

Common Interest

The Official Publication of CAI-Connecticut

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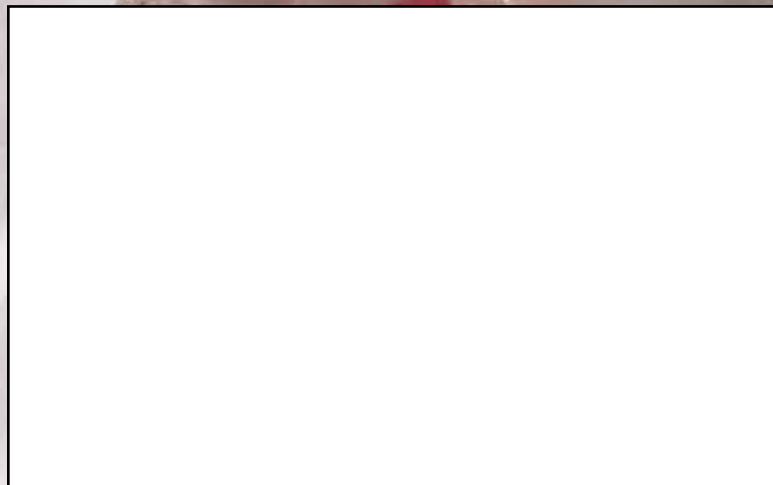
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in a Condominium
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...and more!





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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

“We’ve had an incredibly busy and productive year at CAI-CT.”

It’s hard to believe this is my final message for the year. We’ve had an incredibly busy and productive year at CAI-CT. Our Legislative Action Committee (LAC) worked diligently with our lobbyists and legislators in Hartford to advocate for our Members. As of this writing, our LAC has already met with its lobbyists and are planning for the 2025 legislative session.

This year we also hosted a number of well-attended events throughout the state. A heartfelt thank you to all the presenters who volunteered their time and expertise to make these programs successful. Without the volunteer efforts of our community experts, we couldn’t offer such experiences.

A special thanks to Kim and Ellen. I’m always amazed by all that you do behind the scenes to keep our organization on track and growing.

As a final reminder, please ensure compliance with the Corporate Transparency Act (“CTA”) before January 1, 2025. There is a webinar available on our website for anyone with questions related to the CTA.

Lastly, I hope everyone enjoys a happy and safe holiday season. I look forward to seeing everyone in 2025! ■



Have your community association board members changed since last year?

Be sure to update

your board’s member names, titles (President, Vice President, Treasurer, Secretary, and Board Member), and contact information to ensure your board members receive all the latest CAI member benefits!

Update today:

ONLINE at www.caionline.org
 EMAIL addresschanges@caionline.org



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From the Chapter Executive Director

“You cannot do a kindness too soon, for you never know how soon it will be too late.”

~ Ralph Waldo Emerson



Kim McClain

Courtesy CAI-CT.

The end of the year holidays are typically a time to bring friends and family together to share good food and good times. However, we have all heard about the loneliness epidemic in our country. Clearly, many of our neighbors do not have opportunities to connect with others. Perhaps there are things we can all do to be better neighbors. Let us know how your community looks out for one another: welcoming committee activities, community social activities, events to support local charities, etc. We would love to feature your community in an upcoming issue of *Common Interest*.

There is no doubt that we could not accomplish all that we do without your support. Thank you for being a CAI-CT member or subscriber. You are a part of one of the largest chapters in the CAI family of 64 chapters. At 1300+ members strong, we are proud of all we accomplish as an organization — great education programs, exceptional volunteers, a strong presence at the State Capitol and terrific energy that brings it all together.

Fun facts about common interest communities in Connecticut:

- Over half a million Connecticut residents live in common interest communities
- In 185,000 Condo/HOA units
- In 5,100 associations.

If you know of associations that are not part of our vibrant organization, encourage the members to reach out to us. Connecting to CAI-CT would be a great gift for the entire association!

