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WINTER 2025



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EVENT CALENDAR

January 7, 2026

Education Program

Virtual via Zoom

February 6, 2026

Expo & Trade Show

DoubleTree Hotel | Bloomington

2026

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March 5, 2026

Snow Tubing Social Event

Buck Hill | Burnsville

March 11, 2026

*Advocacy Day at the Capitol
St. Paul*

MESSAGE FROM THE OUTGOING PRESIDENT

As I write this final column, I think back to last year's Gala when I said, "I'd like to bring more visibility to the Legislative Action Committee." Well...mission accomplished!

When proposed legislation hit St. Paul, visibility wasn't a question anymore. Suddenly, the LAC was the talk of the organization - sometimes celebrated, sometimes scrutinized, often caffeinated, and always showing up. While the circumstances were challenging, we worked with stakeholders and provided extensive education and communication throughout.

Before I highlight the year, I want to say how grateful I am to have served in this role. It's been challenging, meaningful, and never boring. Thank you for the chance to be part of something that matters to so many people.

We packed a lot into this year, and I'm proud of what we accomplished together:

- The LAC shined (or stepped into the spotlight... or crosshairs, depending on who you asked). We introduced a new communication rhythm to keep members informed as the legislative drama unfolded.
- We crossed the 1,000-member milestone, reflecting our chapter's energy and growth.
- We launched a new website, giving members easier access to events, resources, and each other.



JIM ROSVOLD,
CMCA, AMS, PCAM

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- We strengthened partnerships through collaboration with the newly formed management company coalition—proof that when we work together, good things happen.

None of this happened on its own.

To the 2025 Board of Directors: thank you for your insight, your calm heads, your humor, and your willingness to dive into the deep end with me.

To our volunteers: you're the engine that keeps this chapter running. Every event, committee, and "sure, I can help" moment adds up. If you volunteered this year, consider this your standing ovation.

To our business partners: thank you for continuing to show up, sponsor, and support. Your involvement elevates everything we do.

And to our incredible staff—Tim, Cindy, and Mika—you are the reason this chapter runs smoothly. Thank you for keeping us organized, sane, informed, and on time. You answer every call, fix every fire drill, and make the work look effortless. We are lucky to have you.

To our incoming board members, Finn Jacobsen and Kari Ross: welcome. You're joining at a great time, and I know you'll bring fresh perspectives as you jump in.

The future of CAI-MN is bright, and the momentum we've built this year will carry the chapter forward. I hope you stay involved, stay curious, and stay willing. Our organization works because so many of you choose to take part. Without you, our chapter does not exist.

Thank you for your support, your patience, your ideas, and the occasional "you're doing great" pep talks. It has been a pleasure to serve as your President.

Now I'm honored and excited to pass the torch to your 2026 President, Amanda Glader. She's ready, capable, and will continue guiding this chapter in the best possible way.

Here's to a terrific '26! May your coffee be strong, your violation letters be few, and your HOA life mostly drama-free!

~ Jim Rosvold

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MESSAGE FROM THE INCOMING PRESIDENT

Welcome to 2026!

In thinking about a message for this new year of opportunity, I can't help but think of what has happened in the past. CAI-MN has had quite the ride in membership growth over the last several years, in our committee growth and work, and has faced some new challenges this past year (ahem...legislation...). What was a challenging year was also filled with learning and opportunity to improve and adapt. As always, each year will bring new items and the need to shift with the changing market and membership needs and this will be no different in 2026.

A quick thank you to all who serve on committees and volunteer their time and to our past board members for serving as well. The energy and time you all bring to the organization is absolutely noticed and appreciated and WELCOME to our new board members!

Before diving into key items for 2026, I want to highlight **engagement** and its importance within our organization. Engagement is not just attending events or education throughout the year. These are important pieces but engagement means actively being involved in a process that creates meaningful connections, encourages collaboration, and ensures every individual feels valued and heard. We hope you can engage in



**AMANDA GLADER,
CMCA, AMS**

VICE PRESIDENT

Wintrust Community Advantage

the new communications, events, education and more coming this year. Our goal is to continue to foster a culture where ideas are welcomed, and contributions are celebrated so CAI-MN can continue to grow with purpose.

As we roll into the new year, membership, public relations, legislation, education and communication remain at the forefront. With our committees running full steam, we look forward to providing education to strengthen our members in their respective fields by providing resources that are geared towards homeowner leaders and managers but also including our business partners and management firms in continued discussions and events.

Members will be seeing more activity across CAI-MN's social media, and we encourage our members to share these. Reach out with stories of your own as well! The organization wants to share these pleasant stories for all to see because the industry can be harsh sometimes, and highlighting when we see good is always beneficial.

Sharing our stories will help current members and potential members see the HOA world in a different light and will assist in creating support across aisles and categories.

We are looking into a year with possibly some more legislative action, but we also are looking to a new year where we can provide some more educational resources and activity for our current members, our future members, and maybe those on the periphery of our organization. Engagement with this new year will be valuable to our members across all categories as we navigate this next legislative session. Please stay tuned through our weekly email updates!

Ease of our new website and communication will work to benefit all categories of membership! The hard work done to get this up and running in the last year and create an easier style of communication will only allow the organization to bring items to our membership faster and in a more efficient manner. So, here's to 2026, a new year, new challenges, but with new opportunities!



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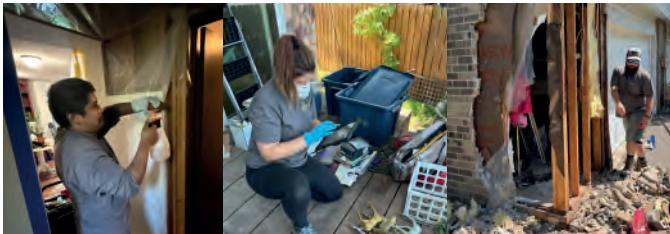
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IN THIS EDITION

Our dedicated committee has a number of insightful and thought-provoking pieces for you to unwrap (see what I did there?). Don't let some of the whimsical titles fool you—each one, from *Staying Off Santa's Naughty List* focusing on delinquencies to *Snowball Fight* exploring best practices in governance—brings practical guidance and real-world clarity to day-to-day community leadership.

And, as is fitting for this season, we have a gift-worthy set of guest pieces to broaden your perspectives and deepen your toolkit. Jacque Martin brings a clear and thorough deep dive into Energy Benchmarking, helping boards understand what's required and why it matters. And Karen Miller's discussion of Fair Housing laws provides timely guidance to support compliance and strengthen your community practices.

Be sure to check out the fun photos and winners from the annual CAI Gala & Vision Awards, where we take a moment to honor some of the best communities and the vendors who support them with such dedication.

Luna has taken flight for her winter home but be the first to spot Prancer the Reindeer and get your name in lights. Send us an email or scan the QR code below when you spot him. (You can also use it to send us feedback – we love to hear from you.)



Coming up in our next edition we'll be taking a look at succession planning, how to engage community members and plan for the future of the association.

Wishing you and yours the very best as we look forward to 2026.

Penny Mixhau
Chair
CAI Editorial Committee

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2026 Event Calendar



JANUARY

7 Manager Education Program
8:30am - 10:00 a.m.
Virtual Via Zoom

FEBRUARY

6 2026 Expo & Trade Show
8:30 a.m. - 3:30 p.m.
DoubleTree Hotel | Bloomington

10 Management Company Forum
8:30 a.m. - 10:00 a.m.
DoubleTree Hotel | Bloomington

MARCH

5 Snow Tubing Social Event
1:00 p.m. - 4:00 p.m.
Buck Hill | Burnsville

11 LAC HOA Advocacy Day at the Capitol
MN State Capitol | St. Paul

18 Manager Education Program
8:30 a.m. - 10:00 a.m.
Virtual Via Zoom

20 Homeowner-Only Education Program:
Joe LeBlanc, CIC/HOA Ombudsperson
9:00 a.m. - 11:00 a.m.
Virtual Via Zoom

APRIL

8 Manager Education Program
8:30 a.m. - 10:00 a.m.
DoubleTree Hotel | Bloomington

20 CAI-MN Committee Appreciation Event
TBD

Dates/Times/Places Subject to Change

MAY

14 EYP Social Event: Swing & Sip
Puttschack | Edina

TBD Homeowners-Only Education

JUNE

3-6 CAI Annual Conference & Exposition
Ft. Lauderdale, FL

JULY

15 Manager Education Program
8:30 a.m. - 10:00 a.m.
DoubleTree Hotel | Bloomington

AUGUST

10 Golf Tournament
11:00 a.m. - 7:00 p.m.
Stonebrooke Golf Club | Shakopee

SEPTEMBER

9 Manager Education Program
8:30 a.m. - 10:00 a.m.
DoubleTree Hotel | Bloomington

OCTOBER

2 Law Seminar & Fall Expo
8:30 a.m. - 4:00 p.m.
DoubleTree Hotel | Bloomington

29 EYP Social Event: Curling
St. Paul

NOVEMBER

5 Manager Education Program
8:30 a.m. - 10:00 a.m.
Virtual Via Zoom

DECEMBER

3 Gala & Vision Awards
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Minnesota's Large Building Energy Benchmarking Program:

What Community Associations Need to Know

BY JACQUE MARTIN

Minnesota continues to take significant steps towards improving energy efficiency and reducing greenhouse gas emissions with the **Large Building Energy Benchmarking Program**. This statewide initiative impacts many multi-family residential properties. For multi-family residential buildings, including community associations, understanding these requirements is essential for compliance and for unlocking long-term cost savings.

What Is Benchmarking?

Benchmarking is the practice of tracking a building's energy use over time using tools such as EPA's ENERGY STAR Portfolio Manager. By comparing your property's energy use to that of similar buildings, inefficiencies and opportunities for improvement can be identified and addressed. Many states have implemented energy benchmarking programs, and this program marks a new beginning for Minnesota, which has been collecting data on building energy use since 2005.

Why It Matters

Benchmarking isn't just beneficial for the environment at large – it delivers real benefits to communities and the residents who call them home. By identifying areas for improvement and acting upon them, buildings can achieve significant cost savings on energy utility bills for both the association's common areas and individual units. Even seemingly small measures, such as swapping out faucets and opting for LED light fixtures, can save thousands of dollars per year. By reducing utility costs, buildings can experience an increase in net operating income (NOI), making them more attractive to potential buyers.

The data collected through benchmarking helps inform local and state policy, which can create local

jobs for engineers, construction workers, and others, as programs and incentives encourage building owners to hire professionals to help them implement energy-saving measures.

Additionally, a study conducted by the United States Environmental Protection Agency found that consistent benchmarking helps buildings save an average of 2.4% annually on energy costs. These buildings also see a 6-point increase in their ENERGY STAR score.

What's Changing?

Beginning in 2026, multi-family residential buildings with at least 50,000 square feet of floor area (including covered parking areas) and five units or more must start benchmarking and submit their benchmarking reports on an annual basis, with the first report due on June 1, 2026. Subsequent benchmarking reports are due on June 1 of each year. Failure to report or request an extension by July 15 may result in a \$1,000 fine, which can increase over time to account for inflation. If an extension is granted, the benchmarking report must be submitted by August 15.

Properties with fewer than five units, manufacturing facilities, mining operations, agricultural buildings, and specific industrial sites are exempt from this statute, and buildings that are already benchmarking with Minneapolis' program or the B3 program for public buildings are exempt from reporting to the state.

To determine if the energy benchmarking program applies to your building, use the Building ID Lookup Tool (<https://buildingid.touchstoneiq.com>) and search for any version of your building's address.

Reporting Requirements

Building owners will annually submit their benchmark data through the state's Large Building Energy Benchmarking Portal (<https://benchmarkingmn.org/portal/login>), as well as the ENERGY STAR Portfolio Manager (ESPM), including property details and the total energy consumption for 365 days from the previous calendar year. To ensure that all data has been accurately entered, building owners must utilize the ESPM's Data Quality Checker. If you receive a "pending revisions" email after submission of the report into the benchmarking portal, you have 30 days to resubmit the updated benchmarking report with revisions.

