storms? What exactly is involved with snow shoveling service?

Other important details such as the frequency and type of insecticides and chemicals used, the type of salt/sand/ice melt put down, when and how often bushes get trimmed, whether sprinkler services are included, etc., can also be great comparison tools for your board. It's up to you to determine what are the most important things. Answers can vary from company to company and can also have a major effect on overall price. As a board you may have to decide whether having a snow plow depth trigger of 1 inch is worth the extra cost versus having a plow depth of 1.5 inches. You may also have to decide that some items are not worth having the vendor do versus someone else. For instance, my association's current landscaping vendor does offer sprinkler maintenance services, but we chose to go with a different vendor for that need.

Another comparison point is that most companies switch between summer and winter service on a set date each year. Mother nature does not always cooperate with set dates like that, however, so any contract comparison should also include details on what happens if there's a major winter event after the summer switch over? On the flip side, knowing what and when services are provided in preparation for winter (e.g. sprinkler system blowout) and those that cost extra are also important to document.

The Fine Print/Details Outside the Formal Contract

Although the price may look good for a given proposal, it's always important to understand what you are actually getting out of the service that you're looking

at. Are there extra charges for services that are not included with the contract you need to be aware of? Is a service not included in one proposal, but is in another? A common one during winter is snow removal from the property. Plowing the road is one thing, but if there's already a lot of snow on the ground the excess snow may need to go somewhere else and many landscaping vendors will charge extra if you want it removed. That may or may not be a good deal but it should be budgeted into your estimates regardless. Maintaining a sprinkler system is something that some landscaping vendors offer as well but often add additional cost. There could also be differences in prices for hand weeding versus using spray weed killer. They may also have cost estimates for things that go outside the scope of a standard contract but fall under the scope of landscaping needs such as disposing of a fallen branch and/or new planting. You could have a lot of options.

You ideally want companies to give you a schedule of what to expect throughout the year in terms of both service and price with as few surprises as possible. You also want them to tell you how they handle weather emergency situations and when you can expect service after a snow event, both major and minor. It's also good if they tell you who to contact if you do need to report something to them. Are you calling a 1-800 number, a local number, a specific go-to person for all your needs, or logging your request on to a website? The company may also want you to identify main contacts on the association end to help keep things organized and to notify residents of what's going on to minimize confusion. The board does have a responsibility to help in this process by informing their residents of key policies and procedures related to landscaping. Residents may not know the details of the contract, but they rely on you to know.

Finally, once you have selected a company and they start working you need to make sure that they're doing what you expect them to do from the start. Do not let bad habits form. If an expectation is not met it's best to inform the vendor early so that changes can be made to the satisfaction of both parties or you can at least figure out what to do about it if it won't be addressed under the new contract. You should also inform your residents about any landscaping service change, so they have a better idea of what to expect. Good luck with your search!

Jeremy Hernandez is a homeowner leader at the MacLaren Hill Condominium Association in Saint Paul, MN, who is currently in his 10th year of service.



HOMEOWNER ASSOCIATION TEAM



David Hellmuth
dhellmuth@hjlawfirm.com
Partner



Phaedra Howard
phoward@hjlawfirm.com
Partner



Joel Hilgendorf
jhilgendorf@hjlawfirm.com
Partner



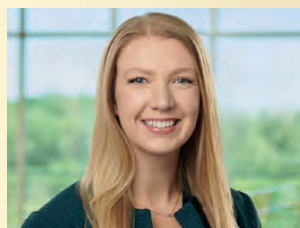
Brenda Sauro
bsauro@hjlawfirm.com
Partner



Brock Alton
balton@hjlawfirm.com
Partner



Anthony Remick
aremick@hjlawfirm.com
Partner



Amy Byrne
abyrne@hjlawfirm.com
Associate



Kristine Spiegelberg Nelson
knelson@hjlawfirm.com
Associate

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2025 Golf Tournament Recap

BY TIM BROMS

CAI-MN's annual golf tournament was held on Monday, August 11th, at Stonebrooke Golf Club in Shakopee. It was another successful event with approximately 200 golfers hitting the links across two different courses.

On behalf of CAI-MN, allow me to extend a big THANK YOU to:

- All of the business partners who generously sponsored the tournament.
- All of the golfers who took time from their busy schedules to attend the event.
- The Golf Committee, under the direction of Maggie Mahmood, for executing another top-notch event.
- And finally, Mother Nature for embracing us with ideal weather.

Amidst all of the fun and antics, there was still some serious competition on the greens. Congratulations to the following winners:

1st Place Foursome - 18-hole Tournament: Chris Ruis, Travis Mills, Brad Skomra and Matt Barthel

1st Place Foursome - 9-hole Tournament: JaimeLynn Loewen, Merissa Willey, Martin Kruger and Trey Shepard

Putting Shootout Winner - 18-hole Tournament: Travis Mills, Associa

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Fall is Right Around the Corner, Time to Get Your Association Ready for Winter

BY BROCK ANDERSON

The fall property walk-around will be here before we know it. This can be combined with several other risk management agenda, delivering significant value to any association by enhancing property maintenance, streamlining claims, and reducing long-term costs.

