

COMMUNITY CONNECTION

FALL 2018

SECURITY INTEGRATION

What does that mean for your association?

TIPS ON PREVENTATIVE MAINTENANCE

Drain cleaning

ELECTRIC SPACE HEATERS - DID YOU KNOW?

Safety tips from FirstService Financial

TABLE OF CONTENTS

- 3 Message From Mark Gittleman and Andy Gittleman
- 4 Board Education Events
- 5 Gittleman Trade Show Highlights
- 6 Security Integration: *What does that mean for a community association?*
- 8 Tips on Preventative Maintenance: *Drain Cleaning*
- 9 Associate Recognition
- 10 Client Experience Surveys - *Here's what YOU said!*
- 12 Our Social Purpose:
Grants For Community Excellence
American Red Cross Blood Drive
Habitat For Humanity
- 14 Preventing HOA Issues When Snowbirds Fly the Coop
- 16 Electric Space Heaters: Did You Know?
Tips from FirstService Financial
- 17 The Elements of Living: *Perfect Pumpkin Recipes For Fall*
- 18 Your FirstService Residential Team

Message from Mark Gittleman and Andy Gittleman

President & Executive Vice President
FirstService Residential Minnesota

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To our valued clients,

Welcome to our new FirstService Residential quarterly newsletter – Community Connection. We look forward to providing our client boards with a formal communication highlighting developments at FirstService Residential Minnesota, industry insights, community engagement opportunities, and sharing of best practices.

We also wish to take this opportunity to recognize and thank Mike Cleary our Vice President of Community Management in the suburbs who retired on June 1st after 22 years with FirstService Residential and its predecessor company Gittleman Management. Mike was a great contributor to the success of our clients and our organization and we wish him all the best in retirement.

In anticipation of Mike's retirement, we promoted Shaun Zavadsky PCAM to Vice President of Community Management. We are also pleased to announce Sally Andrist as Director of Human Resources for FirstService Residential Minnesota. Both Shaun and Sally join us as members of our Executive Leadership Team. Please take a minute to read about Shaun and Sally in our recognition section.

We hope that everyone is enjoying the beautiful days of fall.

Yours truly,

Mark Gittleman
President
FirstService Residential Minnesota

Andy Gittleman
Executive Vice President
FirstService Residential Minnesota



COMMUNITY INSURANCE BOARD TRAINING HIGHLIGHTS

More than 143 board members from across the Minneapolis area attended our educational events over the past few months.

FIRSTSERVICE RESIDENTIAL HOSTED SEVERAL BOARD TRAINING SEMINARS FOR OUR CLIENTS THIS SUMMER.

The 90 minute sessions focused on insurance for HOAs or budgets and financials and followed sessions on a range of topics over the last two years.

The insurance seminars were presented by Mark Gittleman, president of FirstService Residential, Sean Kent, senior vice president, FirstService Financial, and Alicia Smith, insurance manager, FirstService Residential. We held two insurance seminars one focused on townhome insurance and the other on condominium insurance and were joined by three local insurance brokers to discuss market conditions, core insurance issues and processes, and industry best practices.

Leaders discussed the large loss histories in recent years for the Minnesota market with the townhome marketplace sustaining the worst losses. We discussed the resulting negative impacts of higher rates and deductibles, policy exclusions, and fewer carrier choices and the trades offs involved with various types of coverage choices.

We also discussed the importance of homeowners insurance coverage letters sent out to all individual homeowners from each insurance carrier when an association insurance policy renews.

In late July and early August, two additional seminars were held educating board members on the budgeting process, including strategic planning, as well as reading and



[CLICK HERE](#) to sign up for future events

understanding HOA financials. These training events were presented by Shaun Zavadsky, PCAM, vice president of community management for FirstService Residential and Daphne Moran, director of client accounting.

Having a pulse on the financial position of the community is part of the fiduciary responsibility of any board member. We focused on developing a three to five year strategic plan to assist in the budgeting process as well as create an aligned community. We followed up the strategic planning work with a deep dive into HOA financials; how to read them and more importantly, how to understand them. The session ended with a Q&A surrounding general budget and financial questions along with some specific community-related concerns.

WE WANT TO HEAR FROM YOU!

We believe an educated board is a better board. Our regular educational events provide an opportunity for board members to get up-to-date on various topics that effect their community to ensure the best decisions are made at the right time. We welcome all of our board member partners to take part in our survey to help develop event topics that matter to your community.