Additional Energy Saving Tips

If your building is interested in working towards energy savings, there are a few low or no-cost measures you can implement to save both energy and money. Because an air-tight building will always

have savings on energy use, it's essential to first and foremost ensure that there are no failed sealants or holes in the building's exterior.

Additionally, residential buildings can:

- Check the temperature on water heaters and lower the default temperature. Even a few degrees can make a significant impact on energy consumption and cost savings.
- Ensure all light fixtures are LED
- Upgrade to smart thermostats
- Upgrade to low-flow faucets and showerheads to reduce water usage and energy consumed by water heaters

For more information on Minnesota's Energy Benchmarking Program, visit <https://mn.gov/commerce/energy/industry-government/benchmarking/>.

Jacque Martin is a Regional Account Manager with Reserve Advisors.

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NO REPAIR IS TOO SMALL

The White Elephant Gift No One Wants:

Hidden Surprises in Resale Disclosures Under Minn. Stat. § 515B.4-107

BY DANA OHMAN

In homeowner association communities, surprises are rarely good news. Unlike the playful absurdity of a white elephant gift exchange, where the goal is to astonish or amuse, surprises during the resale of a condominium or townhome are neither funny nor harmless. For property managers, vendors, and Board members, failing to properly disclose material information in connection with the resale of a unit can leave associations (and sometimes the professionals who serve them) holding a very expensive “white elephant.”

Under Minnesota Statutes § 515B.4-107 (Resale of Units), associations have clear legal duties regarding what must be disclosed to prospective buyers. When those obligations or the material disclosures themselves are ignored, minimized, or hidden, the fallout often arrives gift-wrapped in the form of disputes, rescission claims, financial liability, or strained vendor-association relationships.

The Legal Framework: Minnesota’s Resale Disclosure Requirements

Under the resale disclosure statute, a unit owner who resells their unit in a homeowner association must provide the buyer with a Resale Disclosure Certificate prepared by the association. The association, usually acting through its managing agent, must furnish the disclosure within ten (10) days after receiving a written request and payment of any authorized fee.

The Disclosure Certificate must include, among other items:

- Whether there is a right of first refusal or other restrictions on the ability to sell;
- Assessments or fees attributable to the unit;
- Approved but unimplemented special assessments;
- Pending litigation or unpaid judgments;
- Anticipated capital expenditures;
- Reserves and financial information;
- Any violations of governing documents affecting the unit; and

- Other material changes in the association’s financial or legal condition.

The statute is explicit: **material** information must be disclosed, even if inconvenient, politically sensitive, embarrassing, or reflective of internal governance struggles. This provision is left intentionally vague as a catch-all for any other important matters affecting the community, especially those that could have a financial impact or obligation on the new buyer. Examples of these kinds of material items include pet restrictions, limitations on leasing, and communities falling under the Housing for Older Persons Act (HOPA) that include age requirements of 55+.

The most important example of a material disclosure under this section is when an association knows a component needs to be replaced, either due to storm damage or age, and knows that such replacement will require a special or limited assessment, either for an insurance deductible or for unbudgeted costs. If an association is aware of this situation, it should disclose it, even if the full details are not yet known and the assessment has not yet been approved. While associations and managers are not required to predict the future, they **must disclose what they know**. Even if the association does not end up levying a special assessment, no harm done by having disclosed the very real possibility.

Over-disclosure has virtually no downside, whereas failure to disclose can result in the following:

- Buyer rescission
- Damage claims against the association
- Reimbursement demands from sellers
- Legal fees
- Loss of insurance coverage if nondisclosure is deemed intentional
- Regulatory or licensing consequences for professionals

These disputes nearly always cost more than candid disclosure would have.

Commonly Hidden Issues (Intentionally or Not)

Even well-run associations can inadvertently pass along significant surprises to new owners. Here are some of the most common disclosure pitfalls:

Unannounced, Unapproved, or “Not Yet Final” Special Assessments: A Board may be debating a large capital project, such as roof replacement, siding, asphalt, and may feel the decision is not “final enough” to disclose. Under the law, if a special assessment is approved, or even pending approval in a manner that a reasonable buyer would consider material, it must be disclosed. Failing to do so can turn a \$30,000 special assessment into a post-closing nightmare for a new owner.

Litigation That “Probably Will Settle”: Homeowner associations sometimes comfort themselves that pending litigation is minor, likely to resolve, or has not been filed with the court yet, but buyers are entitled to know whether the association is fighting warranty litigation, contractor disputes, collection cases, or insurance claims. This is one of the most litigated areas of nondisclosure.

Financial Instability or Reserve Deficiencies: Boards may prefer not to advertise low reserves, deferred maintenance, or looming capital needs, but nondisclosure violates statute and invites claims later. Be forthcoming with financial information, and let buyers make a well-informed decision without fear of hidden financial burdens.

Known Violations or Compliance Issues: Some associations hesitate to document or communicate unit-specific violations during a sale. But § 515B.4-107 requires disclosure of any uncured violations tied to the unit. If there are specific issues related to the unit being sold, they must be disclosed to ensure that the buyer is aware of the violation or compliance issue.

Vendor or Project Issues: Vendors can unintentionally contribute to nondisclosure when they fail to provide managers or boards with clear timelines, cost changes, or performance concerns. If a major project is delayed or over budget, that may rise to the level of material information and should be disclosed to avoid potential liability.

Who Bears the Risk? Everyone Involved.

Although the seller technically delivers the disclosure packet to the buyer, the association (through its managing agent) is responsible for its content. Problems typically fall on Boards and managers, but even vendors can get caught up in disclosure issues. Boards can be accused of breaching fiduciary duties or violating statutory

obligations if they fail to disclose material information. Property managers or administrative staff are often the ones preparing the disclosures and can face contract claims, reputational damage, or professional complaints if disclosures are inaccurate or incomplete. Contractors, engineers, and consultants may not be directly responsible for compliance with resale disclosures, but incomplete or unclear project information can cause managers and boards to unintentionally conceal material facts.

Prevent Deficient Disclosures

To prevent deficient disclosures, it’s important to treat the disclosure as a full compliance event rather than a mere paperwork formality. Minnesota’s statute is strict, and courts expect associations to follow its requirements closely. Associations should maintain board-reviewed disclosure templates, revising them annually at a minimum or whenever any material event occurs. It also helps to create a central repository for project updates, litigation developments, and financial information since managers cannot properly disclose information they do not have. Vendors and consultants should provide written status reports, particularly for ongoing projects, pending change orders, or budget adjustments. Above all, when uncertainty arises, the safest approach is to disclose. Because the statute’s purpose is consumer protection, transparency is always the better choice.

Final Thoughts: No One Wants a Surprise When Purchasing in an HOA

White elephant gifts are supposed to be entertaining surprises wrapped in shiny paper, not burdensome or harmful. When the resale of a unit within an association involves undisclosed assessments, lawsuits, or financial weaknesses, the surprise is anything but amusing. Minn. Stat. § 515B.4-107 exists to ensure that buyers understand the true condition of the community they are joining and to protect associations, managers, and vendors from the fallout of hidden information. By taking disclosure obligations seriously, community leaders can avoid turning ordinary resales into costly, unpleasant surprises.

Remember, there is no such thing as “over disclosure.” New buyers have the right to have all the pertinent information before deciding to purchase, and in the end, associations should want folks to understand, without reservation, what they are getting into. A proper disclosure leaves no question as to community responsibilities and financial obligations. Full transparency is the best gift an association can give a potential buyer.

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



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I Think Good Thoughts Whilst Others Write Good Words

Shakespeare—Sonnet 85

BY CHUCK KRUMRIE

Let's talk about communication. Back in school, I was taught an obvious yet profound truth in Communication 101. For communication to occur, there has to be a sender and a receiver and they both have to be operational. The profundity of this statement lies in the fact that, even with extreme exertion on the part of one party, if the other isn't working, communication will not result.

One might say that it is incumbent upon both parties to ensure that the other is functional in order for the message to get across. In the real world, this can be well nigh impossible so we must do our best to listen well as a receiver or speak clearly as a sender. It isn't good enough for one to say whatever, however, and expect the recipient to accurately interpret a garbled message. Likewise, one must put in the effort to digest a message and not just allow it to pass on through like MiraLAX.

In the world of community association living, communication cannot be overestimated precisely because it tends to be overlooked or given short shrift. Boards of Directors and association managers are the primary senders who often enough lack the time (or fail to take the time) to communicate a message in the most effective manner. And yes, back down on planet Earth, it just isn't possible always to send a message in the most effective manner. But intentional practice develops muscle memory which allows us to improve. We are talking about aiming for, not achieving a goal. It is said that Marcel Proust was given to constantly reworking his manuscripts, even on the ride over to deliver them to his publisher.

Proust, being the phenom he was, had the luxury of smiting his sentences into perfection. George Will's statement may be more apt for CIC communications: "You can write a good column or you can write a bad column but you cannot write a late column". To Will's point, deadlines do impose on writing a notice

worthy of Proust. Many association Declarations require notice of the Annual Meeting or the upcoming year's budget to be published within a specific time window (for the former, not less than 21 days nor more than 30 days is common).

Annual Meeting notices, to satisfy legal or association requirements, are lengthy missives. The task upon the sender is to get across the most important information: what, where, when. Because if an insufficient number of people show up, there is no quorum, hence no meeting. Back to square one and try again as most associations mandate an Annual Meeting annually. Various methods can be employed to sway homeowners to attend. Snacks and a comfortable, convenient location are helpful, along with making it super easy for those who won't attend to submit a proxy. But on the notice itself, I mention the what/where/when early on and often. This is to say, here is what's important. The rest is the fine print.

Budget mailings usually have similar time window deadlines. But again, there is an overarching message: what are the dues going to be next year? Unlike an Annual Meeting mailing, a budget mailing need not (nor should not) go on ad nauseum. I prefer to get to the point quickly. E.g. Here's the budget and here's what your dues will be. Never underestimate the impact of **bold** and *italicized typeface* or a larger font.

Some associations, nominally in the service of transparency, want to present a run-down of line items. While I do see the utility in noting outstanding circumstances that caused the budget to be what it is, I do not see a detailed discussion on a budget mailing as being terribly useful. Sure, there may be some FAQs but attempting to anticipate all the "why" questions is, to my mind, a fool's errand. I welcome homeowners to contact me with questions and make my contact information impossible to miss. And I make it a point to return queries promptly.

For me, the most important information is that your dues will increase to “x” by “x” date and you will need to make an adjustment if you have an automatic payment regimen that you control.

Less is more in my correspondence as I want people to read what I write and not get tangled up in miles of verbiage. If official correspondence is greater than a page and a half, signature block included, do not expect people to do other than skim through it – and possibly miss the point. Please do not emulate my Mother and expect that, because you have written it and that it is important, recipients will therefore give it the close read it deserves. (Sorry, Mom.)

Know your audience. Don’t we all get things marked “Super important, open and read at once!” on way too many occasions? Most people opening their mail see the return address. (If there isn’t one, that’s a fail right there.) If it is from an official association address, make it worth their while to open and read.

Create a pattern wherein when they see the return address, they know this is not just some effluvia; this is worth their while to read.

The point is, by regularly disseminating information in a highly digestible form, with an eye toward the consumer, your message has a better chance of being received. “When E.F. Hutton talks, people listen.” So goes the ancient advertisement.

Speak succinctly and to the point, when the sender. (Thanks, Mom!) Receivers will recognize you as one who speaks from authority, not overnight but over time. That communicate that you wish to send? Review it for longer than you think necessary, because you aren’t as good a writer as you think you are. No one is. Polish it up, cut the words to the minimum. You are not announcing, you are communicating. To know the difference is to make influence.