Establishing a relationship with a qualified exterior contractor is essential for three key reasons:

1. Proactive Maintenance and Documentation Schedule

Conduct a comprehensive property inspection with your contractor each spring and fall. These inspections should include walking all roofs, making minor repairs to loose shingles, and thoroughly checking for potential problem areas. Special attention should be given to caulking around exterior openings, as these areas can dry out and become vulnerable to water intrusion—a simple, cost-effective fix when addressed early. Siding should also be inspected, with minor repairs made as needed. The contractor should document all findings with dated photographs, providing a clear record of the property's condition. For larger associations, photos from representative buildings can serve as a reliable benchmark. Importantly, the contractor should look for any storm damage that may have gone unnoticed. This is especially critical if the association is considering changing insurance carriers, as unreported prior damage can complicate future claims and coverage.

2. Insurance Claims Preparedness

In the event of a catastrophic loss, having a pre-established relationship with an exterior contractor accelerates the claim process. Your contractor can meet with the insurance adjuster, help define the scope of work, and secure materials and labor before post-disaster demand drives up costs. This ensures your association is prioritized for repairs, minimizing downtime and disruption.

3. Financial and Operational Benefits

While contractors may charge for semi-annual inspections, the return on investment is substantial. Regular maintenance extends the life of roofs and siding, reduces the risk of water damage, and can lower insurance premiums by minimizing claims. Additionally, thorough documentation supports the association's position in the event of a claim, providing invaluable evidence of the property's condition before any loss.

Preventative Measures: Gutter Cleaning and Freeze Alarms

- **Gutter Maintenance:** Regular cleaning of gutters is crucial, especially before winter. Clogged gutters can lead to ice dams, which cause water to back up under shingles and result in costly interior and exterior damage. Including gutter inspection and cleaning in your bi-annual walk-arounds helps prevent these issues and protects the association's investment.
- **Freeze Alarms for Snowbirds:** For unit owners who spend extended periods away from their homes, such as "snowbirds," installing freeze alarms is highly recommended. These devices alert owners or property managers if indoor temperatures drop to levels that could cause pipes to freeze and burst. This proactive step can prevent significant water damage and costly insurance claims.

Budgeting and Long-Term Planning

A trusted contractor can also provide the board with updates on the life expectancy of exterior components, enabling more accurate reserve planning. This foresight ensures the association is financially prepared for future repairs and replacements. This due diligence will help you establish a long-term partnership that benefits your association for years to come.

Brock Anderson, MBA, is a Business Insurance & Risk Specialist



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Spotlight on the Legislative Action Committee

BY PHAEDRA HOWARD

The Legislative Action Committee (LAC) is a bit different from other chapter committees because we are a committee of CAI National and report directly to National rather than the chapter board. LAC members must be appointed by the chapter board or approved by the LAC and then must also be approved by National before they can join. We are also required to maintain a balance on the LAC between CAI's three different membership groups. CAI's national government and public affairs committee prepares and adopts various public policies on different issues that affect community association governance and operations. The LAC then uses those public policies to guide its operations as far as advocating for or against legislation. We track proposed and pending legislation with the help of National and a hired lobbyist, develop positions and talking points and organize meetings and conversations with legislators and other stakeholders to educate them as well as to discuss and negotiate legislation to help protect the interests of those living and working in community associations.

At times, the LAC has also drafted and proposed legislation to help our industry. This includes the changes to MCIOA that went into effect in 2020 to make it easier to amend governing documents. The LAC is currently planning a CAI Day at the Capitol for March 11, 2026, for members to meet with their own legislators and share their concerns with them.

As an attorney, I am obviously very interested in the law and changes to it that impact community associations. I was a co-chair of the CIC Midwest legislative committee for many years and spent time in that role testifying against the "flagpole" bill and other bills impacting associations. As things started changing over at CIC Midwest prior to CAI-MN's acquisition, it made sense to shift my energies to the CAI Legislative Action Committee where I could continue to provide support and advocacy for our industry.

I really love the passion that our LAC members have for our industry and for advocating on its behalf. We don't always agree on the path to get there, but we

all want what is best for our industry and the people who work in it as well as the homeowners who live in community associations.

The LAC typically meets once a month for an hour during the off-season. We sometimes have sub-committees that will meet more often. Additionally, the executive committee may meet separately or engage in email discussions with each other and/or our lobbyist as things come up between meetings. This past year, the entire committee started meeting every week just to keep up with the pending legislation and the changes that were happening so quickly. Additionally, several of us also participated in another weekly meeting with stakeholders to make sure everyone was on the same page with our lobbying efforts. Additionally, we are involved in attending legislative committee hearings, testifying at those hearings, meeting with key legislators, putting together calls for action, weekly updates to the membership, etc. The time commitment for those additional activities varies, depending on who is available. I anticipate a similar schedule for the 2026 legislative session, as we expect some of the bills that did not pass in 2025 to be resurrected in 2026.

The LAC is currently seeking a few additional key CAI members to be LAC delegates. Specifically, we would love to have one or two more dedicated homeowner leaders. We are also looking for one or two more business partners, ideally from the following industries: insurance, reserve specialist, construction, banking. In addition to getting a few more committee members, we are also looking for people to assist with organizing the Day at the Capitol and planning the logistics for that. These do not have to be LAC members and can be anyone who is a member of CAI that wants to help. Interested persons can contact me directly for more information, or contact Tim Brooms and he will put them in touch with me.