Best Wishes for a Happy and Healthy Holiday Season!

Peace,
Kim

People in the News...

Super Lawyers

Three CAI-CT member attorneys have been named as 2024 Super Lawyers in Connecticut. The list is comprised of the top 5% of attorneys in each state selected via a patented process that includes independent research, peer nominations and evaluation.

Ronald Barba, Esq.
Managing Partner of Bender, Anderson & Barba. P.C.

Gregory W. McCracken, Esq.
Partner with Jacobs, Walker, Rice & Barry, LLC

Scott J. Sandler, Esq., CCAL
Managing Partner of Sandler & Hansen, LLC



Ronald Barba, Esq.



Gregory W.
McCracken, Esq.



Scott J. Sandler, Esq.,
CCAL

UPCOMING CAI-CT EVENTS

Jump Start January (Hosted on Zoom)

Wednesday, January 15 • 12:30 pm - 2:30 pm

Exclusively for Managers No need to leave your home or office. Connect through ZOOM! The Ins and Outs for Directors & Officers Liability Insurance. Are your boards properly protected? We will be sure to touch on D&O as it relates to the Corporate Transparency Act.

\$30 - CAI Members / \$55 - Non-Members



CEO CAM Council (Hosted on Zoom)

Tuesday, January 21 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.

CONDO INC. - WEBINAR SERIES (Hosted on Zoom)

Saturday, January 25, February 1, February 8 • 9:00 - 11:00 am

Are you a board member of your association or considering stepping into that role? No matter if you're a seasoned pro, newly elected, or a unit owner eager to understand how associations work, Condo Inc. is the essential course for you! This is your chance to gain valuable insights and skills that can make a real difference in your community. And if you can't attend the live session, don't worry! Just register, and we'll ensure you receive the recording afterward. Don't miss out on this opportunity to empower yourself and enhance your association!

\$30 - CAI Members / \$45 - Non-Members

Condo Board Members Hot Topics Board Members: Do You Love Your Association? (Hosted on Zoom)

Wednesday, February 12 • 12 noon - 1:00 pm

Building Stronger Connections Through Communication and Transparency. When it comes to your board, fostering a culture of transparency and collaboration is essential. A united board prioritizes clear communication, and values ethical decision-making create a foundation for success. Learn how to be successful!

FREE - CAI Members / \$25 - Non-Members

27th Annual Conference & Expo

Saturday, March 15th • 8:30 am - 2:00 pm



Reserve Your Booth & Sponsorships. Visit www.caict.org for more information.



Visit www.caict.org to register.



Statutory Snippet

Where do I go for mediation on my condo matter?

Connecticut law does not presently offer a mediation solution through the Department of Consumer Protection. But mediation may be an excellent path to explore privately if permissible under your bylaws. Try to resolve disputes directly with the board. Communication is often your best course of action. ■

CEO-MC Retreat

Doug Newman, CMCA (left), CEO of Branford, CT based CPE Property Management Solutions with Tom Skiba (right), CEO of the Community Association Institute. Doug attended the 2024 annual CAI CEO-MC conference held Oct. 16-19 in Tucson, AZ. The annual conference is exclusively for CEO's and senior level executives who share developing best practices, technologies, and business processes to continuously improve their businesses and services provided to their community association boards, unit owners/residents and vendors/contractors.



Share Your News With Us!

Email your industry-related news to kim@caict.org.

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63 Eastern Blvd., Glastonbury, CT 06033




12th Annual Legal Symposium

For exactly one dozen years, the Legislative Advocacy Task Force has provided an outstanding opportunity for our attendees to learn about current legal issues facing our communities in Connecticut. Our 2024 program included ten sessions covering a wide array of topics from dealing with disputes to the CTA and document enforcement as well as building modification requests and real estate landmines— and more! If you did not have an opportunity to register to attend, fear not. All of the sessions are available on demand on our website: www.caict.org.