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

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Preparing your Association for the Snowball Fight Ahead

BY JEREMY HERNANDEZ

As someone who grew up in Texas, I didn't have much exposure to snow growing up. Other than one big snowfall in 1985, it was not something I really experienced until I moved to the Midwest back in 2002. One thing I do remember seeing on various TV shows and movies growing up were snowball fights. They looked like a lot of fun, but also like something you could really get walloped at if you didn't know what you were doing. It was obvious that preparation and strategy were a must if you have any chance of winning. In much the same way a board can get walloped if they don't adequately plan and strategize for "fights" and allow things to "snowball" without a plan. So how do you maximize your chances of winning a snowball fight whether it's real snow or the challenges your board faces over time?

Know Your Environment

In terms of a snowball fight it's important to know where you can find good usable snow, know multiple spots where you can take cover or attack from, and how to move throughout your terrain to minimize risk. Without this knowledge you are at a severe disadvantage if your opponent attacks you, especially in an ambush situation. Similarly, board members who understand their community's needs, governing documents, what resources they have available, and prepare in advance for meetings are advantaged over those that do not.

In thinking about your community, you want to identify known areas that are possible problem spots and plan how you want to address them. For instance, if there's a policy issue you would like to address but the topic always meets with resistance, understanding why it runs into those problems every time is advantageous. You can adapt your strategy to meet those concerns a little bit better. Just as you would scout the area for usable snow and cover in a snowball fight, knowing where your association's strengths and weaknesses lie before the fight can be greatly advantageous. Not doing these things can lead to a board getting stuck and/or buried by

unexpected challenges or complex problems that can snowball and pin you down in terms of options if not addressed.

Teamwork and Good Communication

Typically, if you go into a snowball fight on your own, you are at a severe disadvantage. The same can be said for association governance. In both instances a team effort and buy-in are vital to success. Sometimes board members forget that residents often are very familiar with the terrain too and that the board is only as strong as the buy-in they receive from their community. Being able to collaborate with your fellow board members, your residents, your property manager, and other key stakeholders is vital if you want to have success. Without buy-in from stakeholders, the odds of your being effective are very low. In a snowball fight, good teamwork can allow you to effectively coordinate your attacks and minimize the risk of friendly fire or what your opponents may be throwing at you. The same can be said for community governance, especially as time and resources are often limited. Holding regular meetings, sharing information openly, and encouraging stakeholder feedback can go a long way to foster buy-in even if someone may not totally agree with you. The key is to understand what the plan is and communicate that to people. Just as with the snowball fight, poor communication can lead to people not knowing what the common goals are supposed to be. This can foster misunderstandings and ultimately result in less-than-ideal outcomes.

Be Adaptable

During a snowball fight, conditions can change rapidly. You need to be adaptable if you want to succeed. Your opponents may alter their tactics, you may need to move to replenish your snowball supply, and/or you may discover an opportunity to get closer to victory or at least avoid defeat. In much the same way circumstances affecting your association can change. New state regulations can be passed, residents may

have a new valid concern that comes up, or an emergency of some sort can occur that impacts your initial strategy.

Whether these issues are within your control or not, ultimately your community's leaders will have to decide whether they will define the new situation as it relates to long-term goals or will they let the situation define their actions. This is a very important distinction as sometimes people fear addressing a tough situation as there is a chance they can make the wrong choice and/or make their stakeholders angry. This is letting the situation define you which risks organizational paralysis and ineffectiveness. In essence it's allowing the issue to eventually snowball onto you. If you get pinned down in a snowball fight your options may be limited in much the same way.

On the other hand, having adaptability to the situation can give you a better chance of long-term success even when things seem overwhelming in the heat of the moment. Addressing problems early can prevent snowballing And give you more options going

forward. In other words you're not pinned down by your opponents but you are able to adapt to them. With open communication with stakeholders, good teamwork, and a long-term vision of the future, a board can better navigate through a snowball fight and improve its chances for success. Adaptability keeps your association resilient just as it does in a fast-paced snowball fight.

In conclusion, improving your chances of winning a snowball fight and addressing the challenges an association may face often have similar themes. To be successful it's best to know your local environment Both physically and politically, always strive for good teamwork with your community, open communication, and being adaptable to the situation as things change. Going in with the strategy is often a huge advantage both in terms of snowballs as well as association matters.

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.



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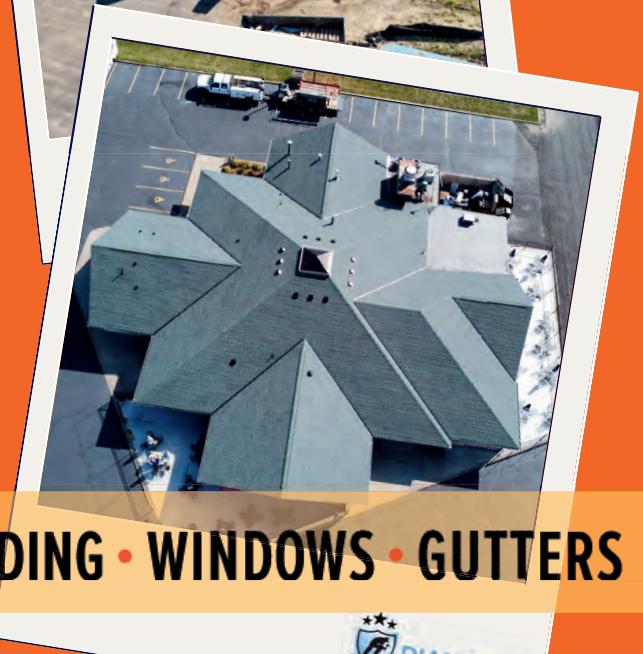
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A 2025 Insurance Recap

BY BROCK ANDERSON

The past several years have marked one of the most turbulent periods the Minnesota association insurance market has seen in decades. From 2022 through 2024, property insurance challenges dominated the landscape. Associations were hit with persistent double-digit and in some cases, triple-digit increases on their property premiums. These spikes were driven by a combination of factors: rebuilding inflation, supply-chain disruption, elevated labor and materials costs, and mounting catastrophe losses across the country.

Several major carriers exited the market entirely, and those that remained were forced to reassess their risk tolerance. This resulted in widespread increases in replacement cost values and higher deductibles across the board.

Associations constructed prior to 2000 were hit particularly hard. Many found themselves pushed into the Excess & Surplus (E&S) marketplace due to age, construction type, loss history, or simply a lack of standard market appetite.

At the same time, carriers made a concerted effort to correct undervalued buildings. Replacement cost valuations rose dramatically as insurers sought to align policy limits with true reconstruction costs. The reality became clear: rebuilding a condo or townhome today is drastically more expensive than it was five years ago, and policy limits needed to catch up.

The year 2025, however, has brought a noticeable shift in momentum. Property rates have begun to stabilize, offering some relief for boards and homeowners who have weathered multiple years of sharp increases. Carriers, now more confident in their pricing and valuations, have slowly loosened their appetites. While scrutiny around building values remains strong, and will continue to be a defining theme, rate pressure has eased.

Another key takeaway from 2025 is the renewed importance of long-term relationships with carriers and brokers. Associations benefit when they work

with a broker who understands their needs and a carrier that aligns with their long-term risk profile.

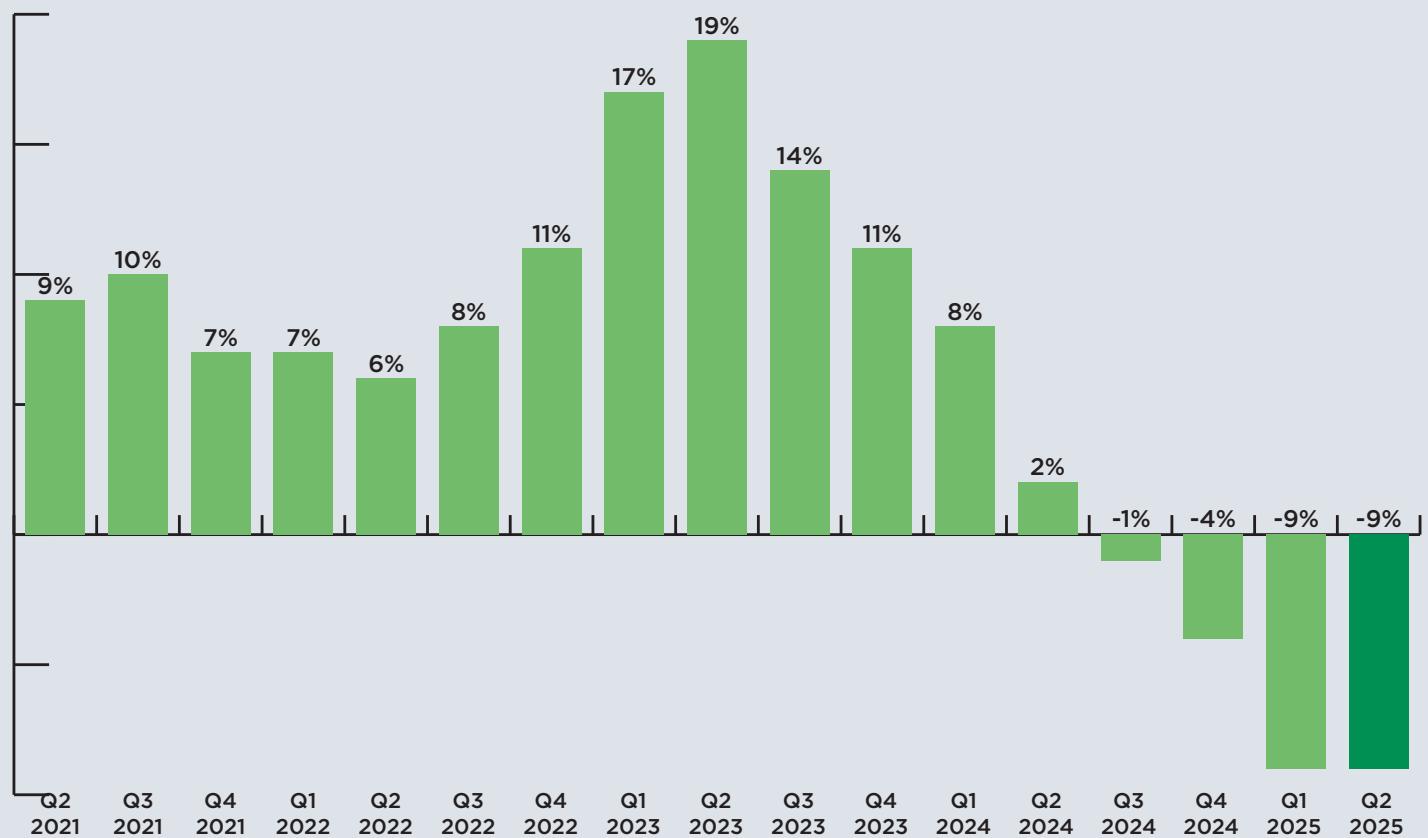
Carriers increasingly value stability and do not like seeing associations jump from one insurer to another each year, especially in a still healing market. Frequent switching can signal instability, create underwriting hesitation, and limit future options. Associations that commit to a stable partnership, while still ensuring competitive terms, tend to experience smoother renewals, better service continuity, and greater carrier willingness to negotiate and listen.

Overall, 2025 represents the first year in several where stability has re-entered the Minnesota association insurance environment. While replacement cost values will continue to be scrutinized and underwriting diligence will remain strict, the rate volatility of prior years has finally begun to calm. If current trends continue, associations could see further improvement in 2026 and beyond, creating a more predictable and sustainable insurance landscape for condo and townhome communities across the state.

[The adjacent graphic represents composite property insurance pricing across the United States from 2021-2025. This is a representation of all industries across the USA and is not a direct reflection of the Minnesota HOA market. This simply provides context of where property carriers are trending in the United States.]

Brock Anderson, MBA, is a Business Insurance & Risk Specialist with Marsh McLennan Agency.

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2025 Gala & Vision Awards Recap

BY TIM BROMS

The 2025 Gala & Vision Awards – which had attendance of approximately 440 – was our best ever thanks to several new twists introduced this year.

