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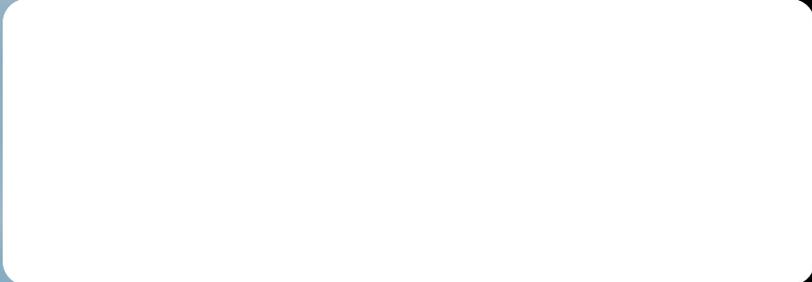
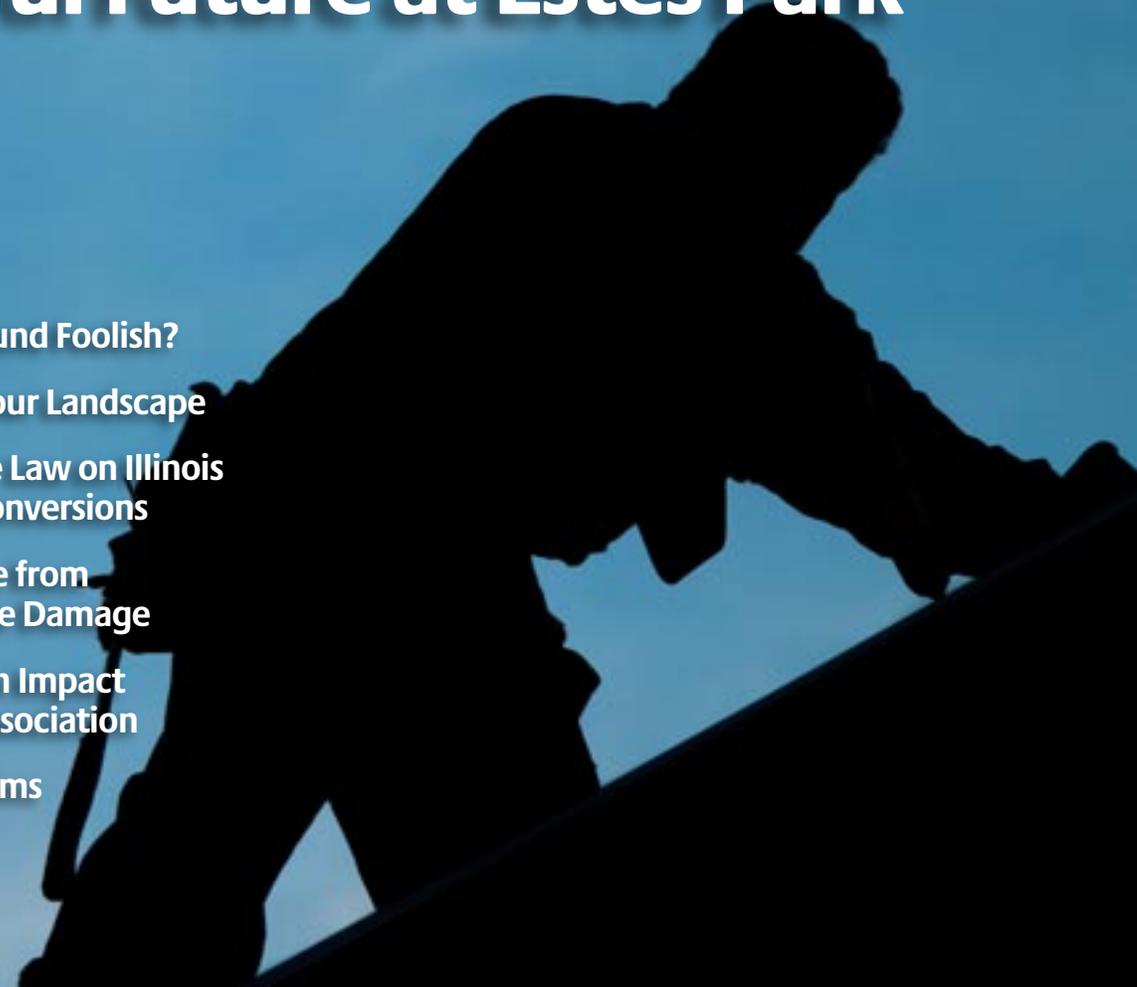
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Project Contractor:
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Project Manager:
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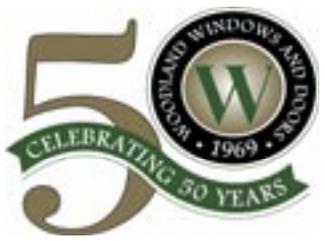
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Funding Reserves to Plan for a Successful Future at Estes Park

Nestled in a quaint little neighborhood in Naperville, Illinois, Estes Park HOA poses a beautiful 32 building, 157-unit Townhome Community.

In 2016, the Association was led by a 3-person board of directors, 2 of which still serve the community today. As the board navigated Estes Park HOA toward this regime's first capital project, numerous hours were volunteered to carefully consider every single detail of the then upcoming project. Not only did the board properly vet the business partners proposing to do the work, they also carefully calculated, discussed and planned for the HOA's future!

Funding Roof Replacement Project

Of course, an ideal situation for Estes Park HOA would have been to not have to take a loan out for their 2016-2017 roof replacements.

However, at the time, and after many discussions with the association's attorney, Robert Prince of Cervantes Chatt & Prince, and the association's lending institute, the Estes Park Board of Directors decided to take out a line of credit loan for \$500,000. The term of the loan was to go through 5 years from the date the line of credit was closed, which happened to be June 2017.

In May 2016, the board embarked on their plans to replace all 32 building's roofs. At the time, the Association held about \$85,000 in their operating account and about \$500,000 in their reserve accounts. After interviewing the business partners (vendors) and considering their respective proposals, the Board chose the partner (vendor) they felt best fit their desires

and needs. The proposed amount to replace the roofs was right around \$700,000.

The Board calculated all their financial options. Based on having \$500,000 in their reserves and the \$700,000 roof replacement cost, the Board decided it was best to take out a 5-year, \$500,000 line of credit loan. The Board of Directors main consideration resulting in their informed decision to take out the line of credit loan was to make absolute certain their reserve funds were not depleted in the process of paying for the completion of the roof replacements. Estes Park HOA Board President, Wayne Myers indicated he first ran for the Board of Directors because the president at the time had voiced concerns with not being able to find board members willing to volunteer time in order to get necessary work completed. Wayne stated, "I got on the Board to help get some of this stuff done! I quickly realized how much volunteer

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Reserve Studies are a key to successful planning for upcoming work and how to properly fund for the work.



Nestled in a quaint little neighborhood in Naperville, Illinois, Estes Park HOA poses a beautiful 32 building, 157-unit Townhome Community.

time was needed in order to get large projects underway. I pride myself in making sure that the board members in our community do not come in with an agenda of their own. Everything has to be transparent and we always must do the right thing for all of our Owners and for the values of their homes. I am happy with the progress of our community and I look forward to moving forward with siding replacement in the near future, while still keeping our financials in mind. Part of our planning was to make every effort to pay our roofing loan off early, in attempts to start rebuilding our reserves for the upcoming siding work. I think we've done a pretty good job staying the course in making sure we met that goal!"

Planning for the Future

Move ahead to June 2017. Now, that all 32 buildings had new roofs, the line of credit loan for \$500,000 was closed with scheduled payments to be made monthly for 5 years. In September of 2019, the line of credit loan was paid in full, just 26 months into the 60-month loan. By paying the association's loan off in less than half of the term, Estes Park HOA saved thousands of dollars in interest, which is going to aid in their next capital project, siding replacement of all 32 buildings.

Following Reserve Study

Right from the time of Estes Park's planning of the 2016-2017 roof replacement work, the Board already discussed and envisioned the siding replacements and how to plan funding for the future project. One of the tools that aided the Board in financial planning for the upcoming siding replacement work, on the heels of completing the roof replacement work, was the reserve study report completed by Waldman Engineering. The report itself estimated the community's siding to have a useful life through 2026, with an estimated

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replacement cost to be somewhere in the ballpark of \$1,100,000.