We wish to express our sincere thanks to all of our terrific speakers for sharing their wisdom and also for their support of the work of our Legislative Advocacy Committee.

CAI-CT works diligently before, during and after the annual Connecticut General Assembly Legislative Session. We have a very strong team of lobbyists and have developed many good working relationships amongst the members of the General Assembly and

their staff over the years. Ensuring that legislation is passed that is in the best interest of our members is our key focus. However, the most important voices are those of the General Assembly's constituents. During the 2025 Session, which commences on January 8, we need you to be ready to reach out to your representatives if and when the need arises. Visit the Legislative Issues page on our website for details about how you can make your voice heard. www.caict.org

Many thanks to our Legal Symposium Task Force for making this event such a great success!

Scott J. Sandler, Esq., CCAL – *Sandler & Hansen, LLC*
 Karl Kuegler, Jr. CMCA, AMS, PCAM – *Imagineers, LLC*
 Dave Pilon – *Bowvier Insurance*
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THANK YOU NEW & RENEWING MEMBERS

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 Glenwood Green Homeowners
 Hallmark Hill Condominium Association
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Thank You Renewing Members

Associations

Crown Ridge Condominiums Association, Inc.
 Greenwich Towers
 Hatheway Farms Condominium
 Jefferson Woods Community Inc.
 Mattabasset Owners Association, Inc.
 The Metropolitan Condominium Association, Inc.
 Parker House Association
 Roton Point Association, Inc.
 Southington Meadows
 Southport Woods Condominium Association
 West Lyon Farm Condominium Association
 Windham Oaks Homeowners Association
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 Ivanka A Bryan-Bybel, CMCA
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Financially Speaking...



Daniel Levine, CPA

Potential Accounting Pitfalls to Electric Vehicle Charging Stations

By Daniel Levine, MBA, CPA

As electric vehicles become more and more prevalent, many communities are looking to accommodate these vehicles by installing infrastructure to support them, namely charging stations. To help deal with the cost of installing infrastructure like this, some communities are looking to engage in perhaps leasing the equipment as a means to purchase it, as well as looking at opening these charging stations to the overall public as well to develop a revenue stream to offset costs of installation.

However, what many associations may not realize is that by engaging in the above processes there could be unanticipated accounting complications. This article will look at those potential pitfalls so boards can consider or anticipate those challenges as they move forward with potential infrastructure developments.

Leasing of Charging Stations

The main issue of accounting when it comes to installing the charging stations is whether to capitalize the stations as a fixed asset or not. The reason this question is important is because it will affect the accounting presentation and subsequent accounting entries for this asset across all the major financial statements. Capitalizing a project like this would result in fixed assets on the balance sheet which would be expensed over time versus an expense based on payments made. Depending on the cost of the project these two different ways of presentation could have a large discrepancy between each other.

The challenge, however, comes from how common interest communities have a more complicated structure than a typical business when it comes to ultimate title of association capital expenses. Many times a capital item is a common element whose ownership belongs to the members not the actual association, therefore capitalization is not something that occurs on the association's financial statements. So, when it comes to charging stations, this will be a fundamental question.

If the association can control the asset, can dispose of whenever they would like and keep proceeds from any disposition, there is a strong argument that ownership lies with the association. If these thresholds aren't met, then there could be a case where ownership may lay with the owners via the allocated interest in the community and capitalization is not appropriate.

When purchasing stations outright this analysis will need to be done at purchase for the singular transaction which after initial analysis may be a simple journal entry to make.



"...there could be unanticipated accounting complications."

deepblueyou/iStock/Getty Images Plus

However, given the scope and size of these types of installations, what is a more likely scenario is that these stations are leased by the community from the utility company or other provider. This may allow an association to spread out the cost over time which helps with cash flow. When doing this, the association may further complicate things though by the transaction now being governed by a section of the accounting literature, namely Accounting Standards Codification (ASC) section 842 which is leases.

This standard became effective in past years and most associations were not impacted by it because few engaged in leases as defined by ASC 842. However, a lease for charging stations may meet this definition and therefore this section becomes applicable.

