

# Common Interest

The Official Publication of CAI-Connecticut

Vol. XIX: Issue 2 • 2024

*Also Inside:*

**The Tax Man Cometh**  
**Municipal Taxes on HOA Units**

**What Should You Do After**  
**Buying a Home**  
**in a Community**  
**Association?**

**Which One**  
**Controls?**

*...and more!*



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**Who Is CAI?**

The Connecticut Chapter is one of 63 Community Associations Institute chapters worldwide. CAI-CT serves the educational, business, and networking needs of community associations throughout Connecticut. Our members include community association volunteer leaders, professional managers, community management firms, and other professionals and companies that provide products and services to associations. The Connecticut Chapter has over 1,200 members including over 240 property managers, over 150 businesses, and over 800 community association volunteers representing over 80,000 homeowners.



The materials contained in this publication are designed to provide accurate, timely and authoritative information with regard to the subject matter covered. The opinions reflected herein are the opinion of the author and not necessarily that of CAI. Acceptance of an advertisement in *Common Interest* does not constitute approval or endorsement of the product or service by CAI. CAI-Connecticut reserves the right to reject or edit any advertisements, articles, or items appearing in this publication.



To submit an article for publication in *Common Interest* contact Kim McClain at (860) 633-5692 or e-mail: kim@caict.org.

**President's Message**



**Charles Ryan, Esq., EBP**

*“In addition to the Conference and Spring Fling, CAI-CT offers events throughout the year.”*

As the calendar pages turn, we find ourselves reflecting on the Annual Conference & Expo that has just occurred. The Conference continues to provide great benefits as was evident by the outstanding turnout from both vendors and attendees alike. It was my genuine pleasure to connect with so many of you who attended, reinforcing the strong community we’ve built at CAI-CT.

Now that Spring has arrived, I am excited to remind you of our upcoming Spring Fling event on April 24, 2024. This event will take place in Danbury at Quirk Works Brewing & Blendery. Our schedule kicks off with an Education Session at 3:00pm, offering 2 CEUs, followed by networking at 5:00pm. These events are not only great for education but also offer fantastic opportunities to connect with one another.

In addition to the Conference and Spring Fling, CAI-CT offers events throughout the year. For more details on these, I encourage you to visit the “events” tab at [www.caict.org](http://www.caict.org). Don’t forget our on-demand Condo Inc. sessions are also available on our website. These sessions are filled with great presentations and offer practical tips for effectively running communities.

I look forward to seeing everyone at our future events as we continue to strengthen our organization. ■

**Share your news and expertise!**



*Common Interest* welcomes the submission of articles, news and announcements subject to space limitations, editing and appropriateness, including educational value. The *Common Interest* Publication Committee will make every effort to publish articles submitted and may even be able to help you with your submission.

**Please call (860) 633-5692 or  
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 more information.**

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## From the Chapter Executive Director

**"Good advice is like a proverb: the meaning depends on the interpretation."**

~ Rebecca Walkowitz



Kim McClain

Courtesy CAI-CT

Throughout the year, we offer a plethora of programs and articles intended to prime the pump for our attendees' general understanding of any given topic. An infinite number of issues seem to exist in our world of common interest communities. Our speakers provide information in an attempt to broaden our knowledge. However, it is never to be construed as absolute advice.

We are very grateful for all of the time our experienced speakers devote to speaking or writing on a topic. Their contributions are solely for the purpose of general information. As you will hear our professionals say again and again when asked a question about a particular circumstance, "it depends." It is also fair to say that all professionals do not have the exact same interpretation of any given challenge or circumstance. Thus, the answer may also depend upon which individual is asked the question.

Unique conditions occur in any community. A question or concern about an issue in your community cannot be properly addressed during an education program or be interpreted as a definitive answer from an article. The details found in your association's documents and the rules that have been created are important tools to help inform any advice that can be obtained. That is why we always adamantly recommend that the attorney representing your association be consulted as they should be more familiar with the history and the documents of your community.

On the topic of education programs... We hope that the hundreds of you who attended our Annual Conference & Expo on March 16, gained many insights about key issues facing communities these days, as well being introduced to some new ideas and products that our many exhibitors were offering. There is much more to come throughout the year. Education and networking is happening throughout the state. Check our website to register and plan to join us!

At just shy of 1,300 members, we continue to be one of the very largest chapters in all of CAI. While this is a great achievement, when we note that there are over 5,000 associations in our small state, we can't help but wonder – where are the rest of you? We urge you to make membership a priority for your association in 2024. With maintenance, reserves and insurance as major concerns these days, your association cannot afford to be on the outside. If you have any questions about the many benefits of membership, please go to our website: [www.caict.org](http://www.caict.org) or reach out to me directly: [kim@caict.org](mailto:kim@caict.org).

*Happy Spring!*

## People in the News...



**Karl Kuegler, Jr.,  
CMCA, AMS, PCAM**

**Karl Kuegler, Jr., CMCA, AMS, PCAM**, Director of Property Management at Imagineers, LLC, has been recognized by CAI National for his outstanding achievements in February. Karl's hard work and dedication led to the successful recruitment of a remarkable total of 12 new CAI members, making it the highest number of recruits for the month (in the entire world!)

*Editor's Note: If you are reading this — we are looking at you! Let's see who else can be the next recruiter of the month in Connecticut!*

**Corey Turner** has been named Business Person of the Year by the CT River Valley Chamber of Commerce. Corey is President of Turner Home Improvement Contractors, LLC. Congratulations, Corey! ■



Corey Turner



**Share Your News With Us!**

Email your industry-related news to  
[kim@caict.org](mailto:kim@caict.org).

## Spring Fling Education & Networking Party — 7 Things You MUST Know!

Wednesday, April 24 • Education 3:00 - 5:00 pm/  
Networking 5:00 - 7:00 pm

Quirk Works Brewing & Blendery, Danbury, CT

We've gathered industry professionals together to share with you the 7 things you must know!

1. Filings & State/Federal Regulations
2. Follow the documents
3. Timing pitfalls
4. Minutes – exposure to litigation
5. Distinguish between speaking as unit owner or board member, speaking outside board meeting
6. Reserves & why they are restricted
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## Fairfield County Knowledge & Networking — CAI-CSI — Uncovering the Keys to Managing Risk at Community Associations

Wednesday, May 22 • Education 3:00 pm - 5:00 pm/  
Networking 5:00 pm - 7:00 pm

Zody's 19 Hole, Stamford

*The Case:* You have been enlisted to help our team of experts navigate a condo claim in this difficult insurance market!