- Guests were greeted with a glass of champagne upon arrival courtesy of Hellmuth & Johnson.
- One person per table won a Target gift card courtesy of Walker Roofing.
- Community manager members were entered into a prize drawing for a \$2,000 Delta gift card courtesy of One Nation Exteriors. Congratulations to the lucky winner – Kelsey Sponsler of FirstService Residential.

A total of 16 Vision Awards were presented to some very well deserving individuals. Congratulations to all of the nominees and the winners for a job well done! (The winner and nominees are listed by category on page 35-50.)

His and hers ‘Best Dressed’ awards were also presented courtesy of Stone Valley Contractors. This year’s winners were the stylish Kenya Bowie of Gaughan Association Management and Alfredo Borrego of Gavnat Public Insurance Adjusters.

The Gala & Vision Awards event is a major undertaking and it wouldn’t be possible without the incredibly generous support of our business partner sponsors (showcased below). Special recognition also goes to the After Party sponsors: Capital Construction, Beacon Building Supply, and GAF.

Finally, thank you to the Social/Gala Committee members for your hard work and dedication to ensuring the Gala is a top notch event. Your efforts are recognized and very much appreciated.

Tim Broms is the Executive Director of the Minnesota Chapter of CAI (CAI-MN).

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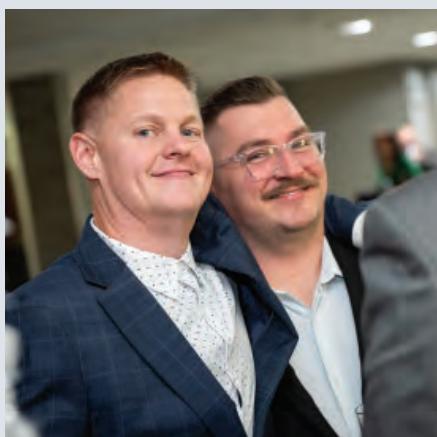
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Omega Property Management







Congratulations to All of This Year's Award Winners!

CAI-MN 2025 CHAPTER AWARDS

Each year, CAI-MN presents a select group of chapter awards to individuals chosen at the discretion of the Board of Directors and the Board President. This year, the Board honored longtime industry leader Gene Sullivan of New Concepts Management Group with the Lifetime Achievement Award. Gene was recognized for his decades of exceptional service and meaningful contributions to CAI and the broader HOA community.



Jim Rosvold also presented the 2025 President's Award to CAI-MN staff member Cindy Hoeschen, acknowledging her pivotal role in the successful transition to the chapter's new website and the Glue Up member management platform.

The final chapter award for the year – Volunteer of the Year – was presented for recognition of a group. Rather than selecting a single recipient, the Board chose to honor the entire 2025 Legislative Action Committee (LAC) for their remarkable dedication and efforts throughout the 2025 legislative session.

The LAC members listed below received a Volunteer of the Year Award certificate in recognition of their outstanding contributions:

Phaedra Howard, Committee Chair
Alyson Astleford
Kathy Baker
JoAnn Borden
Joe Crawford
Shayne Damian
Josh Fuhreck
Kristi Hoffman
Karly Kauf
Jason Meisner
Nigel Mendez
Brandon Stendal

Congratulations to all of the chapter award winners for their significant contributions to CAI-MN!

BUSINESS PARTNER - ABOVE & BEYOND

WINNER



MELISSA WILLEY
APPLE ROOFING

It's hard to name just one accomplishment because she goes above and beyond in everything she does. From the moment she entered the industry, she brought a fierce energy and strong work ethic that set her apart. Whether completing small work orders or managing large projects, she gives each task her full attention and care. Her thorough documentation, complete with photos and clear explanations, ensures everyone stays informed and confident in the work being done. She's reliable, responsive, and proactive, often anticipating needs before they're even mentioned. Her attention to detail, professionalism, and commitment to excellence consistently exceed expectations. She truly embodies what it means to go above and beyond every single day.

~ HOALiving Minnesota

NOMINEES



JAIMELYN LOEWEN
APPLE ROOFING



JUSTIN MOE
ALL WAYS DRAINS



ZACH MUCHLINSKI
ONE NATION
EXTERIORS



MAUREEN PORTER
COMMUNITY ASSOCIA-
TION INSURANCE
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BUSINESS PARTNER - SEAMLESS EXECUTION

WINNER



JUNIOR NOREN

CONNELL'S CUSTOM
EXTERIORS, INC.

Junior is being nominated for his exceptional leadership and seamless execution of the Dutch Knolls 2025 Hail Claim roofing project. Despite a highly sensitive environment, where homeowners had recently undergone a similar roof replacement, Junior approached the project with professionalism, preparation, and empathy. From the very first meeting, he came equipped with detailed handouts, QR codes, and a positive attitude, ready to answer every question and stay as long as needed. His ability to organize, communicate clearly, and instill trust among skeptical homeowners turned a potentially contentious situation into a model of collaboration, success and professionalism.

~ Sharper Management

NOMINEES



MAX BURTON

GASSEN
CONSTRUCTION
AND MAINTENANCE



MICHAEL STEFFEN

TAG CONSTRUCTION



OWEN MASONRY

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BUSINESS PARTNER – CLARITY IN COMMUNICATION

WINNER



ALLEN VERGIN
GASSEN
CONSTRUCTION
AND MAINTENANCE

During a 204-unit roofing project, the project manager demonstrated exceptional communication—clear, thoughtful, and constant. Every homeowner, board member, and manager felt informed and respected throughout the process. They provided their personal cell number, responded immediately to calls, and followed up on every concern with genuine care. Detailed before-and-after photos prevented confusion and built trust. Thanks to steady communication and kindness, what could have been a stressful project became a positive experience for everyone involved.

~ Gassen Company

NOMINEES



STACY SHERIDAN
SEALTECH



NICK ZEMAN
ALL AROUND

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BUSINESS PARTNER - TRUSTED PARTNER

WINNER

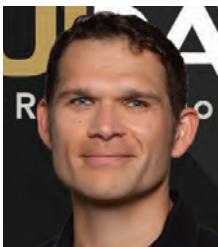


DAN GEIS
MINNESOTA
EXTERIORS
COMMERCIAL

Dan Geis is nominated for his essential leadership in resolving a high-conflict homeowner issue. A resident's unauthorized deck removal created a significant legal and maintenance problem. Dan provided hands-on support, making multiple site visits to coordinate with all parties. His critical contribution came when the resident became volatile toward the repair crew. Dan immediately documented the incident, providing the necessary evidence for our attorney to intervene. He then managed the complex communication and logistics, allowing the crew to return safely and finish the job. His thoroughness and effective crisis management were directly responsible for resolving this difficult situation.

~ Spire Community Management

NOMINEES



ANDY BANAS
PAUL DAVIS
RESTORATION



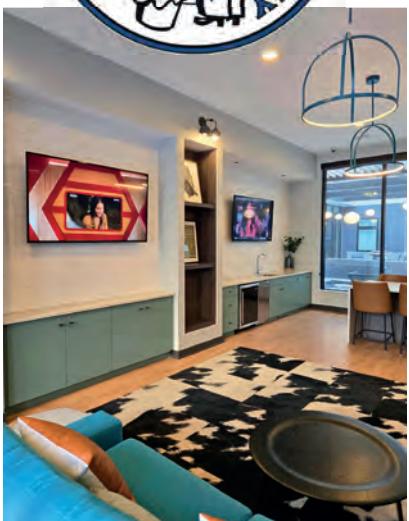
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BUSINESS PARTNER - EXTRAORDINARY SUPPORT STAFF

WINNER



NICK ZEMAN
ALL AROUND

I am nominating Nick Zeman for his extraordinary contribution to our Commercial and Multi-Family department during a year of major transitions. As the team faced staffing changes and shifting responsibilities, Nick stepped up to streamline internal processes, enhance communication with clients, and provide effective solutions for property managers and HOA boards. His leadership was instrumental in driving a 60% increase in deck sales, a remarkable achievement that highlights both his strategic thinking and dedication. Nick's impact has been both immediate and lasting, and his work truly deserves recognition.

~ All Around

NOMINEES



MATT ALBINDIA
CONNELL'S CUSTOM
EXTERIORS, INC.



**JESSICA
BLANKENSHIP**
ALL AROUND



SCOTT CHAMBERLAIN
ROELL PAINTING
COMPANY



SHELBY HUNTER
PAUL DAVIS
RESTORATION



RICH MCNEVIN
GAVNAT PUBLIC
INSURANCE ADJUSTERS



BRIELLE ROMLEY
FIRST CITIZENS
BANK



CHRISTINE SOEGAARD
LINDSTROM
RESTORATION

MANAGEMENT CO. - EXTRAORDINARY SUPPORT STAFF

WINNER

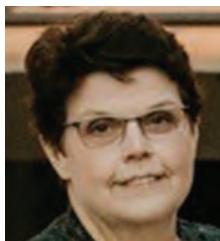


**HUNTER
ARMSTRONG**
FIRSTSERVICE
RESIDENTIAL

In just six years, Hunter advanced from administrative support to leading our Resident Support team, which now assists thousands of homeowners each week. He built a program rooted in empathy, consistency, and accountability, transforming how residents experience management support. Hunter established streamlined processes that ensure accurate information and timely responses while prioritizing kindness and professionalism. His leadership has elevated our service model and set a new benchmark for how we support residents and managers alike.

~ FirstService Residential

NOMINEES



JOANN ANDERSON
ASSOCIA
MINNESOTA



TIFFANI FARWELL
OMEGA PROPERTY
MANAGEMENT



KATIE FELTS
HOALIVING
MINNESOTA



CHERI FIEBIG
FIRSTSERVICE
RESIDENTIAL



SHEILA HEDLUND
ROWCAL



ALEX KADERABEK
CITIES MANAGEMENT



NICHOLE KOTTKE
GAUGHAN
ASSOCIATION
MANAGEMENT



ELLIE LINDH
PROPERTY CARE



ALEX NEUBAUER
COMPASS
MANAGEMENT GROUP



RACHEL O'BERT
GASSEN COMPANY



CHARMAINE PABONA
OMEGA PROPERTY
MANAGEMENT



JENNY RAMOLA
SHARPER
MANAGEMENT

DIPLOMAT

WINNER



HEATHER KUNKLE
SPIRE COMMUNITY
MANAGEMENT

Heather manages an aging association with outdated documents, multiple building types, with a history of several contentious lawsuits, including one that reached the MN Supreme Court. She's guided the Board through ongoing operational challenges while ensuring clear, tailored communication with owners – many of whom are opinionated, uninformed, and at times hostile. Heather's approach emphasizes understanding, patience, and proactive engagement, preventing disputes from escalating into further litigation. Her empathy and diplomatic skills have resolved conflicts, strengthened the Board, and kept the community on track, demonstrating the quiet power of diplomacy and her unwavering commitment to the association's success.

~ SJJ Law

NOMINEES



JACK HERLOFSKY
GASSEN COMPANY



BEN KIEFFER
COMPASS
MANAGEMENT GROUP



CALEB ROBINSON
SHARPER
MANAGEMENT



LIZ STEINMETZ
ROWCAL



BRIANNA WALLACE
GASSEN COMPANY



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MENTOR/TRAINER OF THE YEAR

WINNER



LYNNE PETERSON
OMEGA PROPERTY
MANAGEMENT

This employee is being nominated for her outstanding leadership, dedication, and commitment to developing others. With over 25 years of management experience, she has consistently demonstrated exceptional skill in guiding and supporting teams. After serving as part of our leadership team, she made the intentional decision to transition into a Senior Manager role, recognizing that her true passion and strength lie in mentoring and training others. In this position, she has focused on developing our management team, sharing her knowledge, and fostering growth across the organization. Her selfless decision to step into a role centered on mentorship has had a lasting positive impact on both individual team members and the company as a whole.