Funding Capital Reserve Account

The Board, through careful financial planning and with guidance provided by their Community Association Manager, is ready to take the next step in enhancing their community's curb appeal and increasing the value of their homes. Through continued efforts to increase their annual reserve account contributions, Estes Park HOA currently has \$900,000 in total assets. That's roughly \$315,000 more than their total assets were in 2016, just prior to their roof replacements. While successfully building the Association's reserves, the Estes Park HOA Board of Directors, led by President Wayne Myers, has worked diligently in making sure their owners would not have to face any special assessments. In addition to avoiding any special assessments, somehow the Boards' careful planning and budgeting has allowed the Association's monthly assessments to remain low. Especially for a beautiful town home association located in Naperville, Illinois. In fact, the 2022 monthly



*"I pride myself in making sure that the board members in our community do not come in with an agenda of their own. Everything has to be transparent and we always must do the right thing for all of our Owners and for the values of their homes."
Estes Park HOA Board President, Wayne Myers*

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assessment amount for all Estes Park homeowners is just \$225 per month. The current \$225/month assessment rate is only \$6.97 more per month than the 2017 rate of \$218.03/month.

This year alone, Estes Park HOA is contributing \$170,000 of their \$425,000 in assessments to their reserve accounts, as budgeted. That's 40% of their assessments going into their reserves, which is 30% greater than most industry experts suggest to contribute on an annual basis.

Siding Replacement Project Plans

At the time of this writing, the Board is in possession of 4 proposals to replace all of the building's siding. With ever increasing material costs, the Association is considering signing a contract this Fall for somewhere in the neighborhood of \$1,000,000, about \$100,000 less than the reserve study conducted in 2018 estimated. Then again, the reserve study estimated the \$1,100,000 projected cost in siding replacements was for doing the work in 2026. By 2026, it is very conceivable the \$1,000,000 current

proposed cost for siding replacement may very well increase to \$1,100,000 with seemingly never ending increases for materials. Although we cannot know exactly what the cost will be in 2026, the projection estimated by the reserve study conducted in 2018 shows just how important it is for associations to have and use a reserve study in successfully planning for the community's future! Wayne Myers said, "Reserve Studies are a key to successful planning for upcoming work and how to properly fund for the work. It is amazing to see how accurate the reserve study's estimated amount of the siding replacement is to the actual proposals we recently received. At the end of the day, I just want to see to it that all the work done in Estes Park HOA has an impact on increasing the values of our owners' homes. I'm looking forward to possibly retiring as a board member at Estes Park HOA, once the Board successfully replaces the siding and I hope to have the chance to help 'groom' and guide our HOA's next president."

Successful Planning

In reaching for the finish line of the 2 largest capital replacement projects this Estes Park Board of Directors will ever endure, the Association would more than likely be able to pay the estimated \$1,100,000 for siding replacement in 2026 without the need for a loan. However, as mentioned earlier, the economy and inflation rates may lead to the Association replacing the siding sooner, even if another small line of credit loan is needed. Either way the Board chooses to proceed, they will have successfully planned for the future of their community and owners. Estes Park HOA can then continue to build their reserves in planning for their next major capital replacement project, which will be driveway replacements, many years down the road.

"The Estes Park HOA Board of Directors has done a commendable job in carrying out their fiduciary duties, in serving their community as volunteers and in showing respect and compassion to their residents, adds Kimberly Sutherland, Senior Vice President – RealManage Illinois. She continued, "We are proud that the community has put their continued trust in our company's property management services. The Board of Directors has been great in terms of openly communicating any concerns for the community and thoughtfully considering all options presented by our team. Best of luck in getting to that finish line!"



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By Matt Johnson, PE, CEM, LEED AP – Elara Engineering

The Future of Decarbonization in Chicago

With buildings responsible for approximately 40% of CO₂ emissions globally¹, reducing the greenhouse gas (GHG) emissions of buildings has become a focus for government efforts (State, Local, & Municipal) to address the impacts of climate change. Over the next several decades, as policy makers and regulators continue to increase efforts to require decarbonization and electrification through increasingly stringent code and building performance standards, a proactive approach to address decarbonization will be necessary for building owners and managers to be ready for these changes.

A plan to address building decarbonization can reduce building emissions while providing comfort to building occupants, decreasing operational costs and creating more resiliency in building systems. Additionally, according to a study by the U.S. Department of Energy², high performing buildings demand higher rental rates and have higher occupancy rates; and resulting in increased sale prices.

In 2021, The City of Chicago convened the Building Decarbonization Working Group, a consortium of industry professionals tasked with providing the City of Chicago recommendations regarding building decarbonization. Recommendations are expected in 2022,

signaling the next step in local decarbonization efforts. With this in mind, building owners and managers should evaluate their buildings now to add value to their properties and to avoid potential future fees or special assessments related to likely decarbonization laws.

Decarbonization and Electrification:

Decarbonization refers to the reduction of greenhouse gas (GHG) emissions in the manufacturing/transportation of building materials, building construction, building operation, and building end-of-life cycle. The GHG emissions associated with the manufacturing/transportation of building materials,

building construction, and end-of life are commonly referred to as Embodied Carbon. The GHG emissions associated with operating and maintaining a building are commonly referred to as Operational Carbon. Operational Carbon will be the focus of the decarbonization laws discussed in this article. GHG emissions are measured in CO₂ equivalent (CO₂e). CO₂e is a common unit that describes the equivalent amount of CO₂ that a metric ton of a given GHG would emit.

Electrification is commonly discussed when talking about decarbonization. Electrification refers to the conversion of onsite natural gas or fuel fired equipment to electric equipment. Although electrification is a key component of decarbonization, they are not the same. Successfully reducing emissions through electrification will depend on how much the grid relies on carbon to generate electricity. Grids that rely more on natural gas or coal will have a high CO₂e value whereas a grid that contains only renewable energy will have a CO₂e value of zero. Thus, a building can fully electrify its heating, cooling, and ventilation systems but still have

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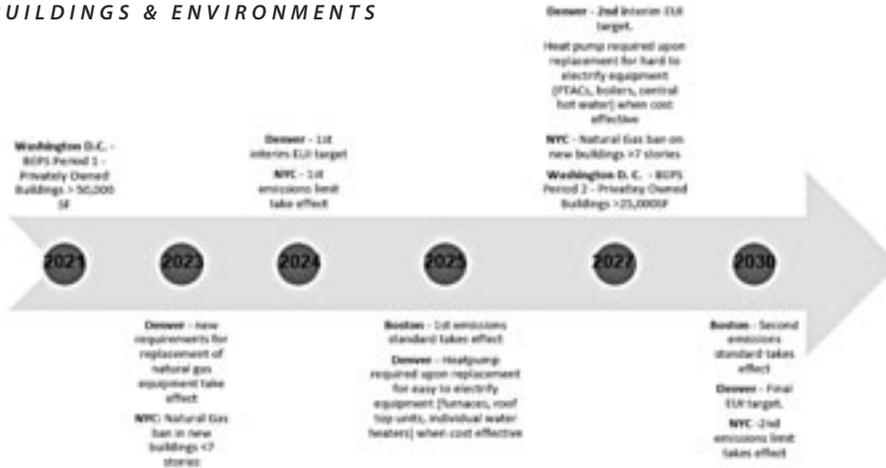
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Decarbonization and Electrification Timelines for Boston, Denver, New York City, and Washington D.C.

carbon emissions associated with operating on a particular electricity grid. For this reason, Decarbonization and Electrification efforts across state, local, and municipal levels are commonly paired with reducing and removing natural gas, coal, and/or other fuels from the electricity grid.