*The Mission:* should you choose to accept it, is to assist our claim "victim" in resolving a property damage incident with the insurance carrier. From the board member and property manager to the insurance broker and attorney, join us for a fun afternoon of interactive role-playing as we unearth the clues to employing successful community association risk management practices.

Board Members & Managers: \$30 CAI Members / \$55 Non-Members

Service Providers: \$100 CAI Members / \$125 Non-Members

Sponsorships Available. Please visit [www.caict.org](http://www.caict.org) for more information.

2.0  
CEUs

## Annual Golf Tournament

Tuesday, June 18, 2024 • Registration at 11:00 am, Lunch 11:30 am,  
Shotgun 1:00 pm, Banquet 6:00 pm

The Farms Country Club, Wallingford

This event brings the membership together and provides a networking opportunity for managers and business partners. This is a must attend experience with exciting sponsorships, awards, gifts and games!

Visit [www.caict.org](http://www.caict.org) for information on golf and sponsorships.

## CEO CAM Council – Hosted on Zoom

Tuesday, July 16 from 1:00 - 2:00 pm

**Qualifications to attend:** you must be an individual member or the designated chief executive officer or equivalent of a management company holding a CAI membership. No more than two individuals employed by the same company may participate on the Community Association Managers Council at the same time. Pre-registration is required.



Visit [www.caict.org](http://www.caict.org) to register.



## Statutory Snippet

### What is in the Resale Documents?

After the initial sale by the developer, sellers of common interest ownership units must give buyers a package of resale disclosure documents. It is the seller's responsibility to compile and disclose the resale documents to the buyer. Those documents must include:

1. Monthly common charges
2. Unpaid charges the seller owns the association.
3. Any restriction on a maximum or minimum resale amount.
4. The owners' right to use or occupy the unit.
5. Owners' ability to lease the unit.
6. Amount of reserve for capital expenditures.
7. Any upcoming capital spending approved greater than \$1,000.
8. Number of unit owners who are at least sixty days delinquent in paying common charges.
9. Number of Foreclosures actions brought or pending by the association.

Source: CT Department of Consumer Protection – Condominium FAQs.

## Legislative Update

With only seven weeks left to go, this has been a relatively quiet session thus far. Early on in the public hearing process, several Legislative Advocacy Delegates testified on bills regarding: leasing in condos (RB 5152), solar installation (RB 5168) and reserves funding (SB 144). It appears that the only bill that is still viable is RB 5168.

**RB 5168 – AN ACT CONCERNING SOLAR INSTALLATIONS IN CONDOMINIUMS AND COOPERATIVES** – This bill clarifies previously enacted legislation of the installation of solar power generating systems. It would eliminate barriers to homeowners that wish to install residential solar panels on their single family detached unit. The bill includes language about the process of requesting approval from the association and other requirements concerning responsibility for the costs of installation, maintenance, uninsured losses, etc. Input from CAI-CT was requested before the final draft of the bill. We expect this bill to pass.

**SB 144 – AN ACT CONCERNING RESERVE FUNDS IN COMMON INTEREST OWNERSHIP COMMUNITIES.** This bill would require that the executive board of any common interest ownership community perform an annual study of the association's funds in reserve and make recommendations concerning the allocation of funds to such reserves. This would allow communities to remain prepared to upkeep properties and address emergencies as they arise. We stated in our testimony that we were concerned about the lack of clarity in how the board was to obtain the details necessary to make informed decisions about their reserve funds. At this point the bill is effectively dead. We will continue to monitor.

Stay informed about legislative action that could impact your community. Be sure to sign up for Advocacy Alerts. *It's easy and you can make a difference!*

Here is the link: <https://www.caionline.org/Advocacy/TakeAction/Pages/VoterVoice.aspx>

## THANK YOU NEW & RENEWING MEMBERS

### Welcome New Members

#### Associations

Brandywine Village II Condo Association  
Carter Heights, Inc.  
Chimney Crest Association  
Crown Village Condominium Association  
Fernwood Estates Condominium Association  
Incorporated  
Links at Oxford Greens Home Owners Association  
Riverplace Homeowners Corporation  
The Courtyard at Heritage Green Association

#### Individual Managers

Robert Blaskey  
Salvatore Casabianca  
Delene Eickmeyer  
Jennifer Kearns  
Raymond J Metro, Jr., CMCA  
Stephen Ozyck  
Tony Uanino, Jr.  
Peter Uдеми

#### Management Companies

Precision Management Company LLC

#### Business Partners

Bristol County Savings Bank  
Frontier Communications  
Tamko Building Products, Inc.  
The Inspectors of Election, LLC  
The Scoop Master Pet Waste Removal

### Thank You Renewing Members

#### Associations

Beacon Hill Association, Inc.  
Branford Business Condominium  
Caswell Cove Condominium Association  
Chestnut Hill Homeowners Association  
Far Mill River Condominium Association  
Guilford Mill Association  
Hatchery Brook Homeowners Association, Inc.  
Hatfield Mews Townhouse Association

Legend Hill Condominium Association  
Marina Bay Association  
Mattabasset Condominium III  
Oronoque Village Condominium Association  
Park Chestnut Condominium Association  
Pierpont Hill Association of North Haven Inc  
Prospect Woods Condominium Association, Inc.  
Redstone Manor Association, Inc.  
Regency at Prospect Association  
Sound House Condo Association  
Spring Lake Condominium # 8 Association, Inc.  
Sterling Woods Master Association  
Sylvan Point Condominium Association  
Taft Pointe Association, Inc.  
Terrace Place Condominium Association, LLC  
The Mews & Ridge at Rivington Homeowners  
Association, Inc.  
The Mill at Stonecroft  
Tuscany Hills Condominium Association, Inc.  
West Farms Condominium Association No. 1, Inc.  
Winnipauk Village Condominium, Inc.  
Woods Edge of Waterbury Condominium Assn.Inc.

#### Individual Managers

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Tiara Brandon  
Aidan Brennan, CMCA  
Kelley Brewster, CMCA, AMS, PCAM  
Christopher Buccieri, CMCA  
KC Anne Budrewicz, CMCA, AMS  
John F. Capone, CMCA  
Peter Conyers, CMCA  
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Clifford A Drumm, CMCA  
Jesse Englehart, CMCA, AMS  
David Ferguson, CMCA  
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Srinivasa Gavara, CMCA  
Nicholas Harry Granneberg  
Catherine M. Luciano, CMCA, AMS, PCAM  
Michael McGovern, CMCA

Joan Miller, CMCA  
Christine Alexandra Segal, CMCA, AMS  
Alison L. Shaheen, CMCA, AMS  
Leanne E. Shoop, CMCA, AMS  
Barbara Zinn, CMCA

#### Management Companies

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On The Mark Management

#### Business Partners

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Alliance Association Bank  
AquaGuard, LLC  
AssociationNation  
Atlas Concrete Products, Inc.  
Bartlett Tree Experts of Simsbury  
Baybrook Remodelers, Inc.  
Becht Engineering BT, Inc.  
Beebe Landscape Services, Inc.  
Bellwether Property Group  
Blue Wave Pool Service & Supplies, Inc.  
Cohen & Wolf, P.C.  
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Reserve Advisors, LLC  
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JOIN US! • TUESDAY, JUNE 18, 2024

REGISTRATION 11:00 AM • LUNCH 11:30 AM • SHOTGUN 1:00 PM • BANQUET 6:00 PM

GO GOLF

TOURNAMENT

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This event brings the membership together and provides a networking opportunity for managers and business partners. This is a must attend experience with exciting sponsorships, awards, gifts and games!