~ Omega Property Management

NOMINEES



KAREN INGRAM
GASSEN COMPANY



TRACIE KAPAUN
ROWCAL



AMANDA KNUTSON
GASSEN COMPANY



KARI ROSS
HOALIVING
MINNESOTA



TRACY SHAVER
SHARPER
MANAGEMENT



BAILEY SHERIDAN
ROWCAL



MARION SLOCUM
FIRSTSERVICE
RESIDENTIAL



GINNY SYKORA
ASSOCIA MINNESOTA

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NEW TALENT OF THE YEAR

WINNER



**KAYLEIGH
KOTOSKY**
GASSEN COMPANY

Successfully de-escalated an extremely volatile situation with an owner who is openly antagonistic toward the HOA—filing discrimination claims, verbally attacking board members, and even assaulting another staff member. She prevented a situation that could easily have resulted in injury, litigation, or the loss of board members. Rather than reacting defensively, she consistently modeled calm and composed leadership, setting expectations and reinforcing appropriate communication channels. Her approach not only stabilized the relationship between the owner and HOA, but also restored the board's confidence in management's ability to handle high-conflict situations effectively.

~ SJJ Law

NOMINEES



KATIE FISCHER
GASSEN COMPANY



SARA GILMAN
COMPASS
MANAGEMENT GROUP



JACK HERLOFSKY
GASSEN COMPANY



JOLENE MCCREADY
SHARPER
MANAGEMENT



LAJUAN MCINTYRE
SHARPER
MANAGEMENT



STACY OBERG
ROWCAL



BEVIE ROBERTS
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LAUREL SIPE
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TAYLA SPIEGEL
PROPERTY CARE

ESTABLISHED MANAGER OF THE YEAR

WINNER



**BRIDGET
BRUNELLO**
GASSEN COMPANY

A steady hand in challenging environments, Bridget excels at stabilizing at-risk communities and restoring productive relationships between boards, management, and homeowners. Leveraging her years of experience in the industry, she anticipates issues before they escalate and navigates complex board dynamics with tact, guiding members toward accountability and resolutions rather than sides. Through composure, foresight, and dependable follow-through, she has successfully led multiple communities through leadership transitions and operational challenges, delivering measurable results, improving processes and communication, and transforming once-reactive boards into high functioning teams.

~ Gassen Company

NOMINEES



KYLE ARTERBURN
ROWCAL



GINA BRAMA
PROPERTY CARE



JANELLE FRECHETTE
SHARPER
MANAGEMENT



**SARAH GROUNDS-
BARTHOLOMEW**
ROWCAL



CHEYANNE JANUARY
ASSOCIA MINNESOTA



JENNIFER KLEIN
FIRSTSERVICE
RESIDENTIAL



SHAKARI McDUFFIE
ASSOCIA MINNESOTA



SARAH MELLERUD
CITIES MANAGEMENT



JAYMIE PRANTNER
HOALIVING
MINNESOTA



KELSEY SPONSLER
FIRSTSERVICE
RESIDENTIAL



BECCA STEVENS
FIRSTSERVICE
RESIDENTIAL



GINNY SYKORA
ASSOCIA MINNESOTA

DISTINGUISHED MANAGER OF THE YEAR

WINNER



KEVIN STEINER
SHARPER
MANAGEMENT

Over a decade in HOA management, Kevin has demonstrated exceptional leadership and expertise. From manager to Director and now Vice President. He has overseen a team of 19 professionals and successfully helped launch more than 150 communities, ranging from small 6-unit to 1,000-unit master-planned developments. His experience spans partnerships with over 20 builders and developers, including three of the largest in Minnesota. Holding the CMCA and AMS certifications, he prioritizes continuing education, professional growth, and collaboration among team members. He excels in problem solving, foresight, and relationship building. His leadership fosters success through teamwork, innovation, and a commitment to excellence in every aspect of management.

~ Sharper Management

NOMINEES



CHERYL DONLEY
PROPERTY CARE



JESSE DUBUQUE
ASSOCIA MINNESOTA



STEPHANIE GRAY
GASSEN COMPANY



KAREN INGRAM
GASSEN COMPANY



BEN KIEFFER
COMPASS
MANAGEMENT GROUP



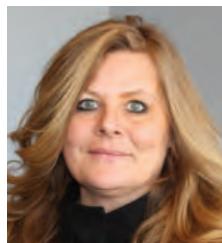
AMANDA KNUTSON
GASSEN COMPANY



MELANIE LAWRENCE
COMPASS
MANAGEMENT GROUP



CARLA LUND
ROWCAL



KRISTEN LUNDQUIST
FIRSTSERVICE
RESIDENTIAL



JENNIFER MCCOOK
FIRSTSERVICE
RESIDENTIAL



JASON MEISNER
PROPERTY CARE



CARMEN SYLVESTER
WESTPORT
PROPERTIES

ABOVE & BEYOND

WINNER



NICOLE LOMEN
HOALIVING
MINNESOTA

The morning of Mother's Day, this dedicated Manager rushed to her property to address a devastating fire that occurred overnight where a family lost everything they own. Despite missing a planned day with her own children honoring her as their mother, she spent the whole day on site navigating displaced families experiencing a shocking loss, missing pets, dispatching emergency services to secure the building, calming concerned neighbors, and providing professional and practical solutions for all. The way she handled this fire from the moment she learned it was happening was above and beyond anyone's expectations.

~ HOALiving Minnesota

NOMINEES



MIKE BENNING
FIRSTSERVICE
RESIDENTIAL



JENALYN BUERKLE
GENESIS PROPERTY
MANAGEMENT



MIRANDA CADENA
FIRSTSERVICE
RESIDENTIAL



VAL CORDERO
FIRSTSERVICE
RESIDENTIAL



**SARAH GROUNDS-
BARTHOLOMEW**
ROWCAL



EMILY JAEKELS
GASSEN COMPANY



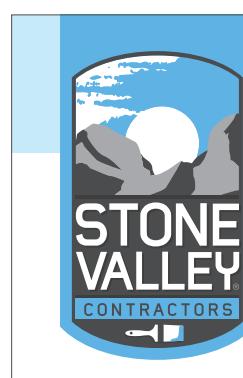
MELANIE LAWRENCE
COMPASS
MANAGEMENT GROUP



LARRY MARTY
GASSEN COMPANY



**YOLANDA
MILLER NAPUE**
SHARPER MANAGEMENT



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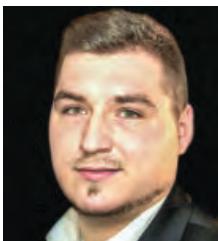


DAN SULLIVAN
FIRSTSERVICE
RESIDENTIAL

Dan Sullivan has demonstrated extraordinary service and leadership as an association manager over his five years with FirstService. Managing multiple urban high-rise communities, Dan has successfully overseen more than \$4 million in capital projects including facade renovations, access control installations, and major equipment and roof replacements. His boards consistently praise his proactive communication, financial acumen, and ability to manage complex projects without disrupting daily operations. Dan's professionalism and responsiveness have earned him numerous five-star Google reviews, reflecting his outstanding reputation with boards and homeowners alike.

~ FirstService Residential

NOMINEES



ALEX BLANCHARD
PROPERTY CARE



ALYSSA COSTOPOULOS
FIRSTSERVICE
RESIDENTIAL



KORRYN FORD
ROWCAL



EMILY JAEKELS
GASSEN COMPANY



KRISTINA JOHNSON
BULLSEYE PROPERTY
MANAGEMENT



AMANDA LIEN
ASSOCIA MINNESOTA



TOM PARSONS
SHARPER
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NANCIE THOM
HOALIVING
MINNESOTA



SHELBY THULL
COMPASS
MANAGEMENT GROUP

ASSOCIATION OF THE YEAR - UNDER 100 HOMES

WINNER



VICTORIA
HIGHLANDS HOA

Victoria Highlands is a 31-unit townhome development situated on the bluffs in Mendota Heights. Built in the 80s to be a luxury townhome association, it fell into all the traps of an affluent community. Write a big special assessment check when needed. Deal with poor governing docs. Invest in softscape and landscape to make everything pretty and not maintain structure for long term. Etc. etc. In two short years after engaging with new management, the Board engaged a Reserve Study, which included an assessment to increase funds, re-wrote governing docs, hired a long-term carpenter to maintain cedar siding, painted all homes out of operating and not assessing project (previous method), and they navigated a \$3 million hail claim.

~ Sharper Management

NOMINEES



HUNTERS PARK
CONDOMINIUMS



THE ISLES
CONDOMINIUM
ASSOCIATION



POINTE WEST
COMMONS
ASSOCIATION



WINDROSE
HOMEOWNERS
ASSOCIATION



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ASSOCIATION OF THE YEAR - OVER 100 HOMES

WINNER



GARDEN VILLAS
AT THE RESERVE

This year, the Garden Villas at the Reserve Board achieved remarkable progress that strengthened the community. Accomplishments included adopting a new Maintenance Service Policy, completing community-wide driveway replacements, starting foundation insulation repairs, and advancing landscape and drainage restoration projects. The Board also introduced a declaration amendment with a rental cap and clarified maintenance responsibilities. Guided by professional engineers, organized project management, and open homeowner communication, the Board preserved property values, addressed deferred maintenance, and maintained strong financial stability while demonstrating collaboration, foresight, and integrity in leadership.

~ Omega Property Management

NOMINEES



ADELWOOD
BY DEL WEBB
COMMUNITY



ALPINE ACRES



COVENTRY AT
CENTENNIAL
LAKES



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OUTSTANDING COMMUNITY

WINNER



GLEASON FARMS
GEORGETOWN
ASSOCIATION

I am nominating this association for its proactive leadership in enhancing community resilience and value. The board successfully managed two major insurance claims, including one that allowed a strategic exterior redesign, improving both aesthetics and durability. They have also implemented forward-thinking initiatives, such as installing a well to reduce city water usage and lower costs. These actions demonstrate their commitment to maintaining assets, improving efficiency, and enhancing resident quality of life. Their strategic planning, innovation, and focus on long-term benefits reflect exceptional governance and lasting impact for the community.

~ Compass Management Group

NOMINEES



THE GLEN
CONDOMINIUM
OWNERS
ASSOCIATION



HENNEPIN
VILLAGE MASTER
ASSOCIATION



MADELYN CREEK



SOMERSET
ASSOCIATION

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March 11, 2026

Join MN-CAI Advocacy Day at the State Capitol

Make your voice heard!

Join the MN-CAI Legislative Action Committee (LAC) for Advocacy Day at the Minnesota State Capitol on March 11, 2026. Meet with legislators, share what life in your HOA community is really like, and help shape policies that impact homeowners and associations across the state.

Not sure what to say?

Don't worry — MN-CAI will provide training and speaking points for those interested in meeting with their legislators. The LAC will develop key talking points, and we encourage you to bring your own experiences to make your message even more powerful.

Who should attend?

HOA board members, managers, homeowners, and industry pros — anyone passionate about improving how our communities are governed.

Why participate?

- Learn about the latest bills and issues affecting HOAs
- Advocate for responsible, transparent governance
- Connect with peers and policymakers
- Make a difference in your community

 **March 11, 2026**

 **Minnesota State Capitol, St. Paul**

 **Agenda and meeting details coming soon!**

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The Business Case for Inclusion

Diversity, Equity, and Inclusion Strengthen the Financial Health of Minnesota Common Interest Communities

BY KARLY KAUF

In community associations across Minnesota, conversations about diversity, equity, and inclusion often surface in the context of social values or cultural awareness. Yet the more closely we examine how associations function, including things like budgets, governance structures, rules, and enforcement mechanisms, the more apparent it becomes that the fundamental principles of diversity, equity, and inclusion (“DEI”) are also powerful financial tools. They help stabilize operations, reduce conflict, improve compliance, and enhance a community’s reputation, all of which have direct and measurable financial consequences. In this way, DEI is not an abstract concept but a practical framework that can help associations protect their assets, steward their resources, and maintain property values.