[CLICK HERE](#) to take the survey

GITTLEMAN CONSTRUCTION HOSTS FIRST ANNUAL TRADE SHOW

GITTLEMAN CONSTRUCTION AND MAINTENANCE HELD ITS FIRST OPEN HOUSE/TRADE SHOW on Thursday, September 13, 2018.

The event was a huge success and was attended by just over 100 FirstService Residential associates including on-site maintenance personnel, on-site community managers, and portfolio association managers. Segment leaders and three third-party vendors provided demonstrations on common building issues including how a backflow preventer works, operation of a Cla-Valve, how different types of drain cleaning equipment works to address different drain challenges, a range of electrical problems and fixes, construction and painting best practices, and open source video and door access wireless solutions that are available in the marketplace.

[CLICK HERE](#)

to read some case studies of projects we completed.

GITTLEMAN



Lead Master Plumber, Jim Vanhuizen, walks through a Cla-Valve installation.



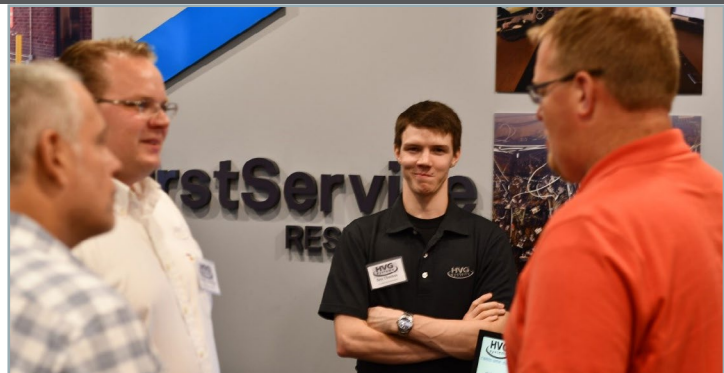
Our low voltage segment leader and low voltage tech walk through wireless entry systems with Salto.



Drain Cleaning segment leader, Mike Jarvie, reviews learnings from drain scope photos from clients accounts.



Director of Maintenance, Peter Ralph, celebrates living our core values with Lead Dispatcher Chris Malecka.



HVG Systems discusses with our team the benefits of developing specifications for open source security technology.

COMMUNITY

CONNECTION



SECURITY INTEGRATION

What does that mean for a community association?

SECURITY PLAYS AN INCREASINGLY IMPORTANT ROLE IN ALL ASPECTS OF OUR LIVES, including the physical security of our homes. Technology continues to advance at record speeds and offers a bewildering array of choices for security integrations, not a subject an HOA or property manager is confronting on a daily basis.

[Gittleman Construction and Maintenance](#), Security Integrations Division, takes a holistic approach in determining the overall security needs of homeowners and facilities integrating that into the role of a successful property management company. One of the biggest failures we have witnessed is technology based solutions that are poorly selected, overly complicated to use and poorly supported. At GCM we promote name brand hardware partnered with non-proprietary, easy to use, stable and well supported software systems aimed at maximizing the client's use of their investment.

Security camera systems | Aging analog cameras and DVR's are now obsolete, being replaced with high definition digital cameras recording on large servers using remotely accessible video management software (VMS). GCM recommends Exacvision, an open platform from one of the largest VMS providers worldwide that is very simple and intuitive to use. Motion based recording, easy search features that promote faster exporting of incident footage and ongoing training and support for FirstService Residential users sharing the same platform is creating an environment of increased security, capturing and mitigating security incidents that range from petty nuisances to serious crimes.

Access control | Many newer facilities already have FOB readers on perimeter doors and remote garage door openers, however the technology used is relatively easy to defeat and is costly to expand to additional doors, requiring card readers and hard wired electric door strikes etc. While there are several different solutions for supporting existing access control installations, we recommend Salto as an integrated solution for most buildings. The primary reason being the ability to address every single lock in a facility with a cost effective integrated solution. Wireless locks that can be used on or offline using the credential (card, FOB or phone) to transmit data backwards and forwards enabling buildings to become truly keyless for the first time without costly infrastructure. Paired with long range readers for recording package room access.