Phaedra J. Howard, Esq., is a Partner with Hellmuth & Johnson, PLLC, and a MSBA Certified Real Property Law Specialist and fellow in the College of Community Association Lawyers. She is also Chair of the Legislative Action Committee.



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The 4-Point Inspection:

What Multifamily Property Managers Need to Know

BY LARRY BORGEN

A leading home inspector company president in the Twin Cities area recently confided that insurance agents are increasingly asking him about what's called a 4-Point Inspection. Done on properties that the agent hopes to insure, the inspection is designed for underwriting purposes to uncover any roofing, electrical, plumbing or HVAC (heating, ventilation, and air conditioning) problems that the risk might have. Local agents want to know more about this and be able to refer licensed local inspectors to do this work. This is not a full-fledged inspection that potential home and business buyers request on a property they are interested in buying. The 4-Point Inspection is a truncated version. As of now, one carrier in Minnesota is requiring this for older homes. But it's possible if Minnesota continues to be an unprofitable state to do business in, 4-Point Inspections may be a more commonly used tool in the underwriting process.

So where did all this start? The 4-Point Inspection has its origins in Florida, beginning with the aftermath of Hurricane Andrew in 1992. After inspecting the destruction wrath, carriers realized there were significant issues going forward with many structures and their internal workings. No insurance company wants to write business that has a higher likelihood of loss potential in the future, so carriers decided to conduct 4-Point Inspections in the process of writing new and existing business. But if we don't have hurricanes in Minnesota, why us? In short, heavy hail losses have created an environment where major changes were required for both underwriting and claims settlement reasons.

According to industry news and insurance agents, Minnesota has recently become one of the worst states in the country to do business in. Heavy losses have made it very difficult to achieve profitability. Insurance companies had to do something to improve results. Property managers have already seen the changes. Premiums have sky-rocketed, coverage has been reduced, and higher deductibles are now in place. That's if you can even get someone to insure you! Some insurance executives haven't stopped

there. As mentioned previously, at least one company now mandates 4-Point Inspections on older structures locally. Their results show that these structures have more loss risk resulting from aging roofs, electrical, plumbing and HVAC systems. More common in single-family homes, these inspections are becoming increasingly relevant for **smaller multifamily properties** (typically under 10 units), particularly in areas with older housing stock. Will larger and newer buildings be subject to 4-Point Inspections in the future? We'll see. If heavy losses persist, we might see more carriers utilize 4-Point Inspections.

Here's what property managers need to know:

What Is a 4-Point Inspection?

A 4-Point Inspection is a limited-scope inspection of four critical systems in a building:

1. Roofing
2. Electrical
3. Plumbing
4. HVAC

Insurers use this inspection to evaluate the condition and remaining useful life of these systems. The 4-Point Inspection does not evaluate general structural integrity or cosmetic issues.

When and Why Are They Required?

In Florida, insurance carriers typically request a 4-Point Inspection:

- When a property is over 25-30 years old.
- During a policy renewal or change in ownership.
- As a condition of coverage for certain carriers writing in high-risk areas.

The purpose is to reduce liability by identifying outdated or hazardous systems that could result in major losses.

Key Areas of Focus for Multifamily Managers

1. Roofing

- Carriers want to know the age, material, and condition of the roof.
- Visible leaks, soft spots, or deteriorating shingles may trigger a demand for replacement.
- Flat roofs or improperly maintained gutters can be red flags.
- Plugged vents, worn caulking and vulnerability to ice damming are subject to concern.

Tip: Keep records of any recent roof work or certifications. Proactive maintenance can help avoid coverage denials.

2. Electrical

- Insurers are wary of aluminum wiring, fuse boxes, or Federal Pacific panels.
- Exposed wiring, double-tapped breakers, or outdated panels often lead to required upgrades.
- Proper GFCI protection is also a concern.
- Inspections can uncover incompetent work done by do-it-yourselfers or even licensed professionals.

Tip: Have a licensed electrician perform a system check and address known deficiencies ahead of inspections.

3. Plumbing

- Galvanized steel or polybutylene pipes are red flags for insurers.
- Plastic water supply lines tend to crack when aged causing water damage.
- Signs of previous leaks, corrosion, or water pressure issues raise concerns.
- Hot water heater age and condition are also assessed.
- The lack of water supply shut-off valves in some multifamily and rental units.
- Insufficient insulation on water pipes in cold and drafty areas.
- Tree roots or other blockages in outside sewer lines.
- No sump pumps or sump pumps not in working order.

Tip: Replacing outdated plumbing sections proactively can improve insurability and reduce long-term risk.

4. HVAC

- Systems that are too old or in poor repair are problematic.
- Portable heaters or window AC units may indicate inadequate permanent systems.
- Inspectors will look for signs of neglect or non-functionality.

Tip: Maintain service records and ensure all units operate efficiently before inspection.

What Happens If You “Fail” a 4-Point Inspection?

A poor 4-Point Inspection doesn't necessarily mean you lose coverage, but you may:

- Be given a short window to make repairs.
- Have your policy cancelled or non-renewed.
- Be forced to move to a higher-cost policy with limited coverage.
- The carrier may decide not to insure you.