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## Legally Speaking...



Adam Cohen, Esq.

### The Tax Man Cometh *Municipal Taxes on HOA Units*

By Adam J. Cohen, Esq.

Before buying any real estate, it's important to understand what you'll continue paying for it after the purchase price. A big part of that is annual taxes, and condo units are no different. Since tax liability goes on forever, anyone buying a home in an HOA should know exactly what they're getting into.

Each spring, Connecticut's municipal governments determine how much money they will need to operate over the next fiscal year and get those budgets approved. Then they will each divide that figure by the total value of all the taxable real estate within their respective borders — determined by a town official known as the Assessor — to calculate a "mill rate." In June or July, the town's Tax Collector will mail each real estate owner a bill equal to that mill rate multiplied by each \$1000 of their property's "assessed" value, which is 70% of the town's fair market appraisal. That final number will be what the owner owes to the town in real estate tax for the year. Most towns allow the annual tax to be paid in either two halves (on July 1 and January 1) or four quarters (those dates plus October 1 and April 1), called installments.

Towns may also impose separate assessments for utilities like water, sewer, and electrical use, plus services like trash pickup, fire department coverage, sidewalk maintenance — or even just for a parcel's proximity to a sewerage system whether or not it's connected to it. Real estate might also be located within an overlapping municipal entity like a regional water pollution control authority, special services district, or a self-governing special taxing district, which will levy its own taxes or charges for different sets of services. Districts typically set their own mill rates, but use the town assessor's valuation of each property. In addition to the regular annual taxes, towns or these other entities can also occasionally impose single-installment "special taxes" to make up for budget shortfalls or unanticipated expenditures.

In a community association, the assessed valuations of individual units may be identical or very different depending on how similar the properties are. Owners will be responsible to pay the taxes on their units to the municipality directly. The common areas will be taxed as well — which in a condominium will be divided proportionately and added to each owner's personal bill, or in other types of associations will be paid by the corporate association directly which the owners then reimburse as part of their common charges. If the association owns other kinds of property in its own name — vehicles, office equipment, etc. — the town will likely tax that as well, which the owners will pay indirectly through their common charges also.



*"Think your annual tax bill is too high? You have basically two options for getting it reduced..."*

Taxes and other municipal assessments on real estate are automatic liens against the property as of October 1 in the year before they come due (in fact, even before they are calculated). By law, tax liens supersede all other interests in and transfers of property. In other words, municipalities are always first in line to get paid — ahead of the association, the mortgage, and any other creditor. Even selling your property won't get you off the hook for back taxes or the current year's taxes; liens follow both the property and the owner. Whoever owns it as of October 1 is also liable for its real estate taxes through June 30 of the second year thereafter. That's right: sell your home on October 2, 2024 and you're still responsible for its tax bill through June 30, 2026 in addition to taxes which weren't paid while you owned it. Usually the lawyers for the buyer and seller at the closing will agree to pay the back taxes out of the proceeds and then divide up the current year's tax payments proportionately before and after title transfers, but neither is legally required — and even when it's done, the buyer is merely assuming joint responsibility for the taxes along with the seller, not instead of him.

Think your annual tax bill is too high? You have basically two options for getting it reduced, although by the time you receive your tax bill it's generally too late to put these options to use except against next year's taxes. The first option is to talk to your town's assessor about whether your property may have been overvalued and, if necessary, appealing the determination administratively or to court. Owners can appeal their individual assessments, while association

*[Continues on page 8.]*

**LEGALLY SPEAKING...from page 7.**

boards can appeal assessments on common elements. You'll need proof that comparable properties in town were given lower assessments or that the assessor's methodology was significantly flawed. Litigation for HOA units is relatively rare because the cost of hiring an attorney and appraiser usually exceeds any likely tax reduction. The other option is to ask the town's assessor whether you are eligible for certain programs which can reduce or postpone tax payments for veterans, senior citizens, the disabled, low-income residents, and real estate used for certain purposes.

In Connecticut, there are no "penalties" imposed when a real estate tax bill goes unpaid, but the rate of interest is steep: 1.5% per month (18% annually) after a one-month grace period for each installment. Add to that the costs of enforcement, such as marshal's and attorney's fees. Municipal tax collectors are legally obligated to pursue delinquents, and there is essentially no defense against collection proceedings. Tax liens remain foreclosable for up to fifteen years. Towns can not only take a tax-delinquent owner to court to collect, but can even auction his property, garnish his wages, and seize his bank account without going to court.

There are several things you can do to properly manage the tax liability on your unit. First, when you make the purchase, find out what municipal entities have the power to assess it, and make sure they have

your correct mailing address. If you don't receive a tax bill by mid-July, call the tax office and ask why. State law specifically says that taxes and interest are valid whether or not a bill is sent or received. Also remember that most towns only send one bill for the year and don't send reminders for the later installments, so don't mark your calendar. Second, pay the bill on time, which means well within the one-month grace period. If you pay the July 1 bill in mid-August, your account will have an unpaid balance because two months of interest (3%) has already been added automatically, and that balance will itself accrue interest. State law extends the payment deadline to the first business day following a weekend or holiday, but not if the town hall is closed for any other reason. And don't bother trying to negotiate down the interest – tax collectors are legally forbidden from doing so. Finally, the smartest option is to have your mortgage bank escrow your taxes, which means the bank pays the tax for you and adds it to your mortgage payment. Not only does this break up the annual debt over 12 payments rather than 2 or 4 at no additional cost, but if the bank fails to make a tax payment for you, it's on the hook for the resulting interest and fees. ■

*Adam J. Cohen is an attorney with the Law Firm of Pullman & Comley, LLC headquartered in Bridgeport, Connecticut. As the Chair of its Community Associations Section, he represents and gives seminars to condominiums, tax districts, and other communities in matters ranging from amendments of governing documents to revenue collection strategies and commercial disputes. He is also general counsel to the Connecticut Tax Collectors Association.*



