

# COMMUNITY CONNECTION

WINTER 2023

## Inside THIS ISSUE

Message from President  
Mark Gittleman

Board Education

Insurance Update

New Client Focus

Associate Focus

Leadership Focus

Your FirstService  
Residential Team



HOA BOARD MEETINGS  
101



THE UMBRELLA  
MARKETPLACE



THE GREAT RETENTION

# FirstService Residential Minnesota President

Dear Valued Client,

At the foundation of FirstService Residential is an amazing team of professionals dedicated to making a difference, every day. I am pleased to share that several of our associates received nominations for 2022 Vision Awards presented by the Minnesota Chapter of the Community Associations Institute (CAI-MN). I am extremely proud to recognize the Vision Awards nominees and winners showcased on page 7. Also featured is our Vice President of Property Management, Shaun Zavadsky, who is serving as President of CAI-MN for 2023 and Andy Gittleman, Executive Vice President, newly named President of the Downtown Minneapolis Neighborhood Association. Kudos to these individuals for their unwavering commitment to the community association industry.

In an ongoing quest to provide valuable education for our clients, this edition of Community Connection features an informative piece highlighting best practices for conducting a board meeting. Board members will not want to miss this article.

Also in this issue is an update on umbrella insurance policies. As you'll learn, it has become increasingly challenging to obtain umbrella coverage given recent consolidation in the marketplace.

You've undoubtedly heard about "The Great Resignation" taking place in the work force. We are experiencing quite the opposite – something we're calling "The Great Retention." Karen Stenoien, Director of Human Resources, highlights our retention results and ongoing efforts to ensure continuity of service for our clients.

Finally, Shaun Zavadsky outlines his goals and objectives as 2023 President of CAI-MN. Under Shaun's leadership, CAI-MN will continue to deliver real value to its members and the greater community association industry.

Yours truly,



Mark Gittleman  
President  
FirstService Residential Minnesota



**Mark Gittleman**  
**President**  
FirstService Residential Minnesota

## WEBINAR

### **UNDERSTANDING HOA DOCUMENTS, RULES, AND REGULATIONS**

Are you a new board member?  
Trying to wade through your  
association's rules & regulations?

We can help!

Join us on Wednesday,  
March 1st, at 1 p.m. for an  
exclusive training webinar.  
Experts will discuss what HOA  
governing documents are, why  
reviewing and amending them  
can be so important and how  
enforcing them can be beneficial  
to your community.

Register [HERE](#)





# Board EDUCATION

## HOA Board Meetings 101

### Types of Association Meetings

If you've recently become a member of your HOA board of directors, it's important to know the different types of association meetings that can take place in a year:

#### Annual Meeting

By law, the Annual Meeting must be held once per year. All homeowners are invited to attend this meeting and it's the time that elections are held for any open board positions. The notice for this meeting must be sent out 21-30 days ahead of the meeting and by state law is required to be sent by postal mail.

#### Special Meetings of the Members

These meetings may be called by the Association President, or by the President or Secretary in response to a request by the majority of the Board or owners holding to at least 20% of the votes in the association or a higher percentage as may be specified in the bylaws. A special meeting requires at least seven days and no more than 30 days notice to the members.

#### Regularly Scheduled Board Meetings

How often a board meeting takes place is typically dictated by your association's governing documents. They can happen as often as monthly, or on a quarterly basis, depending on what has been set in the governing documents. It's helpful to members of the community if the Board posts a schedule of Board meetings for the year and holds the meetings on a recurring date/day so that homeowners intuitively know the cadence of Board meetings.

Except in cases of emergency, the Board has an obligation to provide reasonable notice of a Board meeting including where and when the meeting will

take place, as well as the agenda. This can be sent electronically or via US Mail, announced at the prior Board meeting, posted in an accessible location, or a mix of these options.