A homeowners association is, at its core, a business. Whether the budget is fifty thousand dollars or five million, the association must manage shared assets, satisfy regulatory obligations, invest in long-term capital improvements, and ensure reliable revenue from assessments. The success of that business model depends heavily on owner participation, trust in the board of directors and management, and consistent adherence to the rules. Communities that operate transparently, communicate openly, and welcome broad engagement perform better across all these metrics. They experience fewer delinquencies, fewer lawsuits, fewer contested elections, and fewer governance crises that drain time, money, and goodwill. Each of these outcomes has a real financial impact.

Owners are far more likely to pay assessments on time when they believe their association is exercising its authority fairly and responsibly. When meeting procedures are accessible and communication is clear, owners feel informed rather than excluded. When enforcement decisions are applied evenly, without favoritism or inconsistency, the association earns credibility that strengthens compliance. These are not abstract cultural achievements; they are foundational financial advantages. Stable assessment income

supports the operating budget, reduces reliance on fines or special assessments, and gives the association the ability to fund reserves responsibly. A community that funds its reserves properly and avoids chronic deficits protects its property values and reduces the risk of large, unexpected member contributions. It also sends a signal to prospective buyers that the association is well-managed and financially sound.

The real estate market responds to transparency and fairness just as strongly as owners do. Buyers assessing a potential community rarely articulate it in these terms, but they unmistakably sense when an association has a healthy governance culture. When existing owners describe board meetings as collaborative rather than combative, when the rules feel reasonable and predictable, and when the enforcement process appears consistent and measured, the community becomes more attractive. Lenders recognize this stability as well. Insurance carriers, too, increasingly look at a community’s history of disputes, claims, and conflicts when evaluating premiums. Communities that operate inclusively tend to have fewer grievances that escalate into formal complaints or litigation, reducing both direct legal expenses and broader insurance-related costs. Inclusion, in this light, becomes a form of financial risk management.

Even routine disputes tend to resolve more efficiently when the association has cultivated an environment of openness and respect. Owners who trust the association are more receptive to explanations, more willing to correct violations, and less inclined to challenge enforcement actions through attorneys, regulators, or courts. Conflict is expensive, not only in terms of legal fees but in the cost of eroded community cohesion. The absence of trust drives owners to assume bad faith, and bad faith begets formal disputes, complaints, and costly escalation. Associations that lead with inclusion interrupt this cycle, creating space for dialogue, understanding, and early resolution. This does more than reduce expenses; it preserves relationships and strengthens the culture of accountability.

Board composition also influences financial performance. Volunteers who represent a range of ages, backgrounds, abilities, and experiences bring a more complete understanding of how policies and decisions will affect the full membership. This diversity produces better long-term planning, more balanced budgeting, and more responsive rulemaking. A board that reflects its community is far better positioned to anticipate concerns, navigate change, and maintain stability during challenging periods. Diversity on the board is not about tokenism or optics; it is about governance that is grounded in an accurate picture of the community it serves. When governance reflects lived realities, decisions are more thoughtful, and the outcomes are more sustainable.

Communication plays a vital role in all of this. Associations that make information easy to access, whether through multilingual resources, clear meeting notices, or digital engagement tools, strengthen owner confidence and reduce the sense of confusion that often leads to conflict. Owners who feel informed are more likely to stay involved, and involvement is one of the most reliable predictors of long-term financial stability. Communities with robust participation have more candidates for board positions, more volunteers for committees, and more owners who feel invested in the success of the whole. That level of engagement helps boards execute capital projects, adopt necessary assessments, and make difficult decisions with fewer disruptions. A culture of inclusion and communication thus becomes a stabilizing force that supports each layer of the association's financial responsibilities.

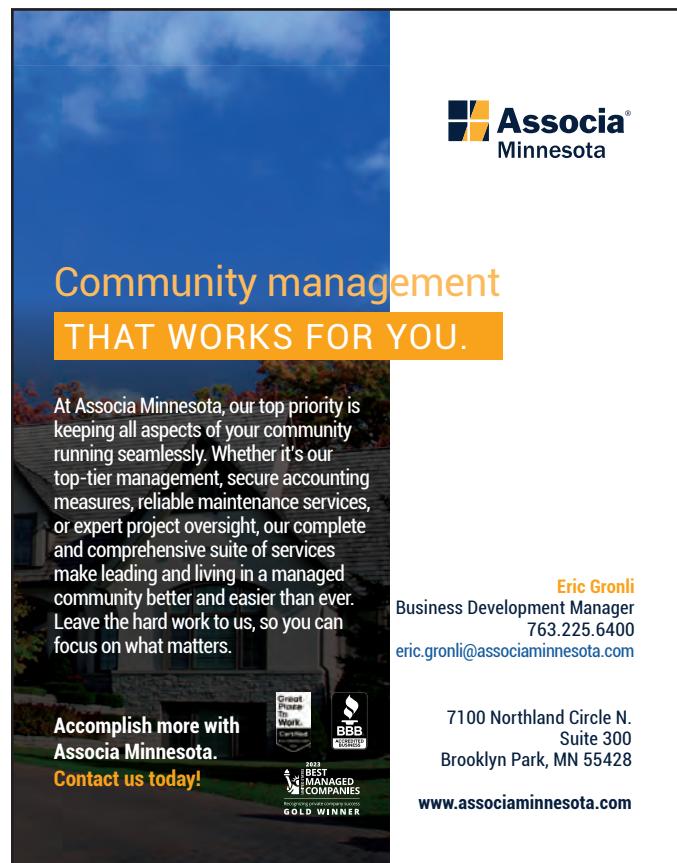
At a time when associations face increasing pressures from rising insurance costs, aging infrastructure, changing demographics, and heightened scrutiny of governance practices, the communities that thrive will be the ones that take a broad view of what financial stewardship really means. Budget spreadsheets, reserve studies, and audit reports cannot fully capture the health of a community without also considering the human systems that support them. Transparency, fairness, accessibility, and representation are not separate from the financial picture; they are integral to it. They influence whether owners see the association as an adversary or a partner, whether they treat the rules as an inconvenience or a shared commitment, and whether they approach their homes as isolated investments or as part of a collective enterprise.

Viewed through a financial lens, inclusion becomes one of the most effective tools an association can use

to strengthen its economic footing. It creates communities where people feel welcome, respected, and connected, and those communities tend to be more stable, more cooperative, and more desirable. Property values hold stronger in neighborhoods where owners trust the association and feel confident in its leadership. Budgets stretch further when conflicts are resolved early and governance is steady. Reserve contributions accumulate more consistently when assessment income is reliable. Every one of these benefits is the product of a community culture that prioritizes fairness, transparency, and inclusion.

For Minnesota's common interest communities, embracing DEI is not only a reflection of changing demographics and modern expectations, but also sound financial governance. When boards weave inclusion into the fabric of their decision-making, they build organizations that can weather challenges, manage resources responsibly, and create neighborhoods where both relationships and property values flourish. The communities that treat DEI as a business advantage, rather than a political conversation, are the ones best positioned to thrive in the years ahead.

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



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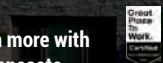
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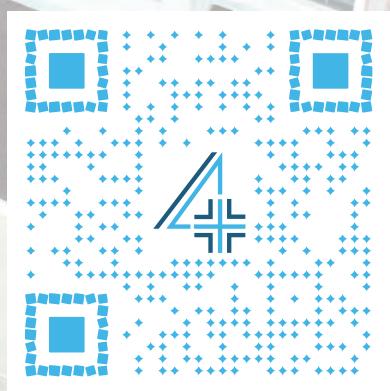


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Take These Steps Now to Protect Your Properties from Winter Damage

BY LARRY BORGREN

A peak at the calendar reveals it's New Year's resolutions time. Research indicates only 3 out of 10 Americans make them, and we all know the typical success rate for most people. So why bother you say? Well, when goal setting, one has to start somewhere, and the beginning of a new year is as good a time as any. More importantly we are entering the coldest and snowiest time of the year. Ever wonder what New Year's resolutions are made by multifamily property managers? Well, if you ask all knowing AI (Artificial Intelligence), here's what the faceless and heartless technology master says: Typical New Year's resolutions for multifamily property managers focus on improving operational efficiency, enhancing owner satisfaction and retention, and leveraging new technology.

It turns out that AI is on the right track with goals to improve operational efficiency and enhance owner satisfaction and retention. Winterizing your buildings and doing proactive maintenance not only keeps homeowners warm and comfortable, but also helps lower their energy bills, prevent costly damage, and ensure your properties remain in top condition.

Whether you're a property manager or homeowner, taking proactive steps now before the long deep freeze to come can save a lot of trouble later. Restoration companies often respond to situations where a little proactive maintenance would have prevented a water or fire loss. No one is immune, not even industry employees who should know better. A 30-year veteran of the business failed to inspect his refrigerator copper water supply line for signs of being pinched even though it was only 3 years old. When his wife pulled the refrigerator out to clean, the line cracked and spewed water into the basement. His comment? "I relied on the fact that the copper line was new, we're very careful when pulling out the refrigerator when cleaning, and thought everything was in working order."

The result? A \$35,000 loss and a ton of hassle and inconvenience. Lesson learned. Assume nothing. Usually this is fall maintenance but it's never too late to take proactive steps.

Here are some tips to help minimize losses:

1. Inspect and Maintain Heating Systems

Have Furnaces or Boiler Serviced. Before the brunt of winter hits, schedule a professional inspection of your heating system. This includes cleaning, checking for leaks, replacing filters, and ensuring your thermostat is functioning properly.

Replace Furnace Filters Regularly. Clogged filters reduce airflow, making your system work harder and less efficiently. Change them according to the schedule your HVAC contractor recommends during the winter season.

Consider Programmable Thermostats. A smart thermostat can help regulate temperature efficiently, saving money on heating bills. You can also monitor and change the temperature of buildings remotely when on vacation. If heat fails while homeowners are away, they can be alerted and take remedial action.

Check Your Fireplaces. Gas and wood burning fireplaces should be inspected and serviced annually. For wood fireplaces, chimneys should be swept to prevent creosote buildup and potential chimney fires.

2. Advise Homeowner Snowbirds or Vacationers to Take These Steps

Shut Off Main Water Line and Open Faucets. This prevents leaking water from running uninterrupted if you have an issue with a frozen pipe or toilet that doesn't shut off.

Keep the Heat at 55 Degrees or Above. Some homeowners, especially those not experienced with Minnesota winters, will turn off the heat or lower the temperature below 55 degrees. This can result in frozen pipes.

Leave Cupboard Doors Open. Cupboard areas, especially those on outside walls can get drafty and cold, especially when homeowners turn down the

heat while vacationing or away. By leaving the doors open, warmer air can enter and protect pipes from freezing.

Have a Friend or Family Member Check Your Home Regularly. Things can go wrong in homes. Burglars can force their way in, the heat can go off, and appliances can fail. These are all things a quick inspection will reveal.

Tell Residents to Stop Mail, Newspapers and Other Deliveries. When papers, mail or boxes pile up, it is obvious to thieves that homeowners are away. Don't give them an open invite to steal.

Advise Homeowners to Inform Neighbors They Will Be Away. A great neighbor is one who will keep an eye on your property while you're away.

3. Seal Drafts and Improve Insulation

Check for Air Leaks. Inspect windows, doors, and pay close attention to pipes or wires that enter homes. Use weather stripping, caulk, or spray foam to seal leaks. Again, outside caulking will have to wait for warmer weather.

Insulate Attic and Basement Spaces. Heat rises, so a poorly insulated attic can be a major source of heat loss. Add or upgrade insulation in the attic and basement to maintain warmth.

Install Storm Windows and Doors. In Minnesota harsh winters, storm windows and doors can offer an extra layer of protection against cold air.

4. Protect Your Plumbing

Insulate Pipes. Pipes in unheated or poorly heated areas like basements, attics, and garages should be wrapped with foam insulation to prevent freezing.

Know How to Shut Off Water. In case a pipe bursts, knowing where the main water shutoff valve is located can prevent major water damage.