# Spring Fling!

## EDUCATION & NETWORKING PARTY

**7 Things You MUST Know!**

**Wednesday, April 24th**  
**Education 3:00 - 5:00 pm • Networking 5:00 - 7:00 pm**  
**Quirk Works Brewing & Blendery, Danbury, CT**

**Good for 2 CEUs.**

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**We've gathered industry professionals together to share with you the 7 things you must know!**

- 1. Filings & State/Federal Regulations**
- 2. Follow the documents**
- 3. Timing pitfalls**
- 4. Minutes – exposure to litigation**
- 5. Distinguish between speaking as unit owner or board member, speaking outside board meeting**
- 6. Reserves & why they are restricted**
- 7. D&O coverage**

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While many associations and businesses encounter chaos from time to time, we certainly couldn't find any at our Annual Conference & Expo. We had near record attendance — including over 200 community association managers! It was great to see so many familiar faces as well as some new ones, especially the exhibitors. As usual, there was lots of activity on the Expo floor. It was fun to see the creativity of many of our exhibitors in action. We can't wait to see what they come up with next year!

Our hard-working Conference Committee carefully chose a variety of education session topics that will help to better manage or avoid chaos. There are always new issues to think about — including cybercrime and more. Our speakers do their best to provide substance as well as tips for managing tricky situations.

It's never too early to plan for next year! Save the date for March 15, 2025! Let us know if you have any ideas for educational offerings or fun on the expo floor.

### THANK YOU to our phenomenal Conference Committee:

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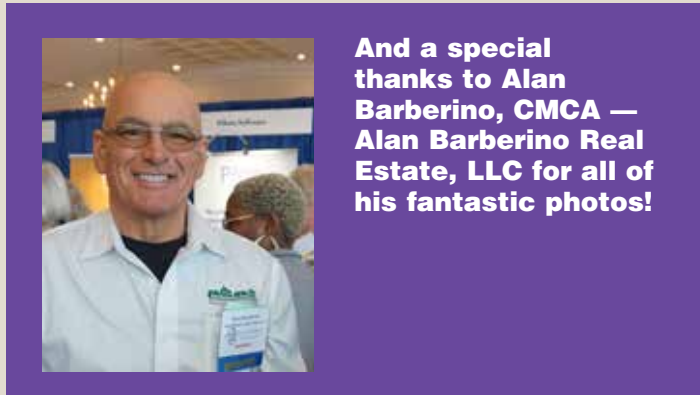
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CONFERENCE & EXPO...from previous page.





## Financially Speaking...



Daniel Levine, CPA

### Monthly Financial Analysis

By Daniel Levine, MBA, CPA

An important part of how associations operate involves the relationship between the management company and the association. Many association boards are volunteers who also work full time which creates the need to engage a third-party management company in order to handle the day-to-day needs and projects that keep the association in good repair. However just because a professional is hired, this doesn't mean that the board can cede all responsibility. This article will look at how a board should engage with their financial statements for the association while also having a third-party management company.

#### Frequency of Analysis

Most associations meet monthly and as a result they receive a monthly board packet as part of the meeting. This board packet will contain financial statements as well as other relevant information for discussion. Some associations, however, may choose to meet less frequently. In the cases of less frequent meetings, the financial information of the association should still be reviewed in the interim months. Good controls require monitoring by the association. Reviewing statement information, budget variances, and classifications of expense, when done timely, can allow for proper correction or mitigation of issues. Reviewing the information can also help prepare for the next upcoming meeting and streamline decision making at the next meeting.

Ensuring that the board packets are all inclusive of important financial information is also critical alongside a frequent analysis. For associations that are cash method, having detailed receivable and payable listings are an important supplement to the overall financial statements. For any association, receiving a copy of the monthly general ledger is critical in being able to see details behind the numbers. For accrual basis associations understanding the timing differences that impact the statement, such as revenue recorded but still outstanding, are an important context to the statements in order to explain the financial health of the association to the community.

#### Leverage the Knowledge of the Community

For mid to large size associations, one of its greatest assets is the experience and knowledge across the community. From a financial perspective this can provide valuable assistance to the board. Setting up a finance committee is a way where financial issues can be addressed in detail by a group of qualified individuals who may not have enough



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*“Ensuring that the board packets are all inclusive of important financial information is also critical alongside a frequent analysis.”*

time, or a desire, to run for a board position. A finance committee can provide suggestions or conduct analysis that the overall board may find helpful in ongoing management of the community. Whether it's a new accounting pronouncement implementation or reviewing a complicated transaction, a finance committee can be a very useful tool in understanding your monthly prepared financial statements.

#### Look at the Details Behind the Numbers

Mid to large associations will typically engage in a financial statement audit where a third-party accountant will come in to provide an opinion on the financial statements. However, the board should be an active participant in review of its financial statements in the interim between audits. Setting up a schedule to review records, contracts, and other items that support the transactions presented in your financial statements can ensure your records are complete and income and expenses relate to agreements entered into by the association.

#### Communication

As with most things in business, communication is essential but difficult. What to communicate, how often, and when to communicate

are important considerations the board should always be discussing. Communicating large financial decisions or future financial challenges can keep the community engaged and operating efficiently in the future. Whether it's an item communicated through the budget, a memo, or a variance explanation, financial information can be communicated in a variety of ways and in more detail than just posting the monthly financial statements. Having supplemental support or explanations to the analysis of certain financial transactions, such as a completed assessment, can help make sure the entire community is on the same page.

**Continuing Education**

Just because an association board has a handle on the challenges today, unfortunately, that doesn't mean something won't change tomorrow. Laws and rules change constantly and while an association board may rely on their professionals to stay compliant like most items highlighted here, the board should actively be aware of changes in compliance and strive to meet their new obligations. Understanding compliance issues such as the Corporate Transparency Act or new accounting pronouncement implementation start date such as leases and revenue recognition can help a board maintain compliance, so their statements are accurate and relevant to decision making. Continuous education is also important so a board can identify corrections or other requirements that need to be taken care of in the association's financial information. Beyond accounting, understanding legal or insurance

compliance issues that have direct financial impact clarify cashflow needs or decisions that could impact the overall community. \*

**Conclusion**

An association has access to many outside resources to help manage and tackle the challenges of managing a common interest community. However, this doesn't remove the need for the board to remain an active participant in the process. By implementing certain procedures, committees, and record review a board can ensure that financial health is maintained and address problems early and quickly. ■

*Dan Levine, MBA, CPA is a Certified Public Accountant at Tomasetti, Kulas, And Company P.C. Dan has extensive experience with tax and attestation services to condominium associations from all around Connecticut. Dan serves as the Chair of our Publications Committee and is an active participant in CAI-CT related programs and can be found presenting frequently.*

**\*Editor's Note: CAI-CT offers education programs for board members throughout the year. Many are available online and on demand. Our Condo Inc. program is our most popular board leadership training program and complies with the requirements of Public Act 06-23 which states that board members should receive training. More details can be found on our website: [www.caict.org](http://www.caict.org) under events.**



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Eric R. Judge

## What should You Do After Buying a Home in a Community Association

By Eric R. Judge

First, congratulations on your home purchase. Now that the excitement of looking at different living spaces, making offers, and completing mortgage lender's paperwork have subsided, and the whirlwind process of competing to have your purchase contract offer accepted in the current real estate market with its extreme imbalance of demand versus supply is a distant memory; take a deep breath of air.