Door entry systems | For unstaffed buildings with door entry systems, call buttons wired to door speakers or dial up phone lines are being replaced with wireless systems using internet based communications. Live video feeds to owner's smartphones timestamp photographic logs of every person that is given entry to the building together along with who gave them access into the building. A GCM developed integration to Connect provides automatic real time updates to resident directories, no more manually updating call boxes. Expansion systems are also now available for package rooms which when paired with surveillance cameras is a cost effective way of limiting and recording package room access.



Security cameras (top left); access gate (top right); door entry systems (bottom left and right)

FSR managed facilities in MN | Being leaders in facility management and technology solutions, FSR/GCM has installed approximately 300 plus networked high resolution cameras sharing a common Video Management Software platform. In the process we are creating a force of trained and supported property and office managers that are becoming increasingly confident and skilled in system operation and in some cases, configuration. The smart phone access on key elements of systems also provides homeowners with greater information, security, and control when they are away from their home locally, on vacation, or gone for the winter.

GCM has installed Salto access control systems in multiple buildings including retrofits of older access control, conversions of keyed systems and most recently [801 Washington Lofts](#), a 10 year old forward thinking facility that went entirely keyless including all homeowner doors, the first of its kind in the Twin Cities. Several buildings are taking a similar but phased approach, initially converting perimeter access and garages to Salto with an eye on future expansion to common area and homeowner doors. Being on a common managed platform has distinct advantages for the user and manager.

Jenna Mazal progressive property manager of several downtown facilities, including 801 Washington is a great example of partnering management with installation and service. Jenna has helped develop protocols for credential management when converting to and managing access

control installations and procedures for sited staff utilizing security camera monitoring and reporting. SOP's that would have been previously impossible with multiple proprietary systems. GCM continues to provide free training and remote support to all FSR managed facilities that we have installed, a key component of increasing end user confidence and engagement.

Installation standards and competitive pricing | When faced with a significant investment in a capital project, it is important to have installation standards and bid specifications to ensure fair and competitive pricing. Not so easy when there are thousands of different permeations in the marketplace. FSR has engaged the services of HVG Systems to develop installation standards, equipment specifications and standard bid templates for security Integrations projects. HVG can act as owner's representatives and will survey a facility to develop a specification for the right solution that can be competitively and fairly bid using open source solutions ensuring quality and consistency.

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Gittleman Construction & Maintenance Corporation provides homeowners expert interior and exterior preventive maintenance, repairs, capital replacements, custom remodeling, disaster management and restoration services. We have over 40 years of experience in the construction and maintenance business employing a team of highly skilled experienced tradespeople, many of whom have been with the company for over 20 years.

Gittleman Construction & Maintenance Corporation is an affiliate of FirstService Residential Minnesota, Inc., formerly Gittleman Management Corporation. Gittleman was founded by Mel Gittleman, a pioneer in the community association management industry and an innovative condominium developer who built the foundation for many successful residential communities in the Minneapolis-St. Paul metro area.

GITTLEMAN

TIPS ON PREVENTATIVE MAINTENANCE:

Drain Cleaning



PREVENTATIVE DRAIN CLEANING IS RECOMMENDED FOR CERTAIN LINES TO PREVENT BLOCKAGES THAT CAN CAUSE PROPERTY DAMAGE AND PREMATURE FAILURE OF PIPES AND EQUIPMENT.

Each building is different, older buildings generally requiring more frequent preventative maintenance but for an approximate guideline

GARAGE FLOOR DRAINS: Every 1 to 2 years, sand and salt accumulate in lines and can corrode cast iron pipes prematurely resulting in linear cracks.

Garage effluent or sand traps/sumps: Inspect yearly and pump out as necessary.

KITCHEN SINK RISERS: Every 1 to 3 years, garbage disposals and dishwashers drastically increase buildup of grease and food deposits which are the most frequent cause of riser obstructions.



Cast iron garage drain line with sand and salt (left); Kitchen sink riser (right)

CONDENSATE LINE RISERS: Every year. Condensate risers carry condensation from Air Conditioning cooling coils and often humidifier drains and are an ideal breeding ground for bacteria that forms a slime like substance that can grow and quickly block lines. Timed release chemical

strips should be placed in all condensate pans annually that slowly release biocide to reduce bacterial growth. Where possible, risers should be cable cleaned annually.