Shut Outside Water Off. Valves leading to outside water should be shut off before subzero temperatures arrive.

Blow Out Sprinkler Systems. Let's hope this was already done. Most property managers have relationships with their sprinkler system companies to blow out systems in the fall. Yet months of unseasonably warm weather can lead to forgetfulness.

Check Water Supply Lines and Valves. It's always a good idea to check your water supply lines and valves for signs of wear at least twice a year. If you have an older plastic supply line, consider replacing it proactively. They become brittle and can break when moved. Don't assume that new parts and systems will not fail.

Inspect Your Water Heater. Fall is a good time to inspect your water heater. Consider replacing water heaters that are at least 10 years old. It is a good idea to flush the contents annually to lengthen the water heater's lifespan.

Reconsider the Risk of Refrigerator Water Supply Lines. Ask any water restoration contractor how often they see refrigerator water supply lines fail. Unfortunately, this happens to many homeowners, and the damage can run into thousands of dollars. But many families insist on icemakers and filtered water for convenience. There are other alternatives.

Install Water Sensors. Modern technology enables us to detect excess moisture in homes. They save you from costly water damage by providing early detection through alarms or smartphone notifications. Some advanced systems can even automatically shut off the water supply.

5. Prepare the Exterior of Your Buildings

Clean Gutters and Downspouts. Clogged gutters can lead to ice dams, which cause water to back up under your roof. Remove leaves and debris before the first snowfall.

Inspect the Roof. Check for missing shingles or damaged flashing. Repair any issues to prevent leaks during snow or rainstorms. It is too late to caulk but note any areas that will need attention in the spring. You can reroof in the winter, but many experts say that it is best done in warm weather to get a better shingle seal.

Inspect and Caulk Exterior Windows and Doors as Needed. Caulk eventually wears out and needs to be reapplied. But this is a warm weather task and cannot be done now. If you missed inspecting this last summer and fall, now's the time to put it on your spring clean-up and repair list.

Trim Trees and Branches Near Your Home. Heavy snow and ice can weigh down tree branches, causing them to break and potentially damage homes. Winter is an excellent time to cut overhanging limbs, and prune. Tree contractors are slow during the winter months.

Blow Out Outside Vents. Vents can get clogged with leaves and debris from the summer. It's a good idea to blow out the vents before winter to ensure good air flow.

6. Check Safety Devices

Test Smoke and Carbon Monoxide Detectors. With windows closed and heating systems running, it's crucial to ensure detectors are working properly. Replace batteries at least annually and test devices monthly.

Have Fire Extinguishers on Hand. Make sure they're fully charged and easily accessible in case of emergency. Review the operating procedures. When an extinguisher needs to be used, seconds count. That's not the time for a learning curve.

7. Make Sure Your Snow Removal Company and Homeowners Are Ready for Winter

Check In with Your Snow Removal Company. You've probably done this already, but it doesn't hurt to make sure there is no miscommunication. The last two winters have been historically mild with way below average snow. Do we catch up this year? Most long-term forecasts predict an average winter. Have rock salt, sand, or ice melt ready for driveways and walkways.

Remedy Ice Dam Risk. Heat loss from the roof is the root cause behind most ice dam buildups. Heat is escaping the roof area leading to freezing and refreezing. Adding ventilation and air movement can keep the area just under your roof cold, which prevents snow from melting. If cost is a factor, you can install heat cables to help reduce heavy snow and ice build-up, but they are a band aid solution. A roof rake or snow removal system (<https://avalanche-snow.ca/>) is effective in preventing ice dams but will be labor intensive. Specialized contractors can remove ice and snow.

Clear Snow Close to Buildings. Deep snow can build up close to buildings resulting in a lot of melting water close to the foundation. By clearing the snow away from buildings, you can mitigate melting water from going into the foundation.

Landscape Properly to Move Melting Water Away from Buildings. Unfortunately, the ground will be frozen at this reading. If there are any water intrusion issues this winter, you will want to address that when warmer weather arrives. Spring with its heavy rains

is a good time to make sure water is moving away from your foundation and not toward it. Landscaping areas properly can assist in redirecting water.

Install Better Outdoor Lighting. Good lighting improves safety when it's dark earlier and surfaces are icy.

Watch Icy Sidewalks and Driveways. We've all encountered what we think is simply wet sidewalk and driveway only to find out they are very slippery glare ice. Don't step before you test the surface.

8. Protect Property & Plants from Winter Damage

Store Lawn Equipment and Furniture. Clean and cover or store outdoor furniture and gardening tools to protect them from weather damage. Ensure that fountains are drained and either covered or put in the garage. Move hoses to a protected area to protect them from the elements.

Cover or Bring in Plants. Move potted plants indoors and cover vulnerable garden beds, bushes or small trees with mulch or protective fabric like burlap.

Water Bushes and Trees for the Winter. Before it freezes make sure trees and bushes are well hydrated, especially if it has been dry for a while.

Winterizing association homes doesn't have to be overwhelming. The old saying 'an ounce of prevention is worth a pound of cure' applies. Many tasks can be completed in a weekend with minimal tools and effort. By tackling these preparations now, you can enjoy a warm, safe, and stress-free winter. Think of it as an investment—not only in comfort but also in the long-term health of the association's buildings.

Larry Borgen is Sales Manager with Lindstrom Restoration.

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Avoiding Santa's Naughty List:

A Guide to Staying on the Nice List

(and what to do if you get coal in your stocking)

BY KRISTINE SPIEGELBERG NELSON

The holiday season is a time for joy, celebration, and connection, but it can also bring its share of financial strain and stress. Just as Santa's elves depend on a steady flow of resources to keep the toys coming off the line, your HOA relies on timely payments to keep the community running smoothly. These contributions are the lifeblood of the neighborhood, funding everything from routine maintenance and landscaping to essential services and shared amenities. Without them, it becomes much harder to maintain the level of care and attention that residents expect.

Much like Santa's workshop, which requires a continuous supply of materials to fulfill its mission, your HOA needs regular contributions to ensure everything stays on track. As a nonprofit organization made up of neighbors, your Association isn't here to make a profit—its goal is to ensure everyone's home is safe, well-maintained, and winter-ready. But when budgets are tight, late payments or unexpected costs can make it challenging to cover bills, maintain amenities, and plan for the future. Understanding this helps you realize why staying current on your account is crucial for the whole community—think of it as helping Santa keep his sleigh fueled for the season! Below are some tips to help you stay on Santa's Nice List and avoid a lump of coal in your stocking.

Life Happens—Even in the North Pole

Unexpected events, like a surprise snowstorm of expenses or a sudden shift in “reindeer assignments” (job changes, emergencies, or simple oversights), can make it tough to stay current. The key is not to hide under the bed like a misbehaving elf. Reach out early. Your HOA is here to work with you to create a plan that gets your account back on track—no judgment, just solutions. Consider it your very own Santa-approved path back to the “nice list.”

Check Your “Elf-Approved” Auto-Payments

Just as Santa checks his list twice, you should check your automatic payment arrangements to make sure

your assessments are coming out correctly. Each system has its own schedule, and reviewing the terms ensures the right amount is withdrawn at the right time. This helps prevent overdrafts, missed payments, and unnecessary fees—keeping your account as tidy as Santa's workshop shelves.

Watch for Letters from the North Pole

Keep an eye on communications from your Association—it's like Santa sending you a reminder that presents (or important assessment updates) are on the way. Notices about assessment changes let you plan ahead. It also helps everyone understand where funds are going and avoid surprises under the tree. Staying informed helps you budget wisely and keeps your household and community merry and bright.

Keep Tabs on Your Account

Regularly check your bank account for assessment withdrawals. Think of it as checking your Christmas stocking: make sure everything is in order, catch any mistakes early, and prevent small problems from becoming big, Grinch-sized issues. Staying aware keeps your account in good standing and your holiday spirit intact.

Keep Tabs on Your Account

Following HOA rules is essential to maintaining a safe, attractive, and well-functioning community. Rules are designed to protect property values, ensure fairness among neighbors, and prevent conflicts. When homeowners ignore these rules, it can result in violations and fines. Don't end up on the Naughty List because of trash violations, pet issues (we're talking waste here), or unauthorized parking. This is especially so for homeowners who do not occupy their unit and who may be unaware of their occupants' actions that result in fines accruing against their property. With a little planning, open communication, and attention to your “workshop finances,” you can avoid the Naughty List, keep your home merry and

bright, and ensure your community thrives—just like Santa's North Pole, but right in your own backyard.

Got Coal in Your Stocking? Steps to Get Back on the Nice List

Sometimes, despite our best intentions, life delivers a little “coal” in the form of overdue HOA payments. If you find yourself in this situation, don’t despair—there are steps you can take to get back on the nice list and protect your home.

The first step is to communicate. If an attorney has contacted you regarding your delinquent account, get in touch as soon as possible. Ignoring the notices won’t make them disappear—it’s like leaving coal under the tree and hoping it magically turns into presents.

Next, gather your finances and prepare a realistic proposal to get caught up. Think of it as writing your own letter to Santa—lay out what you can manage, and your HOA will often work with you to find a solution. Once a plan is in place, stick to it. Regular, timely payments show good faith and help you move steadily off Santa’s Naughty List. Each payment is a

step closer to peace of mind and financial stability, just like unwrapping a present you’ve been hoping for.

Lastly, assessments and collection costs don’t vanish—they continue to accumulate, much like Jacob Marley’s ghost from holiday tales. These encumbrances remain on your property until resolved, so the sooner you act, the sooner you can lift the burden and enjoy your home without extra financial stress.

By following these steps, you can turn a coal-filled situation into a story with a happy ending. Open communication, proactive planning, and consistent payments will help you restore your account, protect your property, and keep your holiday season—and your community—bright.

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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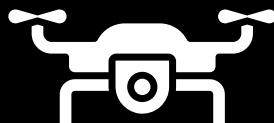


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Get to Know the DEI Committee and Its Members

Led by the one and only Colleen Brown of Associa, the DEI Committee is comprised of industry professionals committed to developing and supporting a wide range of initiatives. We strive to make our industry more accessible, equitable and inclusive to all stakeholders, including management professionals, board members, homeowners and vendor partners. Our efforts are further enhanced by our partnership with CAI-MN's Community Engagement Committee, which is led by Megan Kucz of FirstService.

While DEI can be complex, the Committee's goal is to find growth through a diverse set of people and the value that our differing ideas, knowledge and experiences bring to the table.

What is DEI? Simply put...

Diversity	Recognizing and valuing the differences among people
Equity	Ensuring that everyone has access to the same opportunities and resources
Inclusion	Creating a culture where everyone feels welcome, respected, and can fully participate and contribute.

Historical Context

DEI efforts date back to 1865 during the post-Civil War era when efforts were focused on promoting job training and placement for post-war veterans. Today, DEI groups and organizations support a broad range of people. Often, with the simple mantra of being kind and supporting one another regardless of Age, Religion, Gender Identity, Socioeconomic Status, National Origin, Ethnicity, Sexual Orientation, Race, Disability, Veteran Status or Vocational Experience.

2025 Initiatives

In 2025, the DEI Committee, in collaboration with the Community Outreach Committee, focused on awareness, growing as individuals and as an organization, and celebrating diversity. Initiatives included volunteer opportunities with organizations such as My Very Own Bed and Second Harvest Heartland.

CAI-MN DEI Committee Members

Please take a moment to get to know several members of the DEI Committee and what motivated them to join!

Colleen Brown | Chair | Associa Minnesota

I became the DEI Chair in hopes of making real, tangible change in the communities we live in and serve. I believe growth comes from being uncomfortable at times, and I'm proud to do it alongside my strong, passionate and intelligent committee members. If this is something you're also passionate about, please join us!

Kristine Spiegelberg Nelson | Hellmuth Johnson

I joined the DEI committee to engage with inclusive leaders across the industry and to support the recognition and advancement of professionals from underrepresented backgrounds.