Decarbonization in Other US Cities

The Intergovernmental Panel for Climate Change (IPCC) has issued several reports on the state of climate change and the actions needed to limit global warming to 1.5 degrees Celsius. In 2015, The Paris Agreement, a legally binding international treaty on climate change,

committed 196 Parties – including the United States -- to limit global warming to 1.5 degrees Celsius by mid-century or 2050. With climate action stalled at the Federal level, many municipalities have nonetheless committed to the Paris Climate Agreement and have begun creating Climate Action Plans to address global warming through various measures including decarbonization and electrification³. For example, Boston, Denver, New York City, and Washington D.C., have all enacted new laws requiring energy reduction, decarbonization, and in some cases electrification, while many other cities are in the process of passing similar laws. Below are a few highlights of the decarbonization laws of the

cities just mentioned.

Boston » BERDO 2.0 (Building Emissions Reduction and Disclosure)⁴ – Boston’s BERDO law requires all buildings with 20,000 square feet or more to adhere to a series of emissions targets beginning in 2025 and leading to zero carbon emissions in 2050. Penalties range from \$150-300/day for reporting failures and \$300-\$1,000/day for emissions failures.

Denver » Energize Denver⁵ – This bill establishes energy use intensity (EUI) limits, typically measured as (kbtu/sq.ft/year), that seek 30% total energy savings across all building types greater than 25,000 square feet in Denver by 2030. Included in this bill are timelines to electrify building components. Energy performance targets are set for 2024, 2027, and 2030. Electrification requirements begin as early as 2025.

New York » Local Law 97 (LL97)⁶ – LL97 sets emissions limits that become more stringent in 5-year periods starting in 2024 for buildings greater than 25,000 square feet. Financial penalties for buildings that do not meet the emissions limits are \$268 per metric ton (1000kg of CO2e) out of compliance.

Local Law 154 (LL154) – LL154 bans natural gas in new buildings (<7 stories) beginning in December 2023 and new buildings (>7 stories) beginning in 2027.

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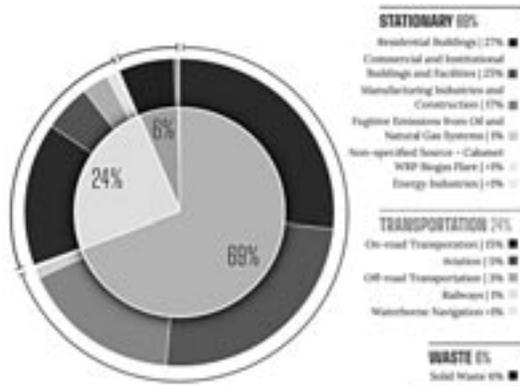
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Chicago's Green House Gas Emissions Profile

Washington D.C. » The Clean and Affordable Energy Act⁷ – New building energy performance standards (BEPS) will have buildings meet one of several compliance pathways to reduce source EUI and/or reduce energy use of its buildings. Three reporting periods, that update every 6 years beginning in 2021, will be utilized and will expand from buildings over 50,000 square feet in BEPS Period 1 down to buildings over 10,000 square feet in BEPS Period 3.

Decarbonization in Chicago

In 2022, Chicago released their Climate Action Plan (CAP)⁸. Chicago's plan is to reduce GHG emissions by 62% when compared to 2017 levels. Currently, buildings account for approximately 70% of total citywide emissions. The Chicago CAP states "building decarbonization provides the greatest opportunity to reduce the city's emissions." Two strategies relevant to this article are to retrofit and improve existing buildings and enable electrification.

For retrofitting existing buildings, the Chicago CAP includes:

- Retrofit residential buildings with 4 or fewer units: 20% by 2030 and 50% by 2040 prioritizing low-or moderate-income households
- Retrofit 20% of all 5+ story buildings by 2030
- Retrofit 20% of total industrial buildings by 2030
- Retrofit 90% of total City-owned and sister agency-owned buildings by 2035
- Retrofit 20% of total commercial buildings by 2035

For electrification, the Chicago CAP includes:

- Enacting policies that support electrified renovations and new construction by 2023
- Electrify 30% of total existing residential buildings by 2035
- Electrify 20% of total existing industrial buildings by 2035
- Electrify 10% of total existing commercial buildings by 2035
- Electrify 90% of total existing City-owned buildings by 2035
- Enable net-zero-carbon construction by 2040

As mentioned previously, Decarbonization laws are commonly paired with laws that require the removal of natural gas, coal, and other fuels from the electricity grid. It is important to note that in 2021, Illinois passed the Climate and Equitable Jobs Act (CEJA)⁹. This act will require the electricity grid in Illinois to contain 50% renewables by 2040 and to be 100% carbon free by 2045. These requirements will be critical for buildings to achieve decarbonization through electrification efforts.

As previously mentioned, the City of Chicago convened the Building Decarbonization Working Group in 2021¹⁰ to develop strategic building

decarbonization recommendations with a report expected in 2022. Historically, because Chicago has followed closely in New York City's footsteps when it comes to building performance standards, it is reasonable to expect that over the next several years, Chicago will adopt decarbonization guidelines similar to those of New York City's.

Therefore, due to nearly certain future decarbonization and electrification requirements for buildings within the City of Chicago, additional planning and considerations should be taken by building owners and managers to meet new emissions limits and to avoid any

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associated financial penalties. To provide some context for possible monetary impacts of non-compliance, the table below shows the impacts of NYC's LL 97 emissions limits on a typical 1960's era Chicago condominium if specified reduction targets are not achieved by 2030.

By comparing LL97 emissions limits to a typical Chicago high rise condominium, it is clear that the financial penalty for failing to meet the emissions limits as defined in LL97 by 2030 can be significant. Due to the relatively large volatility in material, equipment and labor pricing amid the current global supply chain crisis, early planning is critical to design, bid, and implement projects ahead of expected compliance deadlines. Fortunately, there are clear steps building owners and managers can take to prepare for and mitigate any potential penalties while improving the value of the building and spreading out the costs of compliance.

How can building owners and managers prepare now?

Preparing for building decarbonization now can help building owners and managers mitigate costs and risks associated with decarbonization requirements adopted by government agencies. Benchmarking, energy audits, and proper budgeting will all play important roles to ensure buildings are prepared.

Benchmarking is required in Chicago and Evanston in Illinois. Benchmarking requires yearly submission of a building's energy and/or water use to the municipality (commonly through EPA's Portfolio Manager tool) to compare a building's performance with similar buildings. A critical first step for decarbonization is to understand a building's current performance as measured by EUI or other performance metrics obtained through benchmarking.

The next step building owners and managers should do to prepare for decarbonization is to create or update building master plan documents. An existing energy audit or master plan can be quickly updated to account for decarbonization and to prioritize measures to meet emissions targets. Additionally, upcoming reserve expenditures and scheduled equipment replacements should be re-evaluated to determine the impact of potential decarbonization and electrification ordinances.

If a building does not have an energy audit or master plan, they should have an Energy Audit performed by a Qualified Individual or firm. A building Energy Audit will inform an effective Strategic Master Plan that centers on specific objectives identified by Ownership in collaboration with their engineering team that focuses on sustaining the systems serving the building, supporting their function for a defined set of years, and reducing operational and

energy costs for all stakeholders. Improving building operation, comfort, and energy efficiency should be the long-term goal of the Strategic Master Plan. Additionally, decarbonization and electrification should be addressed with both short-term and long-term goals to ensure that a building can practically prepare for building decarbonization requirements that are likely to be enacted.

The Strategic Master Plan should include recommendations and budgetary estimates for critical needs, energy conservation measures, and future considerations. With decarbonization and electrification requirements increasing around the United States, the recommendations below should be prioritized by critical needs as well as local requirements. Replacements and retrofits should consider emissions impacts to account for future building performance.

Recommended Actions for Critical Needs

Recommended Actions for Critical Needs typically address essential needs of the building and are driven primarily by occupant comfort and equipment reliability. Measures identified under this category often are vital to sustain the systems and infrastructure serving the building and therefore, take the highest priority. For example, replacement of a central heating or cooling plant operating beyond its expected service life is a common measure included under

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NYC LL97 Calculation	
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ton CO2e (kBtu nat gas)	1,177.45
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Building Type (NYC)	
2024 Emissions limit (ton CO2e)	1,518.75
Current Building Emissions (ton CO2e)	1,296.12
2024 Result	Compliant
2030 Limit (ton CO2e)	915.75
2030 Result	Not Compliant
2030 Penalty	\$101,938.69

Impact of NYC LL 97 on an Example Chicago Building¹

¹For these calculations, the 2030 GHG coefficients are not yet published in LL97 so the 2024 GHG coefficients were applied. It is expected that the 2030 GHG coefficients for electricity will be lower as decarbonization of the electricity grid in New York advances, potentially lowering financial penalties presented.

this category as the risk of failure is high and could result in a substantial service interruption to building occupants.