You have moved all your things into your new community association home. Well, it's time to turn your attention to...

### Getting Involved

One of the great things about living in an association community is that you do have a voice and most association board members would love to hear from you as they typically do not have enough engaged owners. You should attend meetings to not only provide your com-



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*"You have moved all your things into your new community association home. Well, it's time to turn your attention to..."*

plaints, but to also share your ideas and thank the board for being good stewards, if applicable.

Furthermore, you could express your interest in joining the board if there is a vacant seat or you could inquire about being an alternate board member if you can make the commitment. This is one way to get involved and to assist your fellow owners and board members in governing your community. In many association communities there are not enough owners willing to serve on the board or committees. This can lead to some board members staying on the board for longer than they or other owners wish.

While it is commendable that we get long board tenures and have a steady period of board governance, we may not get enough new ideas or new insights which could be valuable to the community. This is where you could add lots of value as a new person to the community. You will have a fresh set of eyes and ears to the situations in your new community. In addition, your experiences from the other places you have lived may provide you with a different perspective on the matters in your new community.

Make sure to go to the annual meeting to ensure a quorum as defined in the association bylaws and to vote on important issues as sometimes important things cannot be passed due to lack of owner votes.

### Familiarizing Yourself with Community Association's Finances

- What are the upcoming short-term projects for the year?
- Are they planting shrubs, cutting dead trees, sealing the roads?
- What is the amount of annual revenue?
- What are the largest community association expenses?
- How much is being put into the reserve fund for longer-term projects?

### Reading the Bylaws and Other Association Rules

Judging by the number of times community association homeowners admit that they have never read their association bylaws, I think that too many would rather poke themselves in the eye than read these documents. I dare you to read them at least once in their entirety. While they do have a "legalese" structure, I promise you that reading them will not be as painful as you might have imagined. In addition, you will have a true understanding of how your association board and community are supposed to operate by becoming familiar with the bylaws and the association rules.

You may be surprised to read that the association board has the right to seek and gain access to a unit due to an emergency. For example, an emergency might be present as there might be water going into an adjacent unit and it appears to be coming from your unit. The property manager might be unable to get into contact with you. What do your documents state regarding allowing emergency access?

Be sure to find out what constitutes the common areas. For example, the outside facing doors are considered the unit owner's responsibility in one community association in which I currently own units. Whereas in all the other communities in which I have owned, the outside facing doors are considered common areas and the responsibility of the community associations.

[Continues on page 18.]



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AFTER BUYING A HOME...from page 16.

### Protecting Your Asset

You should confirm with the board and property manager what is the minimum property insurance deductible to have on your homeowner's insurance policy (HO6 policy) in order to meet the requirement for claims covered under the association master insurance policy. Remember this is the minimum. You should consult with insurance professionals to ensure appropriate coverage for your personal property, building coverage, loss of use, loss assessment, liability, medical payments to others and other items potentially not covered by the community association master association insurance policy.

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### Being a Part of a Community

In a May 23, 2023, report by the U.S. Department of Health & Human Services the Surgeon General Advisory raises the alarm about the devastating impact that high incidence of loneliness and isolation happening in the United States. The pattern of suburban living where people drive into their garages, walk through the home door inside the garage and never interact with neighbors has bred isolation. As such, congratulations on purchasing a home in an environment that can extend your life and enhance your mental health. Community association living provides an advantage of allowing for opportunities to naturally socialize. Socialization is one of the factors cited for longevity in the 6 Blue Zone communities (Blue Zones are geographic areas with lower rates of chronic disease and longer life expectancies).

### Being a Good Neighbor

Like the Allstate insurance commercials, most of us strive to be good neighbors. In a community association this desire is supplemented with noise and nuisance rules. Leaving those documents aside, I would like to provide you with a reminder that each unit owner assists in creating the community association's environment. A friendly "hi", a sincere smile, being reasonable and remembering that everyone has a voice will go a long way towards being a good community association homeowner. ■

*Eric R. Judge is a board member in multiple communities, a real estate investor and financial advisor located in Glastonbury, CT.*

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Jonathan Chappell, Esq.

## BUYER/SELLER “BEWARE”

By Jonathan Chappell, Esq.

I was asked to write an article about what a buyer should know pertaining to a purchase of a unit, from a legal perspective. My goal is to point out a non-exhaustive list of items, which may assist with the purchase of a unit, but also, accounting for the expected audience, the readers (likely current owners and potential sellers). Not truly a case of “caveat emptor;” both buyer and seller should be aware and informed.

### Resale Certificate

Get one. The Common Interest Ownership Act (CIOA), CIOA § 47–270 contains the requirements to be in or accompany a resale certificate. The current owner/seller should request such a certificate, and the association has 10 business days from the request to provide it, with limited exceptions. Many of the issues discussed below may be answered by the documents and/or information required by the resale package. If you are professionally managed, the manager will no doubt be able to discuss what is required and included. You also might want to have association counsel review yours if it has been a while.

### Read and Understand the Documents

While certain “general rules” may apply, you really must analyze the documents. This should not be just a somewhat cursory look by the closing attorney, but a more detailed determination.

#### i. What am I buying?

Don’t you want to understand what you will receive? For one example, just because there seems to be a spot for your vehicle right in front of the unit does not necessarily mean it will be “yours.” On the other side, a seller should know what property rights are being sold and be well-versed to educate a buyer.

What constitutes the “unit.” What are its boundaries? It may seem somewhat elementary. However, frequently there is a dispute, even between veteran owners, what is/is not part of a unit. It matters. Caution that frequently the documents may also have “inclusions,” which are made a part of a unit, though obviously located outside the unit’s boundaries (e.g. HVAC).