CABLE CLEANING OR SNAKING is pushing a flexible cable with interchangeable heads through a drain line to remove blockages and obstructions and sometimes to retrieve foreign objects. Small diameter cables can negotiate small diameter pipes and make tight turns. Larger cables are capable of cutting through stubborn obstructions over long distances. Drain lines are flushed with water afterwards. If there is an obstruction in a main line or riser, we continue cleaning every few floors until we reach a sewer main to make sure we do not simply push an obstruction further down the line. This is the most common method of clearing blocked and slow drains.



Cable cleaning or snaking cables

HIGH PRESSURE WATER JETTING

uses an electric or gas engine driven

water pump to force water jets through nozzles on the end of a flexible hose. High pressure jetting is particularly good at breaking up accumulated grease and large volumes of debris in a drain line and the jets will pull the drain head through the line. Excellent for cleaning overhead horizontal lines in garages, garage floor drains, kitchen sink risers and large mains. Jetting kitchen sink risers however, carries risks because of the large water volume and high pressure carrying debris. We will often jet lines twice to break up and then remove debris, checking all outlets on a riser during jetting to watch for back-ups.



Shaun Zavadsky, PCAM
Promoted to Vice President - Community Management

SHAUN ZAVADSKY, VICE PRESIDENT - COMMUNITY MANAGEMENT, supports a team of directors and managers focused on FirstService Residential suburban clients. Shaun is also responsible for development of standard operating procedures, co-leading the organization's cross-functional client experience team, and conducting board training sessions.

Shaun joined FirstService Residential in 2012 as an association manager after seven years managing apartments for a mix of urban and suburban communities. In 2014 Shaun was promoted to regional director and in 2018 to vice president. Shaun is an excellent problem solver and communicator with a systems mindset in addressing a range of complicated issues including service platforms, governance, capital replacements, and insurance claims.

Shaun has served on various local industry-related committees and boards including chair of the CAI-MN Vision Awards Committee and treasurer for the Citizens for Loring Park Community Board. He has earned the CAI designation of Professional Community Association Manager (PCAM), the highest professional designation in the property management industry.

► Both Shaun and Sally are members of the FirstService Residential Executive Team ◀

SALLY ANDRIST JOINED THE FIRSTSERVICE RESIDENTIAL TEAM IN SEPTEMBER, 2018, AS THE DIRECTOR OF HUMAN RESOURCES. Primary responsibilities include overall direction of the HR function including creation and implementation of strategic initiatives to support the business, talent management, associate experience, change management and organizational leadership.

Ms. Andrist has over 30 years of experience in Human Resources and has worked in multiple industries including 13 years at Guaranty Bank in Milwaukee, WI, 4 years at Smiths Medical – Patient Monitoring in Milwaukee and Minneapolis, and 14 years with the Milwaukee Brewers Baseball Club. She has worked with cross-functional teams and multi-employer teams at both Smiths Medical and as part of MLB in areas of compliance, talent management initiatives and employee engagement projects. Sally graduated from Minnesota State University-Mankato, majoring in Human Resources and Business Management, and minoring in Accounting and Economics. She obtained an MBA from Marquette University, Milwaukee, WI in 2013. Sally acquired her Senior Professional in Human Resources (SPHR) designation and is a member of the Society of Human Resource Management and member of the Twin Cities Human Resources Association (TCHRA).



Sally Andrist
Joins FirstService Residential as Director of HR



Paul Lawson, CMCA, AMS
Receives Manager of Excellence Award!

PAUL LAWSON, CMCA, AMS, PROPERTY MANAGER WITH FIRSTSERVICE RESIDENTIAL RECEIVED A MANAGER OF EXCELLENCE AWARD from Reserve Advisors on June 6, 2018. The award was established in 2009 to recognize leaders in community association management. This is the second such award that Association Managers at FirstService Residential have received from Reserve Advisors, who make such awards on a national basis.

Lawson has been with FirstService Residential for 14 years and currently manages a number of townhome associations. Congratulations on this well-deserved award, Paul!



CLIENT EXPERIENCE SURVEYS

Here's What YOU Said!

EACH DAY, EVERY MEMBER OF OUR TEAM STRIVES TO FULFILL OUR MISSION OF DELIVERING EXCEPTIONAL SERVICE. But how well are we doing? How do we know what residents and board members think of our service delivery? Are we meeting the mark?