Energy and Water Conservation Measures

Energy and Water Conservation Measures are primarily based on reducing energy and water usage, enhancing equipment performance, and minimizing carbon footprint. Examples for this category include implementing demand-controlled ventilation, variable speed operation, and smart controls and economizers for “free” winter cooling.

Future Considerations

Future Considerations typically include measures that are not vital to sustain the building systems and infrastructure but, can be implemented to further improve operational performance of the building. For example, improving changeover time of a dual tempera-

ture system is a measure that can be included under this category to increase operational flexibility during shoulder months.

Conclusion

Although decarbonization and electrification codes and standards are becoming common and increasingly stringent, building owners and managers can prepare today with early strategic planning through benchmarking, energy audits, and proper budgeting. Strategic Master Plans should be updated or created with the added goal of evaluating decarbonization and building emissions in the short-term and long-term and to serve as a focused road map for building operations despite inevitable changes in building performance standards over time. The Strategic Master Plan’s initial cost is often realized in savings in a short period of time once projects identified within the master plan are implemented. 🍃

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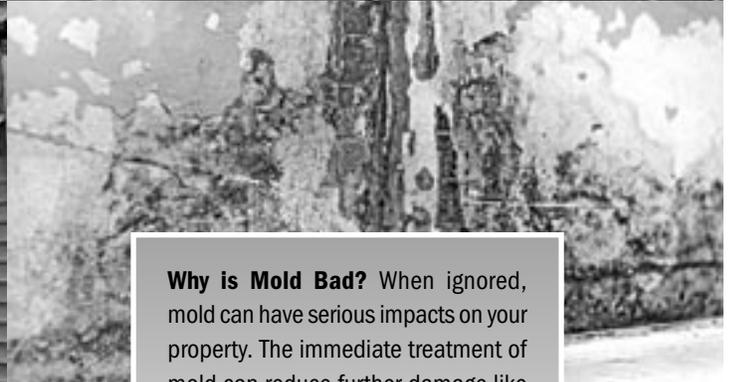
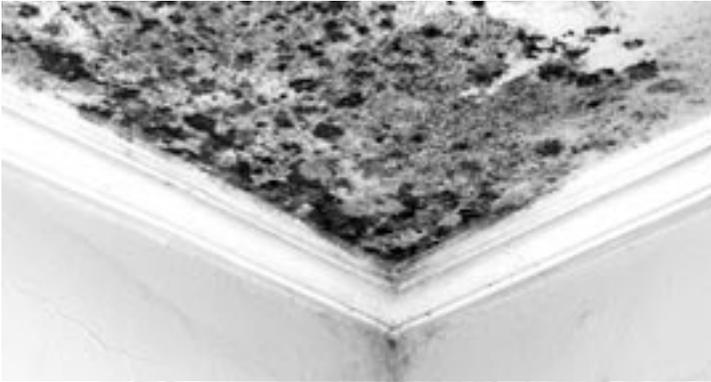
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By Salvatore Sciacca – Chicago Property Services

Proactive Thinking: A Penny Wise or Pound Foolish?

LIFE SAFETY EQUIPMENT CAN SAVE LIVES

Now that community living has become mainstream and better understood by the general public, it is more essential than ever for the board of directors and the management company to run the operations of the association in a proactive manner. Of course, the term proactive could mean many different things to many different people. Proactive could mean ensuring that the building insurance gets paid so that it does not get cancelled or it could mean that the homeowners are sent an email reminding them to keep their heat above 55 degrees when leaving for their winter home in Florida. It could also mean that the management company reminds the board to set the next board meeting date and time at the end of

each board meeting to proactively schedule the next board meeting. Of course, an even more proactive approach would be to request the board to schedule all the board meetings for the calendar year at the end of the prior calendar year.

But what about components the building life safety systems such as smoke alarms and fire extinguishers? Or what about door closers, locks, lighting sensors, battery backup lighting and water spigot shutoffs? Does it make sense for the association to take a proactive approach for these items? Or should the association let these items fail and then repair or replace them as necessary?

Proactive Versus Reactive Approach

The book “Zen and the Art of Motorcycle Maintenance” by Robert M. Pirsig is a great example of the pros and cons of proactive versus reactive maintenance. In this book, the author compared two motorcycle owners who were referred to as a “romanticist” and “classical”. The “romantic” owner chose to not maintain his expensive motorcycle and took a “hope for the best” attitude. He didn’t want to know about the details of how the motorcycle worked and wanted to simply enjoy the ride. Not surprisingly, when his bike broke down, the romanticist became quite frustrated and had to rely on expensive reactive maintenance and mechanics to fix the motorcycle.

On the flip side, the “classical” motorcycle owner who owned an older and much less



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expensive motorcycle, took a very detailed and proactive approach to maintaining his motorcycle. His motorcycle was always well maintained and had very few unexpected mechanical failures. Although this approach required an investment in time and effort, the “classicist” enjoyed getting to know the inner workings of the motorcycle and truly enjoyed this symbiotic approach.

Similarly, when it comes to community association fire & life safety systems, the same two options apply. You can take a hands-off or reactive approach and close your eyes and hope for the best or you can take the time to understand your building’s life safety systems and develop a proactive maintenance program that will check the systems that are designed to keep the homeowners safe and comfortable while ensuring the systems are there and ready to activate in the event of a life safety or fire emergency.

Smoke Alarms & Fire Extinguishers

For example, you can install smoke alarms that require battery changes every 6 months or you can install a smoke alarm with a sealed 10-year life battery. Regardless of which one you install, they should be tested on a regular basis to ensure they are working. For larger buildings, they should be tested monthly and for smaller buildings every 3 to 6 months. It goes without saying that smoke alarms save lives and to not check them on a regular basis is just a really BAD idea. Fire extinguishers are also items that should be checked proactively. They should be inspected and certified by a qualified fire safety company on an annual basis and should be visually inspected on a more frequent basis. As an example, one of our buildings had a fire inside one of the units due to a malfunctioning dryer and the homeowner went out into the hallway, grabbed one of the fire extinguishers and used it to suppress the fire. What if this association had not taken a proactive approach and had their fire extinguishers inspected and certified?

Back-Up Lighting

Battery backup lighting is another system that is often overlooked. These systems are designed to activate and illuminate stairwells and hallways in the event there is a power outage. However, the battery inside the unit typically lasts about 2 years and if you don’t check it regularly and/or replace the battery once it fails, the system will stop working. This may result in accidental homeowner injuries the next time there is a power outage and an

evacuation as the stairwells and hallways could be pitch black.

Door Closers & Door Locks

Checking door closers and door locks is another classic example of the benefits of preventative maintenance. You can wait for the door knobs and door handles to fall off and wait for an emergency call from a homeowner saying that they can’t open the door and get inside the building or you can have a technician go around the association on a regular basis and inspect

and tighten all loose door handles and door locks. Similarly, you can wait for door closers to slam doors shut or keep doors open as temperatures rise and fall or you can periodically adjust them to take into account effects of the changing seasons before homeowners file a complaint.

Penny or a Pound?

In the end, what approach do you want to take? Classicist or Romanticist? Do you want to spend a penny or a pound? The choice is up to you. 🍀

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While the health concerns of Covid-19 are still very serious, the spring, summer and early fall seasons have been dominated more by the non-health related impact of the covid-19 pandemic on our lives such as inflation, supply chain disruptions and labor shortages. Although inflation seems to have peaked and gasoline as well as some building supplies and material prices have come down somewhat, increased costs, labor shortages as well as a lack of availability of some items continue to affect our normal purchasing processes. Hopefully we will see some relief in these areas in the near future. Of course, we know that there is greater spread of Covid-19 when we are at indoor settings so we should all be prepared and cautious as the cold weather seasons approach and we head back indoors for many activities.