Are there any limited common elements allocated to the unit? Actually, let us back up, what is a “limited common element”? CIOA 47-202(21), and most documents apply the concept that a limited common element is something that is still a common element but is allocated “for the exclusive use of one or more but fewer than all of the units.” This determination is document dependent. Two common examples are a deck physically attached to a unit and that aforementioned parking space; you may be the only one allowed to use it, but you technically may not own it.



*“Don’t you want to understand what you will receive?”*

What if something is not part of a unit and is not a limited common element? Generally, that item will be a “general common element.”<sup>1</sup> The right to use general common elements is held by each owner (e.g. road).

#### ii. Who Maintains, Repairs, or Replaces/Who Pays?

Generally, if something is part of a unit, an owner must maintain, repair, and replace it, and likely at his/her cost. On the other hand, most general common elements are an association’s obligation paid for with common expenses (shared by all).

A frequent source of dispute is limited common elements. First, remember a limited common element is still a type and part of a subset of all the common elements. Also, unless the documents specifically allocate the costs to maintain, repair, and replace a limited common element to a unit, such costs, by statute, are paid from common expenses.<sup>2</sup>

Before buying, one would want to know what you must do and perhaps more importantly pay for.

#### iii. Is the Community Finished?

Is the community still subject to any viable development right(s)?

These rights can include building more units, adding or withdrawing property.<sup>3</sup> It should be determined how many units currently exist and have been declared, as well as how many additional units could be built. Usually the declaration will spell this out.

Another thing to determine is when any viable right may expire. Sometimes, rights are not extinguished for an extended period (e.g. 50 years from the initial recording of the declaration). This may or may not be a problem for a potential purchaser, but it would certainly be a factor in purchasing as to how many people and units will share in common expenses, and whether the potential purchaser wants “new neighbors.”

**iv. Who Is In Control?**

Has the community transitioned from the declarant to elected owners, or should it have? Those readers in declarant-controlled communities likely know why this issue made the list, without more discussion.

**v. What Can/Can't I do?**

Your documents will also tell you what the restrictions on the use of a unit exist. First, is it a commercial or residential unit; this article assumes that many readers are interested in residential use. Beyond that, what other things are allowed/restricted/prohibited? Some common and sometimes “confrontational” issues include pets, leasing, smoking, or age-restrictions.

For example, the community may limit the number of rentals. For that reason, a buyer/seller should be aware if there is such a limit in place, and, if so, also what percentage of units are currently rented (not owner-occupied). This information may also be needed for mortgage underwriting to finance a purchase.

As to pets, even a “no pet rule” does not mean there will actually be

zero pets. A reader has likely encountered an emotional support or a service animal, which many times must be permitted as an accommodation, despite a contrary rule.

In conclusion, it is certainly in the best interest of both a buyer and seller of the unit to actually review the documents, in detail prior to an agreement and certainly closing. ■

*Jonathan Chappell, Esq. is an attorney in the law firm of Feldman, Perlstein & Greene, P.C. based in Farmington, CT. Jonathan serves on our At Large Legislative Advocacy Committee and is a member of our Publications Committee.*

**END NOTES:**

1. The property rights, depending on the type of community, will differ. Contrasting the two most common types of communities, a condominium or planned community, in the former all common elements are owned by each owner pro rata (by his/her allocated interest percentage), in the latter the association owns the common elements and the owners own a portion of the company.
2. See, CIOA 47-257(c)(1).
3. See, CIOA 47-202(16).

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## Manager's Column...



Rich Wechter, CMCA

### Being Practical, Part XCII

# How to Deal with People Who Suffer From “Being the Smartest Person in the Room Syndrome”

By Rich Wechter, CMCA

In this column, I tackle various topics of interest with the intent of imparting practical advice. In this issue's column, I discuss a common occurrence at board meetings and occasionally at unit owner meetings: How a Board or community association can deal with people who suffer from “being the smartest person in the room syndrome.” This person could be an accountant, attorney, engineer, architect, contractor, property manager or other professional who is either on the Board or is a unit owner attending board meetings and annual meetings. In either forum, such people can allow their professional backgrounds to intimidate and control the actions and directions of a board or community association as a whole. While I am in no way suggesting that professionals have no place at the board table (in the interest of full disclosure, as a long-time out of state attorney, I can attest to what I brought to the table as have many other professionals), I am suggesting that in particular cases, some professionals, for lack of a better term, suffer from “being the smartest person in the room syndrome” and cause disfunction, resentment and unhappiness at the board and at the community association level. This article addresses this problem by laying out the signs of this syndrome, the impact on board members and unit owners and suggestions on how best to deal with this syndrome. My review of this topic in no way offers a psychological analysis of such individuals. I leave that to clinical professionals. I offer a layperson's review of this topic.

#### A. Setting the Table on this Topic

Haemin Sunim, a Zen Buddhist teacher and author wrote the following advice to such individuals that perfectly captures the sentiment of this article: “Instead of being the smartest person in the room, quick to critique others, be the warmhearted friend, bringing people together and sharing things. Be the sensitive neighbor, capable of feeling the suffering of others.” Many others have, in a more cynical and sarcastic manner suggested that “If you're the smartest person in the room, then you're in the wrong room.” While I so enjoy that last quote, I do wish to avoid the consequences of taking that approach. Instead, I look to the great 19th century American novelist Louisa May Alcott who wrote “You will not always be the smartest person in the room, and you will not always be the strongest or the funniest or the most talented. But you can always be brave and you can always be kind, and these are the things you should be every minute of every day for the rest of your life. Because yes, those other things, they're great things. But these things are better.” In the 21st century, it appears that these



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*“...some professionals, for lack of a better term, suffer from ‘being the smartest person in the room syndrome’ and cause disfunction, resentment and unhappiness at the board and at the community association level.”*

sage words have been long forgotten as many individuals, mostly professionals have lost sight of this call for humility and suffer from this syndrome.

#### B. Signs of the “Being the Smartest Person in the Room Syndrome”

I note a few obvious signs of individuals who suffer from the “being the smartest person in the room syndrome”:

1. They state what they consider to be facts rather than opinions.
2. They insist that others (fellow board members and/or unit owners) are incapable of understanding a particular topic or issue.
3. They direct others on how to act and think.
4. They insult the intelligence and dedication of others.
5. They show no willingness to discuss, debate, negotiate or compromise.

#### C. Impact on Board Members and Unit Owners

The following are just a few examples on the impact of this syndrome upon fellow board members and unit owners:

*[Continues on page 24.]*

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MANAGER'S COLUMN...from page 22.