Veronica Perez | FirstService Residential

I joined the DEI Committee because diversity, equity, and inclusion are values I care deeply about, personally and professionally. As a Hispanic woman in leadership, I believe it's important to support efforts that foster representation and belonging in our industry.

Amanda Kelzenberg | SERVPRO

I am passionate and committed to all that DEI stands for. The opportunity to serve our community, promote one another and educate our peers is exciting and necessary. The benefits of working side by side with such talented, caring individuals was an added bonus!

Jessica Nelson | Gavnat Public Insurance Adjusters

I joined the DEI Committee because I believe deeply in CAI's commitment to building more inclusive, equitable communities through diverse perspectives and experiences—an alignment echoed in their DEI statement adopted in August 2021. I wanted to help amplify underrepresented voices and shape policies that foster belonging and broaden opportunity within our industry. Serving on the committee allows me to contribute directly to CAI's vision of stronger, more innovative associations rooted in equity and inclusion.

If you are interested in getting involved with the CAI-MN DEI Committee in 2026, please contact Colleen Brown at colleen.brown@associaminnesota.com.

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Reindeer Games of Thrones:

When HOA Boards Compete Like Santa's Herd

BY MATT DREWES

Introduction: Sleigh Bells and Power Plays

Every December, Santa's reindeer line up, ready to pull the sleigh. But behind that festive facade lies a hierarchy of dominance, subtle nudges, and outright antler locking. Swap the snowy North Pole for nearby suburban cul de sacs, and you may find a similar power struggle: Instead of reindeer games it's a game of the "thrones" (i.e., the board of director positions) in local homeowners associations. Like Santa's herd, HOA boards are less about harmony and more about jockeying for position at the front of the sleigh. And like the characters in the popular TV series, all of the members of your HOA's board of directors are likely to have some complexity to them, but we've all seen some who are conniving and cutthroat while others seek to respect the role and serve the community.

***For those who haven't seen the series and still want to, apologies for the mild spoilers ahead even though the comments are vague enough they shouldn't ruin any plotlines. But also, what are you waiting for? The last episode in the series was released six years ago!*

The Alpha Reindeer: Board Presidents

In every herd, there's a Rudolph — glowing nose, undeniable charisma, and a knack for steering the sleigh. HOA presidents embody this role, graced with the glow of authority. They call meetings, set agendas, and wield the gavel like a candy cane scepter.

But beware the Rudolph who leads less on merit and more by gaining visibility. Do they keep the train (or sleigh) running on time or do they crack the whip on a committee for choosing mailbox paint colors? The alpha reindeer, if they rose to their role in a flurry of loud arguments and contentious intimidation, will find other board members or members of the community who have their eyes on seizing the front of the sleigh, whispering about bylaws and budget allocations, hoping to nudge Rudolph aside. The president's glowing nose may light the way, but it also makes them an easy target for criticism when the HOA's snow removal budget is buried under snow drifts before the end of December.

The board president who seeks to lead for the right reasons (and sometimes reluctantly) faces constant challenges, but is worthy of the support of the other board members and should encourage others to pull the sleigh in the same direction. They will try to learn the interests and needs of the community and build consensus, rather than rule by edict. While there may not be a direct corollary for this in Westeros given the feudal nature of the setting, likely candidates would have been members of the Stark family such as Ned or Sansa, or even Jon Snow. After all, "Winter is coming."

The Prancers and Dancers: Vice Presidents and Secretaries

Behind every Rudolph are the Prancers and Dancers — the vice presidents and secretaries. They may not lead, but those who are in it for the notoriety certainly perform. A plotting vice president is the perennial understudy, rehearsing lines in case Rudolph trips over a snowdrift. A scheming secretary might gyrate through pirouettes when recording minutes and motions, glossing over or omitting important context, or failing to record important events altogether to fit an agenda. Others might be unnecessarily quotidian, ensuring every hoofprint is documented. These characters may care less about power and more about presence. Like reindeer who leap gracefully but never steer, thriving on visibility. They're the ones who remind everyone of last year's vote on shrub height restrictions, their antlers adorned with sticky notes of procedural memory.

Instead, a conscientious vice president is more reticent. They faithfully attend meetings, and offer feedback or constructive commentary as to items before the board. They do serve in the role of president when that person is absent from a meeting, but don't relish the idea and instead act more as conductor, keeping the tempo going and moving the board through the agenda as efficiently as possible. With ideal characteristics such as loyalty, competence, diplomacy, and the ability to advise or step in without overshadowing the leader, a prime example from the world of Game of Thrones is Ser Davos Seaworthy. Tyrion Lannister also matures into a similar role.

A scrupulous secretary is one who prepares a short and plain statement of the matters that came before the board and the outcome of the votes. They retain and should provide an accurate count of vote allocations, registered potential voters, and ensure that the members of the board and the community receive the necessary notices and agendas for upcoming meetings, as well as a means for receiving copies of minutes for meetings that have been concluded. This role isn't glamorous, but the person who fills it well is truly an important member of the team. For Game of Thrones fans, think of them as the Septons and Maesters of the kingdom.

The Comet and Cupid: Treasurers and Rule Enforcers

Then there are the Comets and Cupids — the treasurers and enforcers of HOA rules. Comet, the treasurer, streaks across spreadsheets but might lack the keen eye or attention to detail that the HOA may need to ensure the budget is balanced. Cupid, the enforcer, in the name of tough love issues violation notices with the warmth of a frosty embrace. They are there not to lead the sleigh, but to be a solidifying presence that prevents it from veering off course.

Being a talented treasurer isn't just about calculating dues with the precision of a reindeer navigating rooftops. The right person for the job should ideally have some sound financial literacy and maintain attention to detail, but it's also helpful if they aren't so myopic that they forget to think about planning for the future and the importance of risk management. Sound budgets involve not only reasonable attention to past and reasonably foreseeable future expenses (and income streams from assessments), but also those that can help the board and all members appreciate the importance of conservatively estimating expenses with a reasonable factor for unbudgeted expenses or for the potential of unpaid assessments.

While the enforcement role isn't necessarily a board position, there is often someone in the community who has an unusually strong sense of how the rules should be applied and enforced. Many communities have an enforcement committee, which may review and recommend enforcement actions and might even be the first level for homeowners who want to appeal a violation notice or fine. The chair of such a committee, and hopefully the committee as a whole, should think in terms of fair, consistent and reasonable measures to ensure there isn't disruption or discord in the community.

Together, these two characters should contribute to help keep the herd in line. In the show, Samuel Tarly would have been a good candidate for treasurer. He was scholarly, meticulous, and detail oriented. The enforcer role, when properly served, acts with impartiality, integrity, and diplomacy. Someone reminiscent of Jon Snow or Brienne of Tarth.

Antler Locking: The Politics of Position

Reindeer herds thrive on competition. Antlers clash over issues that are rarely about substance; they're about dominance. Much like reindeer nudging each other for the front spot, misguided HOA members jostle for influence, their egos gleaming brighter than Rudolph's nose.

While issues can arise when deciding on landscaping and snow removal terms and budgets, and whether the community pool should allow floaties, hopefully your HOA boards can rise above petty squabbles. Find (or be) your own Rudolph, who can guide the sleigh even through a foggy Christmas Eve. If you can, then maybe you'll go down in history!

Make Harmony More than a Myth

Holiday lore tells us Santa's reindeer work in perfect harmony, pulling the sleigh with synchronized grace. HOA boards perpetuate a similar myth: that every one of them serves the community selflessly and in complete unanimity. In reality, Santa's herd was rife with rivalry, refusing to let even Rudolph join in their Reindeer Games until he proved his worth.

Make the sense of unity more than a facade. Don't encourage struggles for recognition; share credit eagerly. Avoid singling out just one contributor, volunteer, or board member. And don't make a big show of reining in others' missteps. Help make harmony a reality in your community, and not just a mythical ideal existing among a magical group of reindeer. The Reindeer Games of Thrones may make for timeless songs and dramatic stories, but homeowners are better served by quiet competence rather than bright and flashy leaders, or would-be tyrants.

Matt Drewes is a Partner with DeWitt Law Firm.

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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Where Fair Housing and Community Leadership Meet

BY KAREN MILLER

[This document has been excerpted and updated from a larger piece.]

In the United States, employment and housing laws exist to protect individuals belonging to certain demographic groups known as protected classes.

These classifications protect individuals from discrimination based on race, color, religion, sex, national origin, age, disability, and other crucial categories. I intend to show the connection between protected classes and the concept of reasonable accommodation, necessary adjustments that allow individuals to participate fully and equally in their homes. Understanding these connections between protected classes creates a society that values inclusion and equality.

Under the Fair Housing Act (FHA), the following categories are safeguarded from discrimination:

Race, Color, Religion, Sex, National Origin: These classifications mirror those established under the earlier Title VII addition to the Civil Rights Act, showing how critical equal treatment in housing is.

Familial Status: This protection ensures landlords or homeowner associations cannot discriminate against families with children under 18, pregnant individuals, or those in the process of obtaining legal custody of a child, promoting inclusive housing policies.

Disability: The FHA protects individuals with disabilities, ensuring they can access housing opportunities and necessary adjustments. Many state and local laws enhance these protections by incorporating additional classes such as marital status, sexual orientation, and source of income, fortifying individuals' rights in housing situations.

The Americans with Disabilities Act, which affects public places such as common areas in an HOA, defines reasonable accommodations as modifications or adjustments to the environment that empower individuals with disabilities to access and use community facilities safely, independently, and with dignity.

Under the Fair Housing Act, reasonable accommodation is defined as a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary to allow a person with a disability to have an equal opportunity to use and enjoy a dwelling, including common areas.

Under the Fair Housing Act, requests for adjustments to policies, practices, or physical structures that enable equal access and enjoyment of housing may be considered reasonable.

For example, allowing service and emotional support animals despite a "No Pets" policy is an accommodation allowing animals that assist individuals with disabilities, overriding any existing "no pets" policies. Modifications to physical structures with things such as ramps, grab bars, or assistive doors ensure accessibility for individuals with mobility limitations. While accommodation is required, they must be reasonable and should not fundamentally alter the nature of the housing. In some instances, such as physical modifications to the property, the cost may be assessed to the individual requesting the modification.

The Department of Housing and Urban Development (HUD) oversees the enforcement of housing discrimination laws. HUD is charged with enforcing the Fair Housing Act and rigorously investigating allegations of discrimination in housing practices. HUD allows individuals to file complaints, which can lead to comprehensive investigations and appropriate resolutions.

One of the more complex challenges for protected classes and reasonable accommodations is balancing the rights of individuals with the needs of the association. Boards may occasionally resist providing requested accommodation due to concerns about cost, or modifications that could disrupt the property's integrity or operational policies. Board members facing these concerns are encouraged to seek legal counsel to ensure they are acting in compliance with current laws.

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Current and emerging issues include expanding the definition of disability. As society's expectations evolve, the understanding of disability has broadened. Increased awareness of social justice issues has led to the reevaluation of protected classes and reasonable accommodations policies, sparking many discussions about the importance of diversity and inclusion. HOAs must understand their rights and responsibilities under these laws. Failure to comply can lead to negative outcomes that affect everyone in the community.

Residents who feel discriminated against because the HOA fails to comply with the Fair Housing requirements may file complaints with the U.S. Department of Housing and Urban Development (HUD) and may also pursue legal action. This could lead to costly lawsuits, legal fees for the HOA, and potential damages awarded to the complainants. Additional and sometimes costly settlement actions, fines, and mandatory compliance requirements may be imposed on the association. An HOA may face backlash from the community and in a worst-case scenario, the media, resulting in negative publicity.



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This can harm the HOA's reputation and potentially decrease property values, as potential buyers might steer clear of a community viewed as discriminatory.

In conclusion, understanding protected classes and reasonable accommodations is essential to navigating the intricate web of employment and housing law in the United States. These accommodations, when thoughtfully employed, empower individuals within protected classes to access opportunities fully.

Karen Miller, CMCA, is a Community Manager.

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