Our cover story for this issue of CBE profiles Estes Park HOA, a community association in Naperville that has done an exemplary job of funding their capital reserve account to pay for necessary property improvements. You can read about how they successfully completed the installation of new roofs on all their buildings and are making plans to undertake a major siding replacement project.

As policy makers and regulators continue to increase efforts to require decarbonization and electrification through increasingly stringent code and building performance standards, a proactive approach to address decarbonization will be necessary for building owners and managers to be ready for these changes. Our second story offers some great information on climate change action plans in Chicago and across the country as well as showing how benchmarking, energy audits, and proper budgeting will all play important roles to ensure your building(s) are prepared.

This issue offers several articles that address building maintenance concerns. Information and advice on two cold weather issues of winter damage to concrete and roof structures can be found along with an article on the importance of proactive thinking on your building's life safety equipment & systems.

The trend of deconverting existing condominium buildings (to rental apartments) continues throughout the Chicago area. We have a legal update article on how new case law impacts Illinois condominium deconversions.

Our regular feature on the weather and your landscape also serves as our The Landscape Buyer column article in this issue. This article provides a recap of how the recent past weather is affecting your outdoor landscape and a forecast of general weather conditions for the coming seasons.

We will continue to explore other relevant building management trends, challenges and initiatives in coming issues of CBE. If you have an idea or story to share, please let us know.

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by James A. Fizzell

The Weather and Your Landscape

This has been a very interesting summer so far. According to the crop reports, and the drought indicators, things could not be better here in Chicagoland and the environs. While things have been a little dry, we are not in a drought, and we have escaped the floods terrorizing downstate communities.

The crop reports say unless something untoward happens between now and when the crops are in the bin, the corn in the eastern half of the corn belt is about to set a record for production. The western part of the corn belt is still in the throes of a drought, the result of the on-going La Nina.

La Nina Persists

Wasn't that thing supposed to be over last year? La Nina does persist, and from all indications it will continue to the end of 2022.

La Nina is the cold phase of the El Nino Southern Oscillation. El Nino is the warm phase and more commonly known because of the publicity surrounding severe winter weather in the past,

The La Nina is a cooling of the Eastern Pacific Ocean that affects the upper air circulation. It changes the paths of the jet streams that carry the weather systems. The effects of the La Nina are felt all over the world, and especially in North America.

La Nina summers are generally warm, dry, and quite variable in the Midwest. Winters are mild and dry. Extended temperature extremes, high or low, are not common. However, the effects of La Ninas are not always predictable because they in turn are affected by other oceanic currents, the Pacific Decadal Oscillation presently in the cool phase, and other atmospheric phenomena such as the North Atlantic Oscillation. Some of these change on short cycles where-as the decadal oscillations change over long periods of decades or more.

Each of these has an effect on the others, and when all are aligned for one kind of weather, it may be excessively severe, hot or cold. Professional meteorologists take these into consideration as well.

Seasonal Weather Recap

The weather this year has been fairly typical of a La Nina. The winter was relatively mild with no extended frigid spells and temperatures falling below zero at our site on only two occasions. Snowfall added up to 45 inches in many episodes of small amounts that did not last long. Much of the winter was open.

Spring turned out cool and wet. Temperatures averaged below normal, but there were a few hot days as well. The high on June 21 was 99 degrees. Total rainfall for the period was well above normal and planting of ornamentals as well as field crops was delayed. Nearly two feet of rain was recorded in our rain gauges by the end of June. Even more fell in other areas. Temperatures in the 90s accompanied by drying, allowed most of the planting to be completed by mid-June.

As mid-summer approached, temperatures were predicted to be hot, but the hot days were limited to a few at time and no prolonged heat waves were on the horizon. So far rainfall was sufficient for most plantings reducing the need for watering. Sites with automatic irrigation seemed to be operating on the prescribed schedules.

Rainfall continued adequate if not excessive as severe flooding caused extensive damage where communities were hit by isolated but extremely

severe rains. So called "training" occurred where series of thunder storms lined up to pummel the same area over and over for hours. Stupendous amounts of rain, as much as a foot or more, fell on these places in less than a day.

These events are hard to imagine for those in nearby communities where the sun was shining and no rain fell. This is characteristic of these isolated, pop-up storms.

Impact on Landscape Plants & Care

While the cool, wet spring made life difficult for people trying to get the spring cleanups done or getting plantings started, it was great for things already in the ground. Trees leafed out heavily and about on time. Flowering was delayed on many flowering trees and shrubs, but the cool weather kept the blooms in good shape for an extended time. There were no extremely hot days or storms to knock them off.

Maples Have Been Challenged

An exception to the heavy leafing out was the trees and shrubs that have suffered from weather problems in the past few seasons. Maples, and especially silver maples, are having trouble. We see many that are dying back from the tops, leafing out late and sparsely. Some of this is due to winter drought.

Dieback of hard maples is often due to Verticillium wilt, a vascular disease, or more commonly to collar rot. Collar rot begins with injury to the trunk of a tree, often by mower damage, progressively girdling and eventually killing the tree.

Often, we see these symptoms in trees with exceptionally heavy seed loads. That, too, can be an indication that the tree is in trouble. Trunk damage from sudden freezing following a mild fall, or the above-mentioned collar rot, interrupts the return of the sugars from the tree tops to the roots. The accumulation of the sugar in the upper parts of the tree signals to it that there is an excess

of carbohydrate in the top and the response is to bloom heavily and make a huge seed load.

Less Weeds & Pests This Season

Turfgrass has been good, even lawns without irrigation, because of the little bits of timely moisture. Weed controls were very effective when applied in a timely manner.

An unexpected response to the weather has been the almost complete absence of insects. Mosquitoes have not been problematic. Japanese beetles made a short appearance and soon disappeared. Other common pests, aphids, mites, etc., have not shown up. It is too early for grubs, but after the lack of Japanese beetles, there may not be many of them either.

With the season so benevolent so far, it is helpful to look ahead to see whether it can be expected to remain so, or if precautions need to be taken to prepare for less favorable weather ahead.

To get his thoughts on the remaining summer, the fall, and hints as to what the winter may hold in store for us, we took advantage of our professional meteorological guru, Greg Soulje. Greg has been a contributor to this column for many years. His expertise is obvious from looking at previous prognostications and the outcomes. It is uncanny how close his predictions come to the actual weather that follows.

Late Summer & Fall Weather Forecast

According to Greg, the La Nina, in an unusual three-peat, is still strongly in effect. The heat dome that was over this part of the country in early August has retrograded west and we are in a “troughing” situation with predominately northwest jet stream winds for the remainder of the summer, and possibly through September and October.

Temperatures will be moderate, mostly in the 70s and 80s, but with wide temperature variations. Some spurts of cold can be expected to ride along the northwest jet stream from the Canadian prairie provinces bringing the possibility of an early frost in late September or early October.

According to Soulje, rainfall will be sub-average. It will be late Autumn before much moisture is expected. Fall generally will be warm and dry until the end of November, he says.

Exceptions to this may be due to late tropical systems that could develop in the Gulf of Mexico, traveling up the Mississippi Valley, and bringing fronts with moisture and a cold snap. The tropics have been active off the African coast but as yet, no systems have developed approaching the mainland of the US. According to Soulje, it’s probably a good idea to keep an eye on the

Tropics for initiating events that could precipitate an early cold snap here.

Winter Outlook

Following the mild, dry, fall, good moisture in the form of early winter rains can be anticipated.

After the Holidays, the rapidly diminishing La Nana, will bring a quick conclusion to the mild fall, and will bring a robust early winter. Expect frequent snow and cold temperatures. It will be an old-fashioned Chicagoland winter, Soulje concludes.

As usual, we checked with the US Weather service for their prognostication. They expect a rapid change from warm and dry, to a wet winter with temperatures at the normal seasonal levels. The Old Farmer’s Almanac predicts winter to be unreasonably cold and snowy.

Landscape Strategies

With these suggestions as to the weather for the next several months, some strategies can be implemented to prepare our plantings to cope with it.

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The fall planting period may be extended. That means a longer planting season, but make sure there is time after things are planted for them to become established. When winter hits it may be sudden and severe.