To know how well we're doing, we rely on data from the Customer Experience Survey. This survey holds us accountable for how we treat those in our care. It provides direct and unbiased client feedback that tells us what's important to our board members as well as our homeowners who engage with our 24/7 Customer Care center. As a result, we can resolve problems, build on what we do well and drive continuous improvement across our organization.

RECOGNITION

Association Manager, Nicole Orfei, was recognized for demonstrating the value of [Aim High](#) and [Build Great Relationships](#) and received the following note from a former board member:

"Just wanted to say thank you for being on top of everything and for your knowledge of all things associated with how our association needs to be managed! You are awesome!"

Paige Ecker, Administrative Assistant was recognized for demonstrating the value of [Be Genuinely Helpful](#): Vice President of one of our Woodbury clients gave a shout out to Paige Ecker for doing such an outstanding job with her letter writing and technological skills.

Travis Rhodes, Building Engineer at La Rive was recognized for demonstrating the value of [Aim High](#) from two homeowners at La Rive:

"We cannot thank Travis enough. We are so fortunate that he works here. He simply is the best!"

"The more and more I work with Travis (on things like the Air Flow project, etc.), the more and more impressed I am with him. He's always very attentive to all the factors involved in the issues at hand, has great ideas and solutions, and, in general, is just a great asset to La Rive. I wanted to be sure you know in what a high esteem I hold him."

Paul Hesch, Drain Cleaner for Gittleman Construction & Maintenance was recognized for demonstrating the value of [Aim High](#) and received the following note from a homeowner:

"Paul Hesch was absolutely super. Courteous, kept my kitchen neat and clean, got the job done quickly. This was a particularly messy job with sewage backing up in my sink. Paul rocks! Gittleman... take care of this guy."

Amanda Zenk, Association Manager, was recognized earlier in the year for demonstrating the value of [Be Genuinely Helpful](#) and received the following note from a homeowner:

“Amanda, I just wanted to send you a quick note to say thank you for having the outside light above the middle door as well as the inside light in the entry fixed. Also the ice has been scraped in the parking area. All these things have been really unsafe for me as if I fall I’m one of those people in that ad who says “help I’ve fallen and I can’t get up”. I feel much safer and more secure now.”

Denis Brauchle, Association Manager, was recognized for demonstrating the value of [Aiming High](#) and [Building Great Relationships](#) and received the following note from a Board member:

“Denis, I want to thank you for all you put up with regarding our Board issues here... We both are worried that you will not want to continue putting up with the people and personalities which make up our Board. You are the best Property Manager we’ve had since we’ve lived here.”

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PROFESSIONAL CERTIFICATIONS IN PROPERTY MANAGEMENT

CONGRATULATIONS TO OUR ASSOCIATES for earning the below certifications from our National Industry Association, the Community Association Institute, in 2018! They join the ranks of 57 certified managers at FirstService Residential Minnesota.

Certified Manager of Community Associations (CMCA)

- Pat Siedow
- Justin Lattu
- Katie Prater
- Sarah Lopshire
- Josh Dawl
- Allan Barzegar

Association Management Specialist (AMS)

- Chuck Wagner
- Kevin Culligan
- Collette Altifillish
- Dustin Wolff
- Amanda Zenk
- Amanda Kelzenberg
- Brian Droske
- Ben Denson

Professional Community Association Manager (PCAM)

- Shaun Zavadsky



OUR SOCIAL PURPOSE

GRANTS FOR COMMUNITY EXCELLENCE

Each year, FirstService Residential Minnesota donates \$25,000 through the FirstService Residential Grants for Community Excellence through the Minneapolis Foundation. Our primary focus areas are health and wellness, the environment, public spaces, and various housing and cultural organizations in neighborhoods and communities that we serve. This is our sixth year of the program and we are delighted to have donated over \$150,000 to great organizations in the Twin Cities. We are excited to be partnering with the Minneapolis Foundation again in 2018 in support of fifteen non-profit organizations who give so much to our community.



2018 Grant Recipients include:

Friends of Loring Park
NiceRide Minnesota
Citizens for a Loring Park Community
Friends of Mears Park
Loring Greenway Association
The Loppet Foundation
Mill City Farmers Market
Twin Cities Habitat for Humanity
Second Harvest Heartland
Midtown Greenway Coalition
Three Rivers Park District
Minneapolis Parks Foundation
St Paul Parks and Recreation Conservancy
The Loft Literary Center
St Paul Winter Carnival

BLOOD DRIVE

Thank you to all of our employee blood donors!