How Property Managers Can Stay Ahead

- Schedule preventive maintenance and have qualified professionals assess systems regularly.
- Document all upgrades and repairs as this will be valuable when working with both insurers and inspectors.
- Communicate with your insurance agent proactively when systems are due for replacement.
- Budget for capital improvements, especially in properties over 20 years old, to avoid last-minute costs due to coverage requirements.

Conclusion

For multifamily property managers, understanding the 4-Point Inspection can help you do your job better. It may not be required in some situations, and if Minnesota insurance profitability results improve, perhaps it won't be used here like it is in Florida. But the concept makes sense and should be a part of the ongoing process of managing risk and ensuring continued insurability. By being proactive with system maintenance and upgrades, managers and their boards can avoid surprises, maintain insurance coverage, and protect property value in a challenging market.

Larry Borgen is Sales Manager with Lindstrom Restoration.



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Why Financial Transparency Matters in Your Community Association

How Clear Communication Builds Trust, Accountability, and Stronger Neighborhoods

BY KRISTINE SPIEGELBERG NELSON

In any community—whether it's a condominium, townhome development, or single-family homeowners association—financial transparency is a key part of good governance. It's not just about rules or legal compliance; it's about building trust between the people who manage the community and the people who live in it.

Homeowners contribute to the association's budget through dues and assessments, and in return, they expect their community to be well managed. That's where transparency comes in. When Boards and property managers openly share financial information and involve residents in the process, it leads to better decisions, stronger participation, and healthier communities. Here are several ways financial transparency creates stronger, more connected neighborhoods:

I. Clear Policies Create a Strong Foundation

Behind every well-run community is a strong foundation of clear, consistent financial policies. These aren't just internal rules for Board members—they're essential guidelines that help everyone in the community understand how financial decisions are made, where money is going, and how the association plans for both everyday expenses and long-term needs. Financial policies serve multiple purposes: they create a roadmap for responsible spending, reduce the risk of disputes or misunderstandings, and protect the association from legal or financial trouble. Most importantly, they help build trust between the association's leadership and the homeowners who fund the community's operations. Here are several areas where well-defined policies can make a big impact:

Budget Planning: Preparing for Today & Tomorrow

Budgeting isn't just about adding up numbers—it's about understanding what the community needs now,

what it may need in the future, and how to allocate funds fairly and responsibly. A transparent budget process includes forecasting future maintenance costs, anticipating increases in utilities or vendor contracts, and planning for capital improvements like roofing, repaving, or amenity upgrades.

Equally important is engaging homeowners in the process. Whether it's through open meetings, budget workshops, or surveys, inviting residents to provide input helps ensure the budget reflects the priorities of the community. Once the budget is finalized, the Board should clearly communicate how dues will be distributed.

Recordkeeping

Proper financial recordkeeping is critical for accountability, accuracy, and transparency. Associations should maintain organized and detailed documentation of all financial activity, including invoices for services, signed contracts, receipts for purchases, monthly bank statements, and any Board decisions that impact spending or budget allocations. Well-maintained records make it easier to track spending, reconcile accounts, and provide answers to homeowner questions. They also protect the association during audits, legal disputes, or leadership transitions. Importantly, homeowners may access many of these records upon request, so policies should also address how and when records can be reviewed by residents. When developing policies to promote financial transparency, clearly define the maximum time allowed between a homeowner's request and the delivery of the requested documents. Additionally, specify the method of delivery—whether digital or physical—and outline any fees that may apply for printed copies or document reproduction.

Reserves for Future Repairs: Planning Beyond the Present

Reserve funds are the community's financial safety net. These funds are set aside specifically for major repairs and replacements that aren't part of the day-to-day operating budget—things like replacing the roof, resurfacing roads, or upgrading HVAC systems in shared buildings. Without proper reserves, communities risk having to impose special assessments—unexpected charges to homeowners—to cover large expenses. That's why every association should have a written reserve policy that outlines:

- i. How reserve needs are determined (typically through a professional reserve study),
- ii. When funds can be used,
- iii. How reserves are replenished, and
- iv. What the target funding levels should be.

A strong reserve policy not only protects the physical infrastructure of the community—it also helps maintain property values and homeowner satisfaction.

Regular Financial Reporting: Keeping Everyone in the Loop

Financial transparency means more than just good recordkeeping—it means sharing information in a way that homeowners can understand and use. Associations should provide routine financial updates (monthly, quarterly, or at least annually), including budget vs. actual spending, reserve fund status, and any significant financial decisions or developments. These reports should be written in clear, accessible language, avoiding jargon or overly technical terms. Visuals such as graphs, pie charts, and infographics can help communicate key points more effectively. Making financial reports available online or through a secure portal can also improve access and convenience for homeowners. Strong financial policies help eliminate confusion, reduce risk, and ensure fairness for everyone in the community.