Water may be an issue. Where the spotty rain does not fall, be prepared to apply an inch of water per week to lawns, and new tree and shrub plantings. Established plantings will need water after a couple or three weeks. If the plants wilt and stay wilted overnight, provide water, two measured inches for established trees and shrubs.

Make sure evergreens go into winter well-watered. Established trees with cramped or shallow root systems are susceptible to winter damage if the soil is not moist.

Keep in mind, plantings in irrigated lawns will have shallow root systems which will be more susceptible to damage from drought once the irrigation is turned off. Take advantage of any open dry weather in winter to get some water to these plants.

Native plants should not need supplemental watering once established.

Late-Season Plant Care

It is not too early to think about winter protection for your plantings. If there is heavy snow as most forecasters predict, rodent damage could be severe. Accumulate and/or order the necessary guards and equipment. These should be installed when the season winds down.

Evergreens will need protection from winter sun. Be prepared to install burlap screens. Plastic covers will get too hot and the plants will be sunburned. Burlap screens also will protect evergreen trees, shrubs, and low plants, and turfgrass as well from salt damage along walks and drives. Salt spray from highway traffic will permanently damage unprotected exposed plantings.

This season, continue to mow the grass as long as it is growing. Remove fallen leaves and compost them or send them to a yard waste recycler.

Holiday Decorations

With the Covid problems over, many firms are resuming the winter holiday decorations. Get the order to your contractor before it is too late. We have heard rumors that there will be fewer firms doing this work and there may be supply chain disruptions, so be prepared and make arrange-

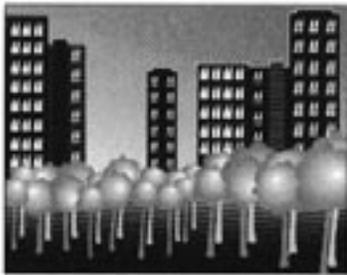
ments early.

Snow Management Plans

Meet with your snow removal contractor to schedule snow removal, and walk the site to make sure that you are both on the same page in terms of when to plow, when to apply de-icing agents, where to stack/move snow, and designate any high priority areas and emergency contacts. Be prepared and make contingency plans for relocating snow if conditions dictate.

Site Review

While the weather is still nice and while you are thinking about your plantings, cruise your site to see what is good, and what is not so good. Make notes. Then arrange to meet with your landscape and tree professional to see what can be done to improve those anomalies. Ask concerned ownership parties as well as those providing landscape related services at your site for suggestions and ideas. This is the time to start that process before the season ends. As is the case in all areas of property maintenance and improvements, effective planning and budgeting can pay big dividends. 🍃



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by Kelly Elmore - KSN

Impact of New Case Law on Illinois Condominium Deconversions

The sale of all the units within a condominium association, also known as a condo deconversion, has gained momentum over the last few years.

Compared to the cost of constructing an entirely new property from the ground up, some real estate investors and developers have found it easier and financially more advantageous to purchase an existing condominium building and, in some cases, convert the units into apartments.

These transactions are complex, involving multiple parties and dozens to hundreds of unit owners depending on the size of the building. Additionally, there are seemingly countless issues that must be addressed during the process including deferred maintenance, finances, occupancy, and legal considerations.

Section 15

In Illinois, a provision in Section 15 of the Illinois Condominium Property Act (the "Act") specifies that to purchase all the units in the association, a sale requires approval by unit owners having at least 75% of the ownership of the common elements.

In some cases, the percentage may vary based on the size of the building or the association's governing documents. However, Section 15 of the Act generally states that if the requisite 75% affirmative vote of the

ownership is obtained, the approval of the sale will be binding to all unit owners, even those who did not vote in favor of the sale. Note that in the City of Chicago, the percentage is 85% for approval of a sale.

Recent Case Law

Since the condominium deconversion trend ramped up in 2015, Illinois legislation has attempted to further clarify Section 15 of the Act and address some of the unique factors involved in these transactions, including:

- Board responsibilities
- Fiduciary duty
- Investigating a bulk sale
- Membership approval
- Ownership voting thresholds

In January 2022, the Illinois Court of Appeals issued a ruling (*Glazer v. The Private Residences at Ontario Place Condominium Association*) clarifying that the Illinois Condominium Property Act does not require the association's Board to "obtain the approval of the unit owners before taking action to investigate or negotiate a bulk sale."

Board Authority

Indeed, there are votes reserved for the unit owners within a condominium association including certain amendments to the declaration and expenditures (ex. special assessments).

With this recent ruling, the legislature has made it clear that the association's board can obtain information and consult with real estate professionals prior to sale of all units before they are required to obtain ownership votes.

Ultimately, the owners of the condominium association will make the final decision regarding a deconversion if at least 75% of the ownership (or other required percentage) agree to the sale.

Legal Resource

There are numerous critical issues that condominium association board members must address when it comes to a deconversion. The association's legal counsel can assist with contract review, negotiations, meeting notices, unpaid assessments, document distribution, litigation, and other legal concerns. 

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DELPH GUSTITUS 20 YEARS

By Michael C. Davids

Protecting Concrete from Winter Snow and Ice Damage

Chemical deicers and snow plows are commonly used products and equipment in winter to eliminate hazardous ice and snow from parking decks and structures. While deicers are doing their job melting away snow and ice, most may actually be corroding the parking structure's concrete and reinforcing steel, and some snow removal techniques may actually be doing more damage than good.

Local experts in parking garage restoration and maintenance offer several tips to minimize unnecessary damage to parking structures during the winter months, and keep drivers safe.

Snow Removal Tips

- Clearly mark expansion joints in a way that will be visible to the equipment operator when the deck is covered with snow.
- Establish a snow removal pattern so that the plow blade approaches expansion joints, control joints and tee to tee joints at an angle no greater than 75 degrees, with the preferred angle 90 degrees to these joints.
- Equip snow plow blades and bucket loaders with shoes or rubber guards that prevent direct contact with the deck surface.

- Do not pile snow on the deck surface. Piles of snow can exceed the rated load capacity and cause cracking in the structural components supporting the concrete deck surface.

Deicing/Salting Tips

Using chemical deicers to control ice and snow buildup is common. However, these chemicals typically have a negative effect on concrete and reinforcing steel and should be used sparingly. There are several different types of deicers on the market that can be used, however, only those approved by the American Concrete Institute are recommended.

- **Sodium Chloride** – (road salt, table salt) This is the most common used salt deicer. It has little effect on concrete, but promotes corrosion in reinforcing steel and other metals. Use of this type of deicer is NOT recommended.

- **Calcium Chloride** – This is a major ingredient in most commercial deicers. It has little effect on concrete, but promotes corrosion in reinforcing steel and other metals. Use of this type of deicer is NOT recommended.
- **Ammonium Nitrate or Ammonium Sulfate** – Use of this deicer will lead to serious concrete deterioration due to its direct chemical attack on reinforcing steel. Use of this type of deicer is NOT recommended.
- **Calcium Magnesium Acetate (CMA)** – The effects of this deicer are similar to salt, but it requires more time to melt ice. It has no adverse effects on concrete or steel reinforcement. If a deicer is required, a CMA is recommended.

It is important to minimize the amount of deicing chemical applied during the first two years of the concrete being installed. During this time, the concrete has an increased permeability which can allow the deicing chemicals to migrate into the concrete more rapidly. As concrete ages and cures, it will become less permeable and chemicals will not penetrate as easily, but it is still important to minimize the amount of deicing chemicals used on these surfaces since diffusion still occurs.

For the absolute best care of your concrete surfaces, the use of deicing chemicals in general are not recommended. The best way to protect your concrete from winter damage is to remove ice and snow by using a plow or snow blower/thrower. Sand can also be used to increase tire traction on the deck, but be sure to protect the drainage system when washing down the deck after its use. According to Larry Puder, Technical Specialists at Community Specialists, "Snowplows with steel blades on a truck or pick-up should not be used on bare concrete and never used on concrete protected with a membrane. A plow with a rotating brush is preferred. Rubber or plastic blades are the next best choice. If there is an issue with truck access and / or space requirements a walk behind snowblower with a rubber auger or paddles may be the next best option."