On Thursday, June 28th FirstService Residential partnered with the American Red Cross through their blood mobile program to donate blood. We had fifteen donors and thank them for their contributions to the community.

We learned that summer is a particularly important time of year to give blood as a large percentage of donations to blood banks come from college and high school students so the donor levels drop in the summer. It's always a good deal when we can do positive things and have a good time!



HABITAT FOR HUMANITY

One of the organizations that we have supported through these grants since the inception of our program is Habitat for Humanity. In addition to providing financial support, FirstService Residential donates employee time to help build housing for qualifying individuals through Habitat for Humanity volunteer build days.

Our 2018 scheduled build days took place on August 29th; and Thursday, August 30th. Thank you to Nikki Bjerke, Senior Association Manager at FirstService Residential for organizing our Habitat for Humanity “Brush with Kindness” last week and thanks so much to all MN associates who participated. We had two great days of volunteering to help a homeowner in distress hang onto their home as they work their way through overwhelming difficulties. This is our fifth year of partnering with Habitat for Humanity in the Twin Cities as a donor and volunteer partner. We were pleased to be joined this year by a large and able crew from Paul Davis Restoration and CertaPro Painters and greatly appreciated the partnership opportunity.



#FirstServeOthers

Throughout FirstService Residential, we are not only driven by our strong desire to deliver exceptional service and solutions to our managed communities, but also by our compassion for others. We instinctively direct that compassion to our customers, to the underserved people in our communities, to causes that help those in need and to each other in times of suffering and crisis.

It is our proven passion for caring for others that has sown the seeds of our company's Social Purpose. We, together with our sister companies at FirstService Corporation, engage in socially responsible activities in our local markets, in our regions and as an organization. Our core values unite our efforts and further define and reinforce our commitment to helping our local communities and each other. As a company with the strength of more than 14,000 associates throughout North America, our ability to impact the lives of others is limitless!

CLICK HERE

to learn more about Our Social Purpose



PREVENTING HOA ISSUES

When Snowbirds Fly The Coop

As Minnesotans anticipate spending the winter months knee-deep in snow, it's likely that some residents in your homeowners association (HOA) will be spending their winter in a warmer climate. Their departure might be difficult on friends and neighbors, but the impact on your association can be even more challenging if these "snowbirds" haven't properly prepared for their time away.

The risks to your HOA are certainly greater in condominiums and townhomes where units share common walls. However, issues that occur because a single-family home is vacant can also lead to problems in other parts of the community. And no matter what kind of home is left vacant, damage that renders it unlivable is bad news for everyone's property values.

Your board can help to prevent potential problems by providing a list of steps that snowbirds should follow before they leave. Since you may not be aware of all the residents who plan to be away for an extended period, it's a good idea to send out this list to everyone in the community. A professional community management company can be a big help in getting the word out effectively.

Here are the 10 items you should include:

1. Take care of preventative maintenance before leaving.

The kind of housing in your association will determine what kind of maintenance may be required. For example, homeowners may need to:

- Trim branches that could be hazardous or

disruptive in a storm.

- Inspect the roof, and make any necessary repairs.
- Check heating systems.
- Clean out gutters.
- Install storm windows.
- Remove and/or cover outdoor furniture.
- Cover outdoor plants.
- Repair holes, weather stripping and windows.
- Insulate exposed pipes.

2. Arrange to stop, change, continue or start services.

Residents should discontinue services such as newspaper delivery while they are gone and should have postal mail forwarded to their winter home. They should also verify that needed services, such as fuel delivery, will continue during their absence. If snow removal is the responsibility of individual homeowners, ensure that they make arrangements in advance to have someone plow or shovel after each snowfall.