II. Technology Makes Transparency Easier

In today's digital age, technology has become a powerful tool for enhancing financial transparency and improving communication between community associations and homeowners. The days of relying solely on printed mailings, in-person meetings, or phone calls are quickly fading. Now, associations have access to a range of digital solutions that make it easier than ever to share important information, promote accountability, and keep residents actively engaged

in their communities. By embracing the right technology tools, associations can reduce administrative burdens, eliminate barriers to information, and foster a culture of openness and accessibility. Here are a few key examples of how technology can help:

Online Portals

Online portals have become a standard feature for many communities. These secure, user-friendly platforms allow homeowners to access key financial and administrative documents any time, from any device. With just a few clicks, homeowners may:

- i. View their current account balance and payment history
- ii. Download copies of annual budgets and monthly financial reports
- iii. Review reserve studies and other long-term financial planning documents
- iv. Submit maintenance requests or questions to management
- v. Sign up for automatic payments or set payment reminders

This level of on-demand access empowers homeowners to stay informed and take responsibility for their own records, while also reducing the number of one-off requests the association staff or management company needs to handle. For Board members and property managers, these tools streamline the budgeting and review process. For homeowners, the increased accuracy and transparency create peace of mind, knowing that association funds are being carefully managed and spent according to plan.

Digital Communications

Good communication is a cornerstone of transparency, and digital tools make it easier than ever to keep homeowners informed. Depending on the size and needs of your community, effective communication options might include:

- i. Email Newsletters – Monthly or quarterly updates that include financial highlights, reminders about dues, and upcoming project notices.
- ii. Community Websites – A central hub where residents can find documents, meeting agendas, contact information, and announcements.
- iii. Mobile Apps or Text Alerts – Ideal for quick updates, meeting reminders, or urgent notifications.

When financial updates and community news are shared consistently and through the right channels,

homeowners are more likely to stay engaged, participate in meetings, and trust the leadership's decision-making process.

III. The Result: Greater Engagement, Greater Trust

When information is easy to access, well-organized, and shared consistently, homeowners feel more connected to the community—and more confident in how it's being managed. Technology lowers the barriers to understanding complex financial matters, improves responsiveness, and fosters a greater sense of partnership between homeowners and association leadership. Ultimately, digital tools aren't just about convenience—they're about empowering communities to operate with openness, accountability, and mutual respect.

Education Empowers Residents

Transparency works best when residents understand what they're seeing. That's why education is such an important part of the process. Here's how communities can make financial information more approachable:

- i. Host Budget Workshops or Open Forums – Give residents the chance to ask questions and hear directly from Board members or managers about financial decisions.
- ii. Simplify Reports – Use visuals, plain-language summaries, and FAQs to make complex information easier to digest.
- iii. Encourage Participation – Inviting residents to join finance or audit committees helps build internal oversight and community involvement.

When residents understand how decisions are made and where their money is going, they're more likely to support the community and stay involved.


The Bottom Line: Transparency Builds Trust

At the end of the day, financial transparency is about more than balance sheets and budgets—it's about creating a culture of trust, communication, and shared responsibility. Whether you're a homeowner, renter, or future resident, you have a right to know how your community is being managed. By supporting open policies, encouraging audits, using modern tools, and promoting education, communities can become more resilient, more inclusive, and better equipped to meet challenges head-on. A transparent community is a stronger community, and everyone benefits when the process is open, honest, and collaborative.

Kristine M. Spiegelberg Nelson is an attorney with Hellmuth & Johnson.

Please Note: The information in this article is provided solely as general information and not as legal advice. Neither receiving nor implementing this information establishes an attorney-client relationship. Readers are urged to speak with a qualified attorney focusing on community association law when making decisions regarding a specific legal issue.





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Fall Cleanup – Not Just for Trees & Gardens

BY PENNY MIXHAU

Whew, we're almost through the "busy season!" Summer projects are done or winding down, budgets are underway, and we can see the light at the end of the proverbial tunnel. A few more weeks and we can kick back and watch autumn tiptoe in with her bouquet of sights and scents. If we play our cards right, we might even be able to enjoy a crisp cider or pumpkin spice in that momentary pause before the snow flies and we start gearing up for spring.

But what if I told you there was a way to take some of the stress off of spring by taking a wee bit more time now?

I'm sure most are already hip to the idea of a fall walk. For communities with green space, these are almost universally employed to tidy up the landscape and identify needs before putting it to bed for the winter. But there's another kind of fall walk you might consider, one that looks at Capital Expenditure (Cap Ex) projects for the coming year. Some savvy homeowner leaders have adopted this proactive approach, locking in contracts and pricing now, and getting first on the list for spring work. This is also a perfect opportunity to get a clear understanding of budgetary needs for 2026 before you finalize your budget draft.

Intrigued? Here are some ways to get started.

Late summer is a perfect time to pull out your reserve study and review some key items. If you haven't looked at it in depth before, don't be intimidated. In almost every study there are one or two key tables that will give you just about everything you need. Generally, these are a cash flow analysis, a 1-5 year funding plan, or something similar that tells you—at a glance—the projects and estimated costs over the life of the study. Start with the projects scheduled since the study was created, and those scheduled out for the next couple of years.

Do you have deferred projects? Maybe that asphalt looked great three years ago when replacement was indicated, but now it might be time. Or you were deep in insurance premium chaos, and you put off the

gutter repair. Whatever the reason, start where you are and go from there. Make a list of those items as key inspection points. Then, look forward a couple of years, what things are noted for replacement? Add those to the list. They may have life left, but you'll have a good idea of what needs to be on the radar and maybe catch something early and save time and money. And finally, are there other larger Cap Ex items you've noticed need attention? Add those.