1. Intimidation is the #1 consequences of this syndrome. A high level of education of a person alone, without any display of this syndrome, can be somewhat intimidating to others. When you add having to deal with someone who acts as the smartest person in the room, it compounds the anxiety of others and causes problems.
2. Withdrawal of interest and involvement in association activities. Fellow board members back away from activities and involvement with association matters in response to this syndrome displayed by others.
3. Resentment and anger develops for many board members who stand up to those with the syndrome. This leads to even more disfunction and unhappiness.
4. Paralysis in the function of the Board. All of the above impacts can cause a board to be virtually paralyzed due to the disfunction this syndrome can cause.
5. Reduction in the number of unit owners who will consider serving on the board. The “smartest person in the room” sucks up so much oxygen in the room that all others feel that there is no place for them at the table. This leads to a deficiency in obtaining many viewpoints and talents of a community.

**D. How to Best Deal with this Syndrome**

I offer the following suggestions on how to deal with this syndrome with thanks to Kathleen J. Ruby, a clinical psychologist, whose com-

mentary of this syndrome I found on the internet and fully endorse. This list is by no means a complete list of approaches to this syndrome.

1. The Board, through the President, managing agent or the rest of the Board should encourage all members to feel comfortable offering their own ideas and opinions. This will reduce the impact of the “smartest person” and offer a more balanced approach to board meetings.
2. The board member with this syndrome needs to be reminded to listen just as much as they speak. They must constantly be reminded that others have valuable opinions and ideas.
3. The Board must have clear ground rules on how board meetings will be run and how the members talk to each other, whether in regular or executive session. The chair of the board meetings must make sure that all in attendance treat each other with respect. If the sufferer of this syndrome is the chair of the board meetings, then the board as a whole needs to ensure that this person acts properly or, if not, a change in leadership of the board is needed immediately.
4. Utilize the knowledge of the “smartest person” while noting that others have other opinions and viewpoints.
5. The chair of the board meetings should steer away from this person and reach out to others on the board for their comments.
6. When necessary, advise the “smartest person in the room that their so-declared title is without merit. Not all professionals noted at the beginning of this article are “experts” in the issues facing community associations.

[Continues on page 31.]

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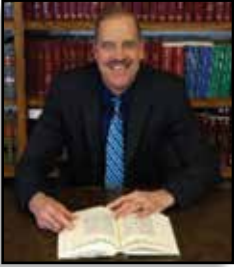
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**Christopher Leonard,  
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## Which One Controls?

By Christopher Leonard, Esq.

There are state laws. There are also provisions contained within the Declaration, Bylaws and Rules which pertain to a specific common interest community. Which provisions control when the terms within these constituent documents conflict with one another? It is a question which comes up often.

Think of this as a general guide to try to give you a quick answer together with some notable and important exceptions described below. The basic hierarchy is as follows:

1. State statutes
2. Declaration
3. Bylaws
4. Rules

Generally speaking, where there are conflicting terms as between the forgoing authorities, the authority ranked higher controls. For example, where there is a conflict as between what is stated in a state statute on a given issue and what is said in the Bylaws on the same issue, the state statute would control. Similarly, if terms within the Declaration and the Rules conflict with one another the terms contained in the Declaration would prevail.

When a statute is involved, the language of the statute must be read very closely. Sometimes the language contained in the statute provides a clear deferral to the terms of the Declaration. For example, Connecticut General Statutes § 47-244 addresses the powers a unit owners association has. Subsection (a) of the statute gives a list of powers a unit owners association shall and may have. Subsection (a) of the statute qualifies everything with language which states "... subject to the provisions of the declaration..." When looking at the issue of the powers a unit owner's association has, the language in CGS 47-244 indicates the language of the Statute and the language in the Declaration must be read together.

Another key question to answer is "which statutes apply?" If your common interest community was created after January 1, 1984, then the Connecticut Common Interest Ownership Act ("CIOA") [CGS 47-200 et. seq.] applies. If your community was formed before January 1, 1984, the terms of the Connecticut Unit Ownership Act



*"When a statute is involved, the language of the statute must be read very closely. Sometimes the language contained in the statute provides a clear deferral to the terms of the Declaration."*

(repealed) or the Connecticut Condominium Act may apply. If your community was formed before January 1, 1984 Section CGS 47-216 of CIOA becomes very important. Section CGS 47-216 of CIOA contains a list of those CIOA statutes which apply to common interest communities created prior to January 1, 1984. This list was significantly expanded by the 2009 amendments to CIOA.

While this article provides a general user's guide to help determine which provisions of the statutes and the governing documents for a common interest community apply to a particular issue, you should always consult with an attorney knowledgeable in the area of Connecticut common interest community law to obtain a definitive answer to any legal questions you may have. ■

*Christopher K. Leonard, Esq. is a Partner in the Law Firm of Collins Hanafin, P.C. Chris is a frequent speaker at CAI-CT education programs.*



Melissa Yocum

## TECHNICAL EXPLANATIONS:

# Navigating the Reserve Study Process: *A Comprehensive Guide*

By Melissa Yocum

Ensuring your community associations' longevity and financial health requires foresight and strategic planning. One indispensable tool in your arsenal is the reserve study—a comprehensive examination of a property's physical components and financial needs and a long-term capital plan to meet those needs. In this guide, we'll walk you through each step of conducting a reserve study, demystifying the process, and empowering community associations to feel confident about the reserve study process.

Of course, the first step in the process is deciding to conduct a reserve study, which begins with board approval. Then, boards will shop for a firm to complete their study, generally collecting 2-3 bids before deciding on the firm whose study will best suit their needs. After contracts are signed and inspection dates are set, the real fun begins.

### **Pre-Inspection Preparations: Setting the Stage for Success**

Before the physical inspection of your association, you will provide essential documents and information such as operating budgets, interest rates on reserve savings accounts, and pertinent declarations and bylaws. Clarity on association responsibilities as they pertain to reserve components and details on ongoing projects create a foundation for a thorough and customized examination of the association. Additionally, any inspection day logistics will be worked out, including how your reserve study consultant will enter the community and in what building they will meet you for the pre-inspection kickoff meeting.

### **Kickoff Meeting: Building Understanding and Collaboration**

The kickoff meeting serves as the nexus between preparation and action. Including your reserve study consultant, management, and/or board representatives and lasting about an hour, this meeting—whether in person or virtual—facilitates a deep understanding of the community's history and upcoming plans. Because associations are encouraged to bring forth specific questions and concerns to foster open dialogue and collaboration, it can be helpful in certain situations for multiple board members, the property manager, or the maintenance manager who is familiar with the property's history to be in attendance. Involving relevant individuals in this meeting is helpful to ensure component-specific concerns are addressed and the history of your property is properly documented.