Prior to ASC 842, a lease would be categorized as an operating lease, or a capital lease and most entities would look to structure a lease to be considered operating. By utilizing this classification, an entity would be able to simplify the accounting and be able to just expense lease payments without worrying about classification of the leased item as an asset.

Under ASC 842 this simpler presentation is no longer available in most situations and if there is a lease that meets ASC 842 classification, then the association will have to look to capitalize the leased assets to the balance sheet as well as record a long-term payable to its financial statements. The capitalized asset will be called a "Right of Use" asset and be amortized (essentially depreciated). While the monthly lease payments will need to be broken down by an imputed interest and principal. The principal will reduce the lease liability and interest will be expensed.

[Continues on page 10.]



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FINANCIAL...from page 8.

What becomes a challenge is the calculation involved in creating these items. To record a Right of Use asset the association will need to calculate a lease payable. And under the new ASC, the liability isn't simply what the total lease payments will be. The new standard requires an entity to discount these future payments to arrive at what is known as a net present value. This net present value is what is considered the asset. To do this calculation the board will need to determine an interest rate to discount the future lease payments by. If the lease is silent as to what the interest rate on the lease is, then the association will have to look at determining what rate it should use. There is an option under the standard to use the standard risk-free interest rate, but this may result in a higher lease payable. After those initial calculations, each month a payment is made, a breakdown of interest and principal must be calculated to appropriately expense or reduce the payable. The association would also need to factor in whether the lease has possible extensions and whether those are likely to be entered into.

As can be seen, by leasing these assets the association could inadvertently greatly increase its accounting complexity. The ramifications for this would be a greater chance for financial misstatement if working to comply with Generally Accepted Accounting Principles (GAAP) or generate higher third party accounting costs to correctly present the transactions as defined by GAAP.

Income tax costs

As mentioned in the introduction paragraph, some associations may look to open access to their chargers to the public or charge community members for the use. While the additional income to offset costs is great, the association should be aware that this type of income may be taxable to the association. An association should therefore consider this potential cost and filing complexity. Making sure there is a way to track this income and separately state it for tax purposes will be important. Additionally, looking towards deductions, the association would need to consider ways to track electric usage for the charging stations. If there isn't a separate meter with a separate bill, then there could be difficulty substantiating a deduction for utility costs.

Conclusion

Upgrading infrastructure in a community to stay current with community needs and technology trends can be a difficult process. There are administrative, zoning, and community needs to consider handling the upgrade and making sure that the association is compliant with laws and regulations to just operate such things. The accounting function will have its own challenges with such an upgrade and the association should consult with its professionals to ensure any accounting hurdles are addressed to prevent complexity in the future. ■

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.



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Community Association Board Resolution for Attendance at the CAI-CT 2025 Conference & Expo

Whereas, The _____ Association (hereafter referenced as the “Association”) board serves in the best interests of all owners in the community;

Whereas, The Association directors have the responsibility to manage the assets of the Association according to established business practices and principles, and pursuant to competent, ethical and positive community governance; and

Whereas, The Association directors need to stay abreast of trends and best practices in community association governance, management and operations; and

Whereas, Community Associations Institute (CAI) is dedicated to providing information, education and best practices to help association leaders build and sustain strong and viable communities; and

Whereas, CAI is the leading advocate for common-interest communities before state and federal legislative and regulatory bodies; and

Whereas, Current and future Association residents will benefit from the training and education provided to their directors by CAI-CT; and

Whereas, attendance at the 2025 CAI-CT Conference & Expo will give Association directors access to valuable ideas, information and insights through educational sessions and awareness of products and services;

Resolved, That the Association invest in a funding the attendance of _____ board member(s) to attend the 2025 CAI-CT Conference & Expo; and

Resolved, That the Association’s annual budget shall include funding for attendance at the CAI-CT Conference & Expo. Attendance at CAI education events may be paid by the Association, at the discretion of the board, requiring an affirmative vote by a majority of the directors and recorded in the open meeting minutes; and

Resolved, That the Association strongly encourages its manager and other professional service providers to attend the CAI-CT Conference & Expo to gain the knowledge, information and insights that enable them to better serve the association. SO RESOLVED BY THE BOARD OF DIRECTORS on this, the _____ day of _____ in the year _____.