Now you're ready to schedule an inspection focused on exactly what you need rather than a scattershot look at the association. Even if you have the rockstar manager of the year, this is a job for a construction professional. If you have a relationship with a general contractor, they'll be able to perform an inspection from your focused list. If not, your manager will be able to provide referrals or make arrangements on your behalf. Be sure your vendor knows you are looking for budgetary estimates: a broad idea of what you can expect your projects to cost. This will help you know which items to prioritize. There's time to be focused and intentional – that's one of the benefits of doing this work in the fall.

Most homeowner leaders are deeply engaged in the work of running the association and many want to be as hands on as possible. It's why you're in that role! Unless your general contractor requests otherwise, it will be most efficient if they can do the inspection without a full posse of manager and board members. Providing your list of items to be inspected is often the most efficient (and preferred) way to go. Check with your vendor for specifics and be sure they will provide a written inspection report with photos for your review.

Beginning to project plan in the fall gives the Board time and space. If the reserve fund is not fully funded and funding arrangements are necessary, there's time. If the Board would like to evaluate a special assessment or loan, there's time. The Board can evaluate options without holding up the project. Once you've prioritized what to do in 2026 and have a funding plan, it's time to get those RFPs out for competitive bids. You've got the rest of fall and early winter to

review bids and choose the best option for your community. Special bonus, you might even lock in 2025 pricing for 2026.

Having contracts in place and your funding ready for spring puts you at the front of the line to get work started and completed. There's no waiting for snow to clear to get an inspection done. No waiting to hold a town hall, vote on a special assessment or apply for lending. You are ahead of the game.

And finally, as you are tying up fall work and planning 2026 projects, remember to include your reserve or Cap Ex needs in your budget. Account for deferred projects when looking at your current reserve balance and the recommended contribution for the coming year. If you are considering a special assessment or lending, include that in your budget notes.

As a final note to fall cleanup, if you had projects completed ahead of schedule – roof or siding replacement due to an insurance claim are common – it's a good idea to have your reserve specialist update your funding plan. It will make next year's planning even easier.

So, as summer winds down, before you get distracted with pumpkin spice or the Minnesota Renaissance Festival, take a few moments to review your reserve study, get a fall Cap Ex walk on the schedule, and tighten up your budget projections. Your spring self will thank you for it.

Penny Mixhau, CMCA, is Director of Training and Development with Cities Management. She has worked in on-site and portfolio management for five years, served as a board member where she lives for nine, and owns a small portfolio of investment properties. Penny is also Chair of the CAI-MN Editorial Committee.

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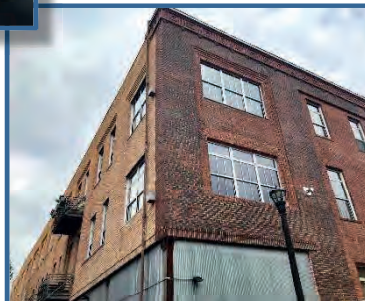
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Celebration Season

Navigating Holiday Decor and Inclusion in CICs

BY KARLY KAUF

Each year, as the days grow shorter and the snow begins to fall, common interest communities (CICs) throughout Minnesota face the familiar challenge of balancing festive cheer with community rules, intentional inclusion, and legal compliance. Whether it's a front porch menorah, an elaborate Diwali lantern display, or an evergreen garland with lights, holiday decorations have the chance to bring joy, celebration, and a sense of community and togetherness. Yet, without thoughtful planning and fair enforcement, these same displays can also spark misunderstandings, complaints, and even legal disputes.

The Legal Framework: Rules That Shine Without Blinding

Exterior appearances and decorations within a homeowners association are regulated by the CIC's governing documents and the Minnesota Common Interest Ownership Act, Minn. Stat. § 515B ("MCIOA").

Among other things, the governing documents and MCIOA authorize reasonable, content-neutral regulation of anything visible from the outside of a unit. That includes, but is not limited to, things like signs, yard decorations, lights, and other decor. So long as restrictions are reasonable and neutral, a CIC may regulate all aspects of exterior decorations, including timing, size and placement, brightness and sound, and safety requirements.

Prioritizing Diversity, Equity, and Inclusion

At a baseline, all rules and regulations within a CIC must be reasonable, content-neutral, and uniformly applied. Neutral regulations, meaning those that do not single out a specific holiday, religion, or cultural tradition, are essential not only for legal compliance, but also for fostering a community culture where all members feel equally valued and respected.

Holiday seasons in modern communities are as diverse as the residents themselves. A truly inclusive approach recognizes that not every tradition revolves around Christmas, and not every festive display is religious in nature. Diwali lights, Ramadan lanterns, Kwanzaa kinaras, Lunar New Year banners, and harvest-themed decorations all contribute to the shared vibrancy of the season.

Boards can proactively create diverse and inclusive space for these varied expressions by:

- Using inclusive language in policies and communications such as “holiday decor” instead of “Christmas lights”;
- Acknowledging a range of observances in newsletters, event calendars, and public spaces;
- Including many traditions in any common area displays;
- Seeking owner feedback before making changes to decor policies to ensure rules reflect the community’s diverse members.