#### Non-Recurring or Special Board Meetings

A non-recurring or special Board meeting can be called at the discretion of the Board. However, these are more typically called if a Board meets on a less regular basis (quarterly as an example) and a specific topic needs to be discussed in between regular board meetings. A special meeting should be quick and usually only covers a single topic.

Notice for a special meeting has the same notification requirements as a regularly scheduled unless there's an emergency.

The Board may establish reasonable procedures for the conduct of all meetings and elections unless otherwise specified in the Association's bylaws.



#### Open vs. Closed Meetings

Board meetings of all associations governed by the Minnesota Common Interest Ownership Act (MCIOA) – whether it be a regular board or special meeting – must be open to all homeowners unless specific criteria are met permitting a closed meeting.

[READ MORE](#)

# Insurance UPDATE



## Current State of the Umbrella Marketplace

The task of obtaining umbrella policy quotes for Condos, HOAs, and Townhomes in recent months has become very challenging for brokers and agents specializing in community association insurance.

### What is an umbrella liability policy?

Umbrella policies serve as protection for associations in the event of major or catastrophic liability claims stemming from bodily injury or property damage that exceed the limits of a primary general liability policy, or possibly financial damages from a Directors & Officers Liability policy.

Most community associations have relied on Risk Purchasing Groups (RPGs) to procure umbrella coverage with high limits and robust coverage at relatively low costs. An RPG is a group formed by an underwriter representing an insurance company or multiple insurance companies, with the goal of providing competitive insurance terms to a group of insureds engaged in similar businesses or activities, such as habitational real estate.

In the past 12 months, numerous RPGs and standard insurance companies alike have retreated from the community association space and are no longer providing umbrella coverage to Condos, HOAs, and Townhomes. A combination of factors are contributing to the issue, such as higher frequency and severity of claims, reduced capacity in the global marketplace, and increased rates from reinsurance companies. The end result is higher premium costs to the consumer, more restrictive underwriting, and higher volume of submissions to the few remaining companies still willing to offer coverage. The latter issue is creating bottlenecks for underwriters and significantly delaying the issuance of quotes to agents and brokers.

The following RPGs and insurance companies are no longer providing umbrella coverage in Minnesota:

- HARP / Fireman's Fund
- Distinguished Programs / Great American
- New Empire / Liberty Mutual
- Ian H. Graham / C N A

The following RPGs and insurance companies are still providing umbrella coverage in Minnesota, but with noted restrictions:

- USLI – Does not extend to Directors & Officers Liability and only provides max limit of \$3M.
- Distinguished Programs / Sirius Point – Extremely restrictive underwriting and appetite. Very few communities qualify for this program.
- Preferred Property Program / Greenwich Insurance Company – One of the remaining competitive RPGs. As a result, extremely high volume of submissions and very slow turnaround for quotes.
- State Farm – Must also insure the Primary General Liability policy to offer umbrella coverage. Does not extend coverage to Directors & Officers Liability.
- American Family – Must also insure the Primary General Liability policy to offer umbrella coverage.

Please know that our dedicated insurance team is working with the insurance broker community to keep a close eye on national trends and best available options across the markets. In spite of marketplace challenges, our dedicated insurance team is working diligently to provide the best available options in a timely manner.



# New Client FOCUS



## Rochester Towers

Located in the heart of the city, Rochester Towers is a 14-story high-rise condominium building encompassing 90 units. The property offers easy access to a wide array of downtown attractions, from trendy restaurants and shops to entertainment venues and world-class medical services. Residents are able to truly enjoy the hustle and bustle of city life, as well as the comfort of a tranquil living space.

The association offers a variety of amenities for its residents, such as a sparkling indoor swimming pool, a well-equipped fitness center and a library.

Rochester Towers is an active and engaging community that hosts monthly social activities ranging from seasonal get-togethers and holiday parties to social club events.

FirstService Residential is delighted to partner with Rochester Towers for management in our first foray into the Rochester market.



## Maplebrook Estates

Constructed in 1982, Maplebrook Estates is an established community located in Brooklyn Park. The community's proximity to major highways and freeways – in addition to numerous retail and restaurant options – make Maplebrook Estates an ideal place to call home.