### **Onsite Inspection: Unveiling the Property's Story**

Following the kickoff meeting, the reserve specialist begins their physical inspection. The inspection will look different depending on



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*“The end of the process marks the beginning of a new phase – clarity of the true cost of property ownership in your community.”*

the property type. Still, generally speaking, the engineer needs to work through the entire property, measuring, documenting, photographing, and assessing the condition of each common element. They will pay special attention to the problem areas communicated during the kickoff meeting. During the first part of the inspection, the engineer will need access to restricted areas. For HOAs, this may be pool areas, mechanical rooms, clubhouses, or gated sections. For condos/townhomes/high rises, this could be interior corridors, mechanical spaces, or garages.

Following the initial inspection phase, the engineer will independently inspect the rest of the property. Engineers meticulously assess the conditions and deterioration of common elements, ensuring a comprehensive understanding of the property's condition.

The reserve specialist takes photos to document the condition of the common elements, which are used later in the report. Because the engineer will wander the property independently and may appear out of the ordinary, notifying residents in advance sets the stage for a smooth onsite inspection with minimal homeowner alarm.

### **Behind the Scenes: Financial Analysis**

Reserve study specialists are not just versed in physical inspections but also financial assessments. Your consultant will utilize the docu-

ments collected before the inspection to dive deep into your association's financial health, starting with your fund status. Fund status is the current amount in the reserve fund or, more often, the amount in reserves at the beginning of the fiscal year.

Using information from their inspection, the engineer will determine the remaining useful life of each component, or how much longer the component will last, and gather a cost estimate for its replacement. This information and the fund status merge to create the foundation of a recommended funding plan. The funding plan ensures adequate reserves will be available to complete repair or replacement projects for a component when its useful life ends. The goal is to offset any anticipated major expenditures as they occur so your community's complete financial health – revenue, expenses, and reserve fund balance are all thoroughly analyzed.

### The Report: Delivering Comprehensive Insights

The final reserve study report empowers associations with a detailed understanding of their property's condition and future needs and includes the following information:

**Executive Summary** including critical findings, prioritization of near-term capital projects, and projected reserve fund cash flow over the next 30 years.

**Reserve Expenditures Table** that presents your entire component inventory and prioritizes each of your community's capital projects.

**Reserve Funding Plan** that supports your community's future project needs and minimizes the risk of additional assessments.

**Asset-specific insights** communicate the current condition of each

component using detailed photos, project-specific diagrams that help you understand the scope of upcoming projects and recommended maintenance activities that will help extend the life of your assets.

### Implementation: Navigating the Future with Confidence

The end of the process marks the beginning of a new phase – clarity of the true cost of property ownership in your community. The reserve study findings and actionable insights support your community's long-term physical and financial health, and through implementing the study's recommendations, keep your residents safe and happy. ■

*Melissa Yocum is a Senior Account Manager with Reserve Advisors*

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## How to Dispose of Mattresses



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There is a successful no-cost mattress recycling program available to members of the Community Associations Institute and all residents of Connecticut that makes it easy to recycle old mattresses, protect the environment, and allow you to boost your grade for green operations.

It is called the Bye Bye Mattress program, managed by the Mattress Recycling Council (MRC). In Connecticut, the country's first state-wide mattress recycling program has recycled more than 1.5 million mattresses and box springs and salvaged more than 27,000 tons of steel, foam, fibers and wood – saving local towns from paying to ship these materials to out-of-state landfills or losing these valuable resources to incineration.

“We want to make it as convenient as possible, so MRC will work collaboratively with you to recycle your mattresses and box springs,” says MRC's Northeast Program Coordinator Dan McGowan. “The mattresses we collect are recycled locally, providing jobs and turning valuable materials into new products like carpet padding, insulation, filters and a variety of steel products.”

The mattress recycling program is financed through a mattress recycling fee, which is collected when mattresses and box springs are sold to consumers in Connecticut. Lodging facilities, healthcare facilities and

other large-volume purchasers are also considered consumers. Residents in most Connecticut municipalities can drop off old mattresses at no-cost at collection sites, collection events, or through their town's bulky waste curbside program. More than 375 businesses and institutions that dispose of large amounts of mattresses such as hotels, colleges, nursing homes, and hospitals work with MRC to recycle mattresses.

To learn more about how members of the Community Associations Institute can recycle mattresses, contact Dan McGowan at (860) 830-3832 or [dmcgowan@mrc-us.org](mailto:dmcgowan@mrc-us.org). More information is available at [www.ByeByeMattress.com/Commercial-Recycling/](http://www.ByeByeMattress.com/Commercial-Recycling/)

### About the Mattress Recycling Council

The Mattress Recycling Council (MRC) is a nonprofit organization that operates recycling programs in states that have passed mattress recycling laws: California, Connecticut and Rhode Island. MRC was founded by the bedding industry and recycles nearly 2 million mattresses each year. To inform residents and businesses about the availability and importance of mattress recycling, MRC created a public education campaign branded Bye Bye Mattress. For more information about MRC, go to [MattressRecyclingCouncil.org](http://MattressRecyclingCouncil.org). To learn how to recycle your mattress or to find a collection location or event near you, visit [ByeByeMattress.com](http://ByeByeMattress.com). ■

### ENVIRONMENTAL TIP

Buy less and return less. Impulse buys often lead to returned items. Making the effort to remove yourself from the cycle of non-stop online purchases may help to limit the amount of items purchased without consideration. Those items often get returned and then just end up in a landfill. It's often more expensive to restock returned items than to discard them. The carbon footprint of returns is huge.



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[Continues on page 30.]

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*MANAGER'S COLUMN...from page 31.*

7. Utilize your community association manager to help lead the board meetings. An experienced manager can help get past all of this difficulty and lead the board to a better place.
8. The chair of the board meeting should demonstrate a level of humility when guiding the board during meetings. This sets an excellent example for all others.
9. The chair of the board meeting should also show curiosity about the ideas of all other board members. They should always acknowledge to all other board members, most importantly, the “smartest person in the room” that neither they nor anyone else always has the answers to all matters or to the particular matter that the “expert” so declares they are the authority on.
10. Develop activities that build teamwork and understanding.

**E. Conclusion**

As a professional in two distinct fields, I clearly understand what this syndrome is all about. I can also acknowledge that I have likely shown some signs of this syndrome myself because all professionals have some of this in their respective DNAs, However, with wisdom and experience comes a better understanding of those inflicted with this syndrome and how to deal with them. I hope this article has been helpful dealing with this topic. ■

*Rich Wechter, CMCA is Senior Vice President at Westford Real Estate Management, LLC. Rich is a member of the Legislative Action Committee, Golf Committee and Publication Committee and is also a member of the Legal Symposium Task Force.*

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