Equity-driven decor policies not only help avoid the appearance of favoritism or cultural bias but also strengthen community bonds and show inclusion in action. When members see their traditions acknowledged and respected, they are more likely to view rules as fair, participate in community events, and maintain a spirit of goodwill that extends beyond the holiday season.

Balancing Celebration and Governance

An effective holiday decor policy should be clear, fair, and enforceable without dampening the spirit of the season. Boards can take the following steps:

- 1. Review and Update Policies:** Before the season starts, revisit guidelines to ensure they comply with current law, remain content-neutral, and reflect community values.
- 2. Apply Rules Consistently:** Consistent enforcement is critical. Allowing one owner to exceed lighting limits while citing another for the same conduct risks both legal claims and community trust.
- 3. Provide Reasonable Flexibility:** Weather delays in taking down displays, cultural observances outside mainstream calendars, or special event permits can be accommodated without undermining the rules.

While holiday decorations can foster goodwill and community, they can also become sources of conflict without careful planning and enforcement. Associations have faced disputes over displays perceived as offensive, overly large, or religiously exclusive. The legal takeaway is simple:

- The content of a display should not determine whether it’s allowed, only whether it complies with reasonable, neutral rules; and
- Associations should avoid language or practices that give the impression of endorsing one belief system over another.

In a well-managed CIC, “celebration season” should be exactly that: a season for joy, connection, and shared experiences. By grounding rules in clear legal authority, consistent enforcement, and inclusive intent, boards can preserve neighborhood harmony while honoring the rich traditions that make their communities unique.

After all, the best holiday lights are the ones that make everyone feel welcome.

By Karly A. Kauf, Esq., Partner, Chestnut Cambronne PA and Vice Chair of the CAI-MN DEI Committee.



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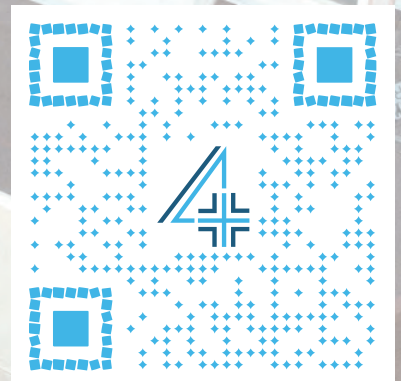
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Spotlight on the Social & Gala Committee

BY TRACY SHAVER

CAI-MN is more than just an organization—it's a community of professionals, community managers, and homeowners who work together to strengthen the shared values of community living. Among the many volunteer opportunities CAI-MN offers, I feel that the Social & Gala Committee stands out as one of the most vibrant, fun, and rewarding ways to get involved.

The Social & Gala Committee is responsible for planning and executing several social events throughout the year. These events are designed for homeowners, community managers, and business partners to come together outside of the typical work environment to connect, unwind, and build lasting relationships. Whether it's trivia and bingo, bowling, or going to the horse races, every event is thoughtfully crafted to foster community and make space for genuine connection.

This committee also plans CAI-MN's Vision Awards Gala, which honors individuals and organizations who have demonstrated exceptional dedication, leadership, and excellence in their respective roles. It's a night of celebration, recognition, and unity for the industry.

I joined the Social & Gala Committee when I was just two weeks into my role as a community manager. I was looking for a way to get involved, meet people, and do something enjoyable outside of the daily demands of the job. Volunteering for this committee checked all the boxes—it allowed me to give back to the industry while having fun and building relationships along the way.

In fact, I joined two CAI-MN committees right away. Today, I proudly chair—or co-chair—both of them. Over the years, I've found a true passion in leading planning efforts, coordinating subcommittees, and seeing firsthand how much effort goes on behind the scenes to bring each event to life. Watching an event unfold successfully, knowing you were part of making it happen, is incredibly rewarding.

One of the best aspects of the Social & Gala Committee is its flexibility. At a minimum, the time commitment is quite manageable—we meet once a month for about an hour. However, for those who want to be more involved, there are plenty of opportunities to join subcommittees, take on additional planning responsibilities, or assist with on-site setup and support at events.

Whether you're looking for a way to stay connected or a more active leadership role, there's a place for you on this committee. You can tailor your involvement to match your availability, interests, and energy.

Let's face it—our jobs can be demanding and, at times, stressful. That's what makes the Social & Gala Committee so special. We're the team behind the fun. We get to plan the events that allow people to let loose, enjoy each other's company, and build camaraderie across roles and companies.

This committee is perfect for those who enjoy being part of a team, love event planning, and believe in the importance of creating a sense of community. We brainstorm ideas, select venues, coordinate with vendors, manage logistics, and bring it all together in a way that makes people feel connected and appreciated.

Over my four-plus years in this industry, the relationships I've built through CAI-MN—especially through the Social & Gala Committee—have become some of the most meaningful and lasting in my professional life. The people I've met are more than colleagues—they've become friends and trusted peers. These connections make the challenging days easier and the victories even sweeter.

Volunteering with CAI-MN has given me a deeper appreciation for the power of community, not just within the associations we serve, but among the professionals who support them. I'm incredibly grateful for the chance to serve, lead, and contribute to the events that bring us all together.

If you're interested in meeting new people, giving back to the industry, and having a great time while doing it, the Social & Gala Committee is the perfect place to start. Whether you're brand new to the field or a seasoned veteran, your voice, ideas, and energy are welcomed and needed.