3. Take measures to deter pests.

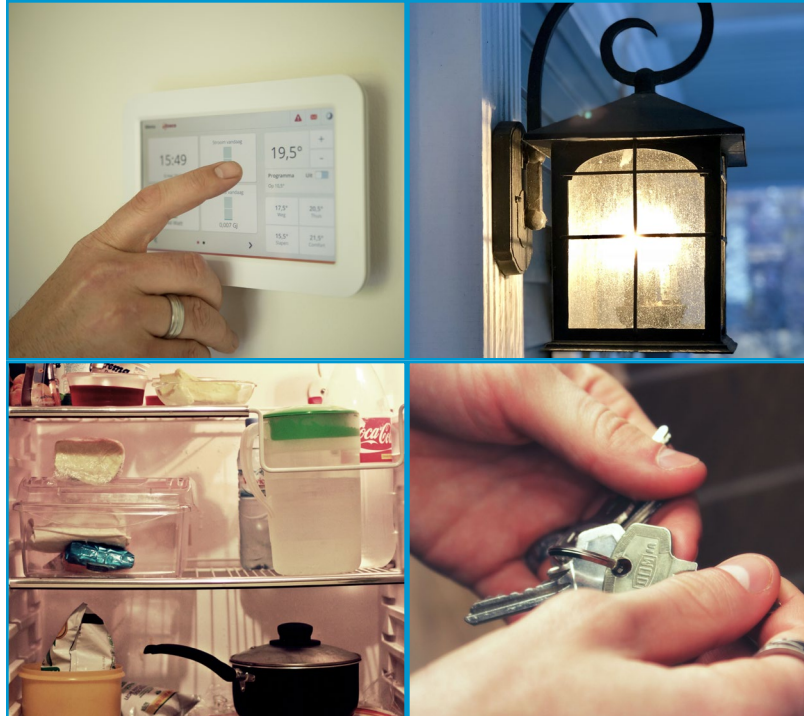
Rodents and insects are all too happy to make themselves at home during a resident's long absence. These critters can quickly become a nuisance for other residents, too. Encourage departing homeowners to:

- Remove perishables and open containers of food.
- Discard trash and clean trash cans.
- Store dry goods in sealed containers.
- Vacuum floors and clean countertops.
- Store linens in boxes and place cedar in closets and drawers

4. Set your thermostat to 65 degrees.

Peter Ralph, director of maintenance operations at Minnesota-based Gittleman Construction & Maintenance Corporation, says that one of the biggest issues his company sees with homeowners who go away is that they either turn off their heat entirely or they turn it down too low. “They might lower the thermostat to 50 degrees thinking that is well above freezing,” he says, “but that’s only at the point where the thermostat is measuring the temperature.”

He explains that the temperature in other areas of the home – such as in a wall, a ceiling or an attic – may actually dip below freezing, especially during a cold snap. This can lead to serious flooding problems if pipes freeze and burst.



5. Unplug appliances – but leave your electricity turned on.

Items that can pose a fire hazard, such as toasters, computers, televisions and microwaves, should be unplugged during a long absence. However, it’s generally not a good idea to shut off the power entirely. Ralph warns that residents often don’t realize that their heating system has components that depend on electricity even if they don’t use electric heat. For example, in a home that has its own furnace, electricity is needed to keep the furnace fan functioning. “Without the furnace fan running, a unit can freeze,” he says.

6. Prevent intruders.

Timers that are set to turn on lights can help make a home appear occupied. In some cases, it may also make sense for homeowners to install motion detection lights, as well as an alarm system that enables home monitoring from a smart phone.

7. Verify insurance coverage.

For their own protection, as well as for the protection of other residents in the association, it’s important for residents who will be away to check that their homeowner’s insurance provides the right coverage and that their premiums are paid up.

8. Ask someone to keep an eye on your home.

The best way for absent residents to ensure that their homes remain safe and problem-free is to have a family member, friend or trusted neighbor check in periodically. Besides taking care of minor upkeep, like watering plants, a regular visitor will quickly notice any problems and be able to alert the homeowner.

9. Tell your board or community manager that you’ll be away.

Surprisingly, many people fail to inform their board or community manager when they plan to be gone for an extended period of time. It’s important for the board to be aware of absences and to have a forwarding address where a resident can receive important letters and notices.

10. Stay connected with your HOA.

It’s easy for association members who are away to feel left out of activities back home. A community website that is available anytime, from anywhere, can go a long way in helping them stay informed about association business, as well as social events. A good property management software program will also enable board members, residents and the community manager to reach out to each other directly – another way in which out-of-town homeowners can stay connected with the community.

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Want to read more articles?

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DID YOU KNOW?

Electric Space Heaters

DID YOU KNOW that electric space heaters are involved in thousands of residential fires each year? As such, nearly 32% of all home heating fires, and 79% of all fatal home heating fires, are caused by portable electric space heaters.