Puder continued, "A waterproofing membrane on the above grade levels of a parking garage can go a long way to helping protect the concrete and reinforcing steel. Most are impervious to de-icing salts and chemicals." Check with your membrane installer or manufacturer for their recommendations as to what is best to use for snow and ice removal. 🍃



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11:00AM - 3:00PM | November 17, 2022 | Chicago Cultural Center | Call 630-202-3006 for more information

Advanced Registration is Required.

Luncheon Seating is limited to the first 140 registrants.

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- SCHEDULE / AGENDA -

» 11:00 am – Registration & Visit Information Tables

» 11:30 am – Luncheon, Announcements & Legal Updates

- Introduce 2022 MCD Media Advisory Board Members
- Community Association Legal & Case Study Update
(New State & Local Laws and Court Cases, Assessment Collections & more)

FEATURED SPEAKER:

Gabriella Comstock - Keough & Moody, P.C.

» 1:15 pm – Hot Topics, Trends & Challenges:

- COMMUNITY CIVILITY: Board Members and Residents
- Making Good Decisions in Times of Uncertainty
- Protecting Associations during high inflation and supply chain disruptions
- Emerging employment law issues addressing harassment in the workplace and liability for the actions of third parties
- Emotional support animals
- MANAGING & FUNDING CAPITAL PROJECTS: - Mechanical Systems, Energy Efficiency, Riser Replacements, Windows & Roofing, Labor Shortages & Supply Chain Disruptions
- Hot Topics (*EV Car Charging Stations, Washer & Dryer Feasibility, Condo De-Conversions & more*)
- Surfside Condo Collapse: Condominium Safety Public Policy Report Highlights
- Property Tax Appeals, Property Values & Assessments
- Chicago Cooling Ordinance: How Does it Impact My Building?
- Living With COVID-19 (*Meetings, Events, Common Areas, Guests, Contractors, Mask & Vaccine Issues*)

Panel Discussion Participants:

MODERATOR:

Brian Butler - FirstService Residential

Tairre Dever Sutton - Tairre Management

David Barnhart - The Habitat Company

Hans Kiefer - Kellermeyer Godfryd Hart, P.C.

Marshall N. Dickler - Dickler, Kahn, Slowikowski & Zavell, Ltd.

Adam Kahn - Levenfeld Pearlstein, LLC.

Matt Panush - Worssek & Vihon, LLP Tax Attorneys

Peter Power - Klein and Hoffman

Adam Sanders - Elara Engineering

Peter Santangelo - Wintrust Community Advantage

The Chicago Cultural Center is located at 78 East Washington. An MCD registration table will be located outside the Washington & Garland rooms on the fifth floor. Use elevators in South lobby.

Table Discussion Topics

& Information Tables include:

- » Chicago Police Department / William Townsell
- » Chicago Fire Department
- » Bulk TV, Internet Technology & Community Associations
Andy Schnack - Xfinity Communities
- » Emergency Restoration & Technology
Ron Muldoon - ServPro of South Chicago
- » Energy Usage, Efficiency & Purchasing
- » Exterior Building Restoration & Maintenance
Jarrell Johnson - Kellermeyer Godfryd Hart, PC
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Erik Hoffer - Northern Illinois Fire Sprinkler Advisory Board
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- » Quality & Painting Projects
- » Windows & Door Replacement
Phil Mariotti - Woodland Windows & Doors
- » Fire & Water Restoration, Mold Remediation
- » MEPFP Engineering & Capital Planning
Matt Swanson - Elara Engineering
- » Legal Q & A
Sandra Kahn - Dickler, Kahn, Slowikowski & Zavell, Ltd.

Hand-Outs & Resources will be provided

on the following topics:

Renters, Pets & Parking, Board Training, Security, Waste Management, Green Building Technologies, Budgeting & Financial Management, Reserve & Transition Studies, and Managing Capital Improvements

Additional topics may be added.

2022 State-of-the-Industry Committee

David Barnhart - The Habitat Company

Alen Ledic & Tony Briskovic - Chicagoland Community Management

Tairre Dever-Sutton - Tairre Management

Marla Jackson, Tricia Conway, Michael Donnell, & Bill Southall - FirstService Residential

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Tom Skweres & David Conforti - RealManage

William Townsell - Chicago Police Dept.

Who Should Attend?

- » Community Association Board & Committee Members
- » Property Managers
- » Developers
- » Realtors & Realty Professionals
- » Colleagues & Contractors
- » Government Officials & Employees

Timing -Structure

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- » To gain valuable, practical insight on how to deal with special issues of Community Associations
- » Identify resources needed to help your association(s) solve current challenges that your association(s) is facing
- » Meet and greet Condo Lifestyles Advisory Board members and other industry experts
- » To better understand government regulations regarding community associations
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By David Savitt - KSN

4 Ways Inflation Can Impact Your Community Association

Condominium, homeowner (HOA), and townhome community association board members and property managers prepare budgets to cover operational costs. These expenses include services (ex. landscaping, snow removal) along with routine maintenance, repairs, and replacement over time to ensure the property remains in good condition.

However, even the best fiscal preparation can be affected by various unforeseen factors including supply/chain issues, vendor availability, increased contractor rates, and rising material costs.

Market fluctuations, inflation, and recession can be significant challenges for any association. Lack of preparation can be disastrous.

- Does the current assessment keep pace with the rising cost of services and materials?
- Does the association have enough reserve funding to pay for upcoming capital improvement projects (ex. roof repairs,

parking lot upkeep) or fill financial gaps created by assessment delinquencies?

- What are the association's options in the event a contractor leaves a project unfinished?

Below are four areas where inflation can impact your community association.

1. Assessments and Budget

As a board member, your primary obligation is to act in the best interests of the association. There is also a delicate balance between fulfilling the legal obligations to the community and assisting fellow owners suffering from financial distress.

However, there can be negative and potential legal consequences if boards choose to reduce assessments, waive assessments, overlook delinquencies, or implement inconsistent collection policies.

Assessments are the lifeblood of an association's operating budget. Proactively reviewing the association's assessment and budget can ensure the community does not experience a shortage in funds or the need to levy a special assessment.

2. Reserve Funds and Reserve Study

With increasing vendor rates, labor costs, and materials due to inflation, it's also wise to proactively review your association's reserve study to ensure it's not outdated.

A reserve study outlines the various property components within the community along with their current condition and expected functionality. The study can provide a recommended



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annual dollar amount the board should be setting aside in reserve to ensure it has sufficient funds.

While not an exact science, a reserve study is a useful tool to determine if the association's reserve funding is on track or outside the recommended guidelines and in need of correction particularly during challenging economic times.

3. Short-Term Rentals

With owners looking for extra income during uncertain financial times, there has been a rise in short-term rentals within community associations.

Websites such as Airbnb.com, Homeaway.com, and VRBO.com provide a platform for owners to list their condo or home for rental (sometimes as short as one or two nights). However, short-term rentals can present several challenges including safety and security.

What can and should be done about short-term rentals is unique to each association and largely dependent upon their respective declaration, bylaws, rules and regulations.

If your association has not addressed short-term rentals in your governing documents, it's advisable to consult with the association's attorney to appropriately document short-term

If your board already has an estimate for an anticipated capital improvement project for your community, you should contact the vendor to ensure you have the correct pricing. It's very possible that the project start date, scope, subcontractor availability, and original cost may have changed due to the impact of inflation.

provisions, lease terms, and penalties while being aware of relevant state legislation and municipal regulations.

4. Vendors & Contract Review

If your board already has an estimate for an anticipated capital improvement project for your community, you should contact the vendor to ensure you have the correct pricing. It's very possible that the project start date, scope, subcontractor availability, and original cost may have changed due to the impact of inflation.

Board members and property managers

should also have an attorney review any vendor contracts to ensure the association's best interests are protected including payment terms, insurance, lien waivers, indemnification, termination, and governing laws.

Conclusion

While inflation is impossible for your association to control, take the time and invest the effort to plan, prepare, communicate, and follow through with the ever-evolving financial needs of the association. 🍃



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By Robert Meyer Executive Director of FirstService Project Management and Shannon Skeels, FSCM

Dealing with Ice Dams

One of the most common roofing issues that a property manager hears in wintertime is about leaking inside the home.