Together, we make the CAI community stronger—one event, one conversation, and one celebration at a time.

Tracy Shaver, CMCA, AMS, is Director of Training and Community Management with Sharper Management and Chair of the Social & Gala Committee.



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Fall Cleanups and Future-Proofing:

Getting Your HOA Ready for What's Next

BY DANA OHMAN

As the leaves begin to turn and fall cleanup begins, it's not just the landscaping that deserves attention. Associations should also be clearing the clutter from their policies and governance practices and keeping an eye on the legislature. After a year marked by growing legislative scrutiny and homeowner frustration, state lawmakers have taken real steps toward reining in homeowner association enforcement authority.

From the creation of a new Common Interest Community Ombudsperson to sweeping proposed reforms around transparency, fines, and foreclosures, the message is clear: change is on the horizon. For association Boards and property managers, now is the time to run a clean shop, not just to stay compliant, but to build trust and efficiency before new rules become mandates. Below are a few thoughts on how to get ahead.

Where We Stand: Legislative Developments in 2025 and Beyond

Minnesota has become a focal point for homeowner association reform efforts in 2025. After years of increasing complaints from residents across the state about opaque governance, excessive fines, and retaliatory Board practices, the Legislature responded.

The biggest milestone this year was the creation of the **Common Interest Community Ombudsperson**, a new office within the Minnesota Department of Commerce. Effective July 1, 2025, the ombudsperson is tasked with providing educational resources, helping mediate disputes, and advising legislators on policy trends. While the office does not have direct enforcement authority, its existence signals a new era of oversight. The office has yet to be staffed as of the writing of this article, but the appointment of the ombudsperson is forthcoming.

Meanwhile, **HF1268/SF1750** has drawn strong bipartisan legislative support for introducing more transparency and accountability to homeowner associations. Some of the proposed provisions in the bills would:

- Cap fines and limit late fees;
- Limit attorney fees for foreclosure actions;
- Require multiple bids for major contracts;
- Add requirements to the violation and fining process.

Although the full reform package didn't clear the House this session, momentum is growing. Lawmakers from both parties, led by figures like Senator Eric Lucero, have signaled strong intent to revisit the issue in the next session.

Run a Clean Shop: Best Practices to Future-Proof Your Association

Even if certain elements of the reform package do not become law, the direction is clear. By adopting smart, transparent practices now, associations can reduce conflict, improve resident trust, and stay ahead of future mandates. Here's how to begin your governance cleanup:

Audit Your Governance Practices

Start by reviewing your Board's compliance with existing rules around meeting notices, open sessions, and document access:

- Post agendas in advance and make meeting minutes available.
- Share current and past budgets, reserve studies, and financials with members.
- Encourage homeowner participation.

Transparency now avoids scrutiny later.

Make Fines and Fees Transparent and Fair

Overly aggressive fines and unclear enforcement policies have fueled many resident complaints.

- Review your current fine schedules are in alignment with legislative proposals.
- Make all fine schedules available in writing and easy to understand.
- Provide written notice of violations and offer homeowners an opportunity to respond or appeal

(this is already required under the Minnesota Common Interest Ownership Act, but all associations should consider implementing this practice).

A policy rooted in fairness goes a long way in building community trust.

Avoid Conflicts of Interest

Boards should not only act ethically, they should be seen doing so.

- Require full disclosure of any relationship between Board members and vendors.
- Solicit at least three competitive bids for any contract over a set threshold (e.g., \$7,500).
- Keep written documentation of the bidding and selection process.

This keeps the focus on service quality, not personal connections.

Implement an Internal Dispute Resolution Process

Rather than escalating every disagreement, offer a low-friction way for residents to resolve issues:

- Allow homeowners to submit written concerns or appeals.
- Offer timely, written responses.
- If needed, create a small grievance panel with rotating Board or community members.

This process can mirror what the ombudsperson's office may eventually recommend statewide.

Engage with the New Ombudsperson Office

While still in early stages, the new ombudsperson will become a key resource for communities.

- Stay up to date on what services the office offers.
- Consider inviting a representative to speak at a community meeting or Board training.
- Encourage homeowners to view the office as an educational tool, not just a complaints desk.

An engaged, informed Board will make better decisions and head off legal risks.

Keep an Eye on Legislation and Get Involved

Reforms didn't stop with the 2025 session. The next wave may move quickly.

- Track the progress of bills like HF1268/SF1750.
- Participate in public listening sessions and provide feedback to lawmakers.

- If you're a Board member or property manager, advocate for clear, workable rules that serve both homeowners and association leaders.

The more proactive the HOA community is, the more influence it can have over its own future.

Whether you view recent reforms as overdue or overreach, there's no denying that Minnesota's HOA landscape is changing. Lawmakers have heard from homeowners across the state, and the push for greater transparency, fairness, and accountability will only grow.

Now is the time for HOA Boards and community managers to get ahead. Run a clean shop. Reexamine your policies. Strengthen your communication with homeowners. And embrace reforms not just as regulatory burdens, but as tools to build trust and long-term stability. In the end, a well-managed HOA is steadfast and committed. The effort becomes evident when challenges arise, and being prepared makes all the difference.

Dana R. Ohman is an attorney with Chestnut Cambronne, PA.



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