- Purchase a heater that automatically shuts off if tipped over
- Read all manufacturer's instruction for use and care
- Place the heater on a solid and level surface
- Regularly inspect for cracked or damaged plugs or connections
- Never use an extension cord or power strip; plug directly into an outlet
- Keep heaters at least three feet away from anything that is flammable
- Clean the heater to prevent dust build-up

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DISCLAIMER: All information provided by FS Insurance Brokers is advisory in nature. Any such information may not identify or contemplate all unsafe conditions; others may exist. FS Insurance Brokers does not imply, guarantee or warrant the safety of any of the client's properties or operations or that the client or any such properties or operations are in compliance with all federal, provincial, or local laws, codes, statutes, ordinances, standards or recommendations. All decisions in connection with the implementation, if any, of any of FS Insurance Brokers' advice or recommendations shall be the sole responsibility of, and made by, the client or other recipient of the information.

Since 1998, FirstService Financial has been providing best-in-class financial services for condominiums, cooperatives, homeowner associations and commercial properties managed by FirstService Residential. We stand apart by combining the capital markets and treasury management expertise of a bank with a rare and in-depth understanding of real estate and insurance fundamentals. Our broad knowledge base allows us to create meaningful value for our clients through advisory services, individually tailored financial solutions, and insurance product offerings that set the industry standard.

Our experience is our clients' resource—an experience that has strengthened our credibility and the relationships we enjoy with our partners. It allows us to leverage our pricing and to access capital and insurance markets both domestically and internationally.

FirstService Financial and FS Insurance Brokers are affiliates of FirstService Residential and subsidiaries of FirstService Corporation. All of our programs are created for FirstService Residential clients and are optional; however, many FirstService Residential clients participate because of their added value.

CLICK HERE

to learn more about FirstService Financial



PERFECT PUMPKIN RECIPE FOR FALL

Pumpkin has become the latest trendy ingredient, showing up in beer, bagels and, of course, coffee. The Pumpkin Spice Latte may have launched the great pumpkin craze, but according to MenuTrends, by 2011, more than 60-pumpkin-related dishes appeared on the menus of America's top 250 restaurant chains. Pumpkins are a seasonal favorite, but they don't just belong on the dessert table (or on the front porch as a spooky jack-o-lantern!). Even if you're not on board the pumpkin spice bandwagon, you'll fall in love with delicious fall flavors with this pumpkin recipes.

Pumpkin Risotto With Mushrooms And Chorizo

Like homemade stew, chili or chicken pot pie, pumpkin risotto is pure comfort food. It nurtures the soul and gives the belly a warm hug, and the delicious, fall aroma it leaves in the house lingers for days. The rich texture will dazzle your family and friends, making this dish the perfect toast to fall...especially if you serve it in a hollowed-out pumpkin!

Check off the ingredients you already have:

- 1 lb Chorizo
- 1 Leek, halved and diced
- 2 Garlic Cloves
- 1/2 lb Cremini Mushrooms washed and sliced
- 1 cup Arborio Rice
- 2 cups Chicken Stock
- 1 cup White Wine
- 1/2 cup Pumpkin Puree
- 1 tbsp Thyme chopped
- 1/3 cup Parmesan cheese grated
- Salt to taste
- Pepper to taste

1) Sauté chorizo in light oil until it begins to render fat, about 5 minutes. Add leeks and mushrooms. Sauté for an additional 5 minutes until chorizo is completely cooked and leeks and mushrooms are tender. Add garlic and sauté for 30 seconds.

2) Add Arborio rice to the pan and stir until rice is thoroughly coated.

3) Add one cup of chicken broth, scraping any brown bits that have stuck to the pan. Reduce heat to medium.

4) Stir in pumpkin puree, bring the mixture to a simmer and cook, stirring often, until all the liquid is absorbed. Add the second cup of chicken broth and continue cooking. Finally, add white wine, thyme, and cook, stirring often, until all the liquid is absorbed. Total cooking time is 30-45 minutes, or until rice is tender and creamy.

5) Remove pan from heat. Add grated Parmesan cheese to risotto and season with salt and pepper.

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YOUR FIRSTSERVICE RESIDENTIAL TEAM

With over 40-years of local history in property management solutions, our team is committed to service excellence, striving to enhance property values and enrich the lifestyles of the residents we serve.



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- 18 -

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