Sometimes this indicates there's a problem with the roof, but frequently the roof itself is sound but a buildup of ice, called an ice dam, is causing water to back up inside the home. Persistent leaks can cause the insulation to be damaged, mold to form in the house and walls to buckle. The manager will need to work with a contractor to diagnose how the ice dam was created, how to treat it and how to prevent it from occurring next time.

How Ice Dams Are Formed

Poor insulation, freeze/thaw cycles and uneven roof temperatures cause ice to build up around the soffits and gutters, and then produce a ridge of ice called an ice dam. As snow and ice continues to melt off the roof, the water can back up behind the ridge and the roof shingles. Roofing materials are designed to shed water moving downward off the roof, but when it moves upwards, it finds its way into the roofing materials and causes leaks into the attic or down walls. In this case, there could be nothing structurally wrong with the

roof, but action still needs to be taken to prevent further damage.

Some areas of a roof are more likely to form ice dams than others. Ice and snow melts quickly on warmer parts of the roof, such as an area that gets a lot of direct sun or a section where poor insulation lets interior heat outside. Once the melt hits the unheated edge of the roof, it freezes and the ice ridge forms on the overhang. Gutters, especially those that don't drain well, will also retain water that will freeze and contribute to the ice dam. Additionally, a thick blanket of snow actually insulates the home, but this adds to the surface temperature of the roof and snowmelt can be backing up underneath the snow layer.

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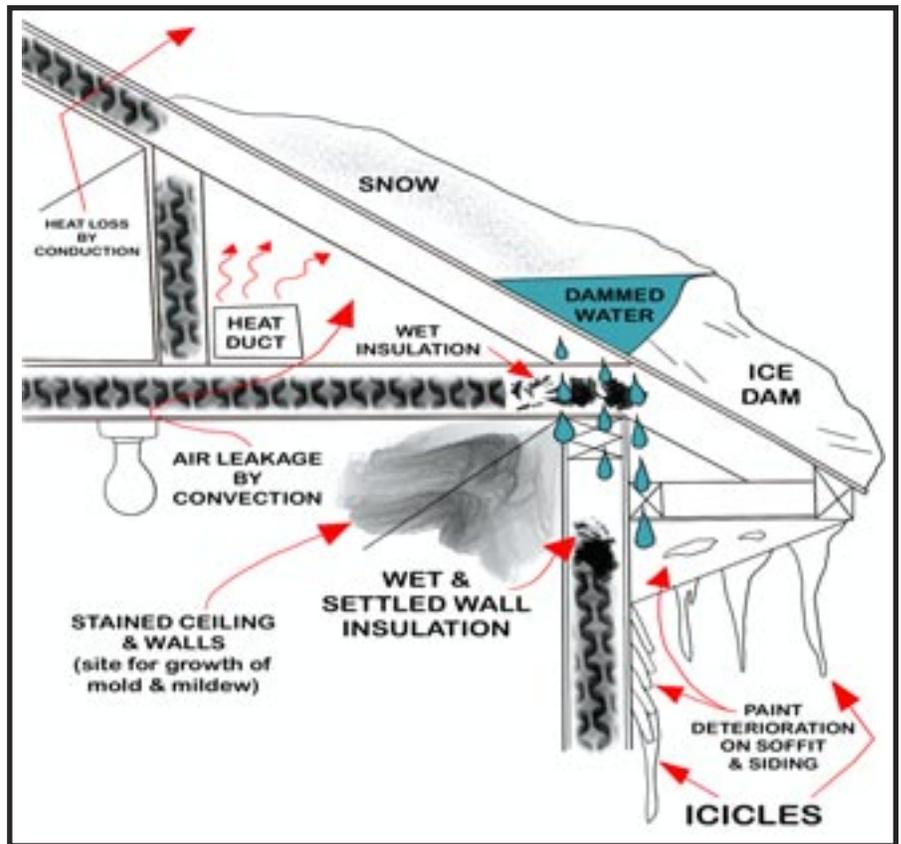
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We've Found an Ice Dam, Now What?

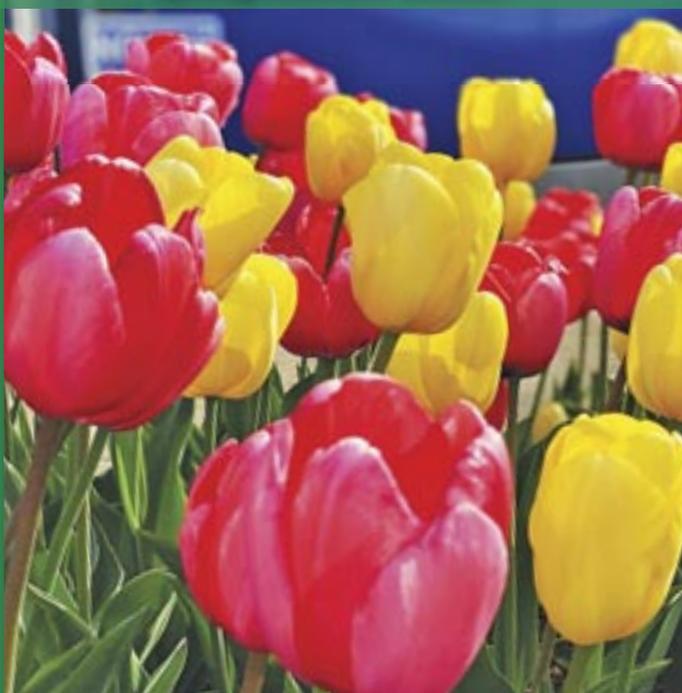
Your contractor can attack the problem with several solutions. One is to remove as much snow as possible after an ice storm using an ice rake, a special tool like a sideways shovel. This can be a cost-effective solution if an association has had ongoing issues with ice damming. Your contractor can remove at least four feet of snow off the bottom edge of the snow layer so that water can flow freely as the rest of the snow melts.

Another solution is to accelerate melting the ice dam by putting a layer of salt or calcium chloride in the affected area. Finally, a roofing professional can cut channels into the ice dam to allow water to flow off the roof. These solutions are best left to professionals, since it requires getting on ladders during slippery conditions. Some DIY articles may recommend using a blowtorch, hammer and chisel, or chainsaw to remove the ice dam, but this approach is dangerous, and we do not recommend it.

The leaking may have caused damage inside the house. A contractor will need to clear out the damage, install better insulating materials, and mitigate any mold penetrating the walls and ceiling. The property manager and board may need to get involved to determine who is responsible for the



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interior repairs. If the water intrusion is not the result of a failure in the roof, the association homeowner might have to pay for the cleanup.

Preventing Ice Dams

Ice damming is often preventable. The first step is to diagnose how the dam was created. A contractor will look for hot spots on the roof that are not naturally occurring; for example, insulation might be missing or insufficient to keep the heat inside. Heat can also escape from heating ducts, bathroom vents, attic openings or heat-producing equipment like furnaces or water heaters in the attic. Your contractor should know the proper insulation thickness

for our temperature zone and all local building codes to fix these heat-producing sources. You should also install the best ventilation to make the most of a building's insulation and heating.

Clean your gutter and downspouts. Clogged gutters and downspouts from seasonal debris may affect the draining of water from your roofs. If this water freezes in the gutters and downspouts, this could exacerbate the ice damming. With no where to go, the water will start freezing at the gutter level and easily work its way under the first course of roof shingles.

Ice dam prevention starts when the roof is built. First, builders should install a "Ice and Water Shield" layer under the first few rows of

shingles on the lower edge of the roof, most municipal codes require minimum 3 feet from the edge of the roof. In cases where replacement roofs are being installed the association could and should request the Ice and Water Shield to be doubled (6ft). The overall cost of this up-grade is pennies on the dollar compared to the cost of failure to the homeowners or the association.

Ice and Water shield adds a barrier at the roofs edge where ice dams are most likely to form and helps prevent any water or ice that may get under the shingles, from making it inside the attic. As discussed above, proper insulation around all areas of the roof is a must. Additionally, a contractor can add special heat tape to roof to build channels where ice may form, but this route can be expensive and works best with light layers of snow.

Ice damming is important for every property manager to understand since it can happen on even the most well-built roof. Once a roof leak is reported, we recommend getting the experts involved quickly to mitigate the damage before it becomes severe. 🍃

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