In addition to the convenient location, there are great schools, parks, golf courses (Edinburgh) and walking paths for young families and outdoor enthusiasts to enjoy. The community also features a dog park and community center for residents.

There are several models and floor plans contained within this 430 unit community which provide opportunities to meet neighbors and create lasting friendships.

# Associate FOCUS

## The Great Retention

In 2022, we saw 80% of our Association Managers stay with FirstService Residential Minnesota – an increase from 76.5% in 2021 and 75% in 2020.

Over the past three years, we've seen the workplace shift dramatically. How we service our clients has changed. How we experience the workplace and operate has changed. Much of this change was out of necessity (I'm talking about you, COVID-19). However, much of it is also due to the thought leadership and desire to "Aim High" and "Improve It" of our leadership and management teams. These changes, automations, efficiencies, and improvements – and not to mention and probably most importantly – the most wonderful coworkers that you could hope for, are many of the reasons Managers stay with FirstService Residential Minnesota.

By the numbers, we are 63 Association (Portfolio) Managers strong, with an average tenure of five years. When we look at our sited team, we have 31 on-site Managers with an average tenure of seven years. These Managers are supported by 82 corporate support and leadership personnel as well as an invaluable partnership with over 300 sited team members that support our clients day in and day out.

The resources and the culture are the difference makers for our teams and we are lucky to employ and grow with some of the brightest, kindest minds in the Community Management world.



**Karen Stenoien**  
Director of Human  
Resources

"I enjoy interacting with clients and providing a positive impact, the variety of work, team collaboration and the support from Senior Management, work life balance." – Nicole O.

"What I most enjoy about my role with FirstService Residential is the culture and teamwork in our MN office. The leadership, from Regional Director to President, is very supportive and understanding of what Association Managers do and the challenges of this position. They are always available to answer questions and assist in solving any problem, big or small. In addition, collaboration between Association Managers from suggesting vendors to solving unusual situations lends to the teamwork atmosphere I encounter every day. Humor and inclusiveness are also part of the culture and that enriches even further why I enjoy working for this company." – Tracey D.

Finally, we foster an environment of feedback for growth. While we support and engage to encourage timely and ongoing feedback, FirstService Residential Minnesota also facilitates an annual feedback system called FirstVoice, where we provide all of our associates an opportunity to provide their thoughts, recommendations and improvements via an anonymous platform. We then take that feedback to a cross-functional committee and our leadership team to review processes, practices and make improvements. The results have impacted our processes, benefits, vacation accruals, the coffee at orientation and more!



# Congratulations

TO OUR CAI-MN 2022 VISION AWARD NOMINEES & WINNERS



NICK MABE, CMCA  
Association Manager

**WINNER**  
Excellence in Service



NICOLE ORFEI, CMCA  
Association Manager

**WINNER**  
Intermediate Professional



DENNIS HANSEN, AMS  
Association Manager

**NOMINEE**  
Above and Beyond



AMANDA MASON  
Association Manager

**NOMINEE**  
Rookie of the Year



PAT SIEDOW, AMS  
Association Manager

**NOMINEE**  
Advanced Professional



ANDY GITTLEMAN, AMS  
Executive Vice President

**Newly Named**  
President of the  
Downtown Minneapolis  
Neighborhood  
Association (DMNA)



SHAUN ZAVADSKY, PCAM  
Vice President,  
Property Management

**Newly Named**  
President of the Minnesota  
Chapter of Community  
Associations Institute (CAI-MN)

*Leadership*  
BY EXAMPLE



# Associate FOCUS

## Associate Highlights

FirstService Residential Minnesota has 31 associates celebrating 5-year work anniversaries in addition to the following milestones:

### 10 Years

**Lonnie Banks** | Resident Caretaker  
**Lauri Bell** | Community Manager  
**Bruce Beltrand** | Community Manager  
**Taylor Hallman** | Accounting Supervisor  
**Lindsey Hruza** | Administrative Supervisor  
**Bruce Landon** | Resident Maintenance Caretaker  
**Roxanne Landon** | Resident Office Manager  
**Luis Manuel** | Building Caretaker  
**Jacob Marti** | Building Engineer  
**Jerry Tupa** | Master Plumber  
**Shaun Zavadsky** | VP of Property Management

### 15 Years

**Steve Acheson** | Desk Attendant Float  
**Darryl Bowling** | Resident Caretaker  
**Ken Milliken** | On Site Maintenance  
**Lisa Murphy** | Association Manager  
**Anna Nickelson** | Operations Supervisor  
**Sher Trombley** | Community Manager Float

### 20 Years

**Tom Christiansen** | Building Caretaker  
**Andrea Hemingway** | Senior Association Manager  
**Kerri Swanson** | Desk Attendant

### 25+ Years

**Jerry Anderson** | Cleaner Float  
**Andy Gittleman** | Executive Vice President  
**Mark Gittleman** | President  
**Mike Laukka** | Senior Vice President  
**Dani Linssen** | Senior On-Site Recruiter/Staff Manager  
**Lori Wyman** | Senior Accountant

## Promotions

Congratulations to all of our associates who were promoted late last year:

**John Benevides** | Regional Director

**Corie Fiebig** | General Maintenance Coordinator

**Pam Hlavacek** | Business Process Manager

**Amanda Kelzenberg** | VP of Property Management Services

**Jenessa Schwartz** | Director of Office & Administration

**Becca Simpson** | Association Manager

**Sydney Menkevich** | Operations Coordinator

**Maria Navarro** | Community Manager



# Leadership FOCUS

## Networking, Education and Advocacy for the Community Association Industry

I am extremely grateful for the opportunity to serve as the 2023 President of the Minnesota Chapter of the Community Associations Institute (CAI-MN). The Chapter continues to experience stability and growth and I anticipate another highly productive year as a result.

Several areas of focus are top of mind for 2023: homeowner education as well as expanding the Chapter's social purpose and diversity, equity and inclusion efforts.

### Education

Following numerous conversations with industry professionals, I have found that one of the biggest concerns for the community association industry is that the next generation of homeowners buying into HOA communities lacks education opportunities to learn what it means to live in an HOA. In response, CAI-MN is exploring new and creative tools to help better educate and set expectations for individuals buying into and living in HOA communities.

### Social Purpose

While social purpose has always been present in the Chapter, several factors (namely, the pandemic) caused CAI-MN to temporarily lose sight of opportunities to give back to the communities we serve. With renewed conviction, CAI-MN will be introducing several new opportunities for members to engage in social purpose activities throughout the year.

### Diversity, Equity and Inclusion

The Chapter's newest initiative is around diversity, equity, and inclusion. I am extremely proud to lead an organization that is committed to promoting equal



**Shaun Zavadsky, PCAM**  
**Vice President of Property Management**  
FirstService Residential Minnesota

rights and opportunities for all of its members, as well as equal rights and opportunities for members of the homeowner communities it serves. CAI-MN will continue to seek opportunities to amplify and highlight diversity in its educational and networking events in the year ahead with an emphasis on promoting a welcoming, diverse, discrimination- and harassment-free environment for all.

### Are You a Member of CAI-MN?

For current members, thank you for entrusting me with leadership of CAI-MN as we seek to expand member offerings in the year ahead.

For non-members, please consider joining CAI, the #1 source for HOA networking, education and advocacy. To join, visit: [www.caionline.org/JoinNow](http://www.caionline.org/JoinNow)

# YOUR FIRSTSERVICE RESIDENTIAL MINNESOTA TEAM

## OVER 80 YEARS OF MINNESOTA PROPERTY MANAGEMENT EXPERIENCE.

Our team is committed to serving your association with excellence, striving to enhance your property values and enrich the lifestyle of your residents.



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