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Association Managers, Presidents, Board Members and Unit Owners

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Visit www.caict.org to register.



Alex Petrucci

Community Caring

By Alex Petrucci



Highwaystarz-Photography/Stock/Getty Images Plus

“We believe it is important to make the effort to check in on the residents...”

In my role as a Design Consultant, it’s vital for me to create visuals for projects that resonate with all stakeholders. Each project begins with an in-depth consultation, where I listen to the unique needs and desires of the clients. By understanding their vision and physically walking the property grounds, I craft designs that not only enhance the aesthetic appeal but also add value to their properties.

During the summer of 2024, a quaint condo complex in New Haven County, buzzed with the sounds of hammers and saws as a siding project unfolded. The residents, a close-knit community, were eager about the new “Facelift” their homes would soon have. The workers were amiable, often engaging in friendly conversations with the residents during breaks, creating an atmosphere of excitement.

However, as the project continued, an unsettling feeling began to permeate the air.

Early in the siding work, murmurs began regarding an elderly man who lived alone in the complex. He rarely ventured outside, yet he always kept his windows open to enjoy the sounds of chirping birds. After a week of silence, he had not been seen or heard. Uncharacteristically, loud music blared from his unit at all hours. Concerned, the couple living next door decided to check on him. As one of them turned the doorknob, anxiety washed over them — the door was unlocked. Hesitantly, they pushed it open and stepped inside.

A few weeks later, tragedy struck again in the same building, this time involving an elderly woman. She had not collected her mail in over a week, causing it to stack up and spill onto the ground.

Concerned, the mailman mentioned this to a resident across the way, who realized she hadn’t seen the elderly woman either. Determined, she decided to intervene.

The resident approached the elderly woman’s condo, knocking and calling her name, but received no response. Feeling increasingly desperate, she moved to the kitchen window, which was cracked open just a bit. With trembling hands, she slid it open wider and climbed inside.

As she made her way through the condo, her heart raced. In the living room, she discovered the elderly woman cold and unresponsive on the floor.

The workers, immersed in their tasks, found it hard to believe what was happening. In just two months, two residents had died in their homes, a coincidence that felt eerie and unsettling. What had begun as a project filled with enthusiasm had turned shadowed by the loss of two long-time residents.

The siding crew, once greeted with friendly smiles and casual chatter, now sensed a shift among the residents. Residents seemed to hope for the timely completion of their new “walls” to usher in better luck and chase away the haunting atmosphere.

We believe it is important to make the effort to check in on the residents of all our properties and want to remind everyone that taking a few moments to check on those around you at work sites is never too difficult. You never know who may need help and a small act of kindness goes a long way! ■

Alex Petrucci is a design consultant with Colonial Exteriors.



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Ronald J. Barba, Esq.

Need To Know

By Ronald J. Barba, Esq.

In the world of espionage and national security, the protection of sensitive information is of primary concern. The release of information not meant for the public often leads to embarrassment and in extreme circumstances, danger to covert personnel. Such an extreme is hardly the concern of common interest communities, but the disclosure of privileged and personal information can have significant adverse impact on the Association and those whose information is being protected. Associations need to start considering information security protocols designed to prevent inadvertent and unnecessary exposure of such information.

Imagine your annual meeting where the ever-present gadfly finally earns his way onto the Board. He has a history of challenging the Association's actions and Board conduct, but now has made his way into the inner circle of power. As a director, he demands to see all the information about the enforcement efforts taken against an ally in the past year. He is curious about what the Board discussed and what information led it to function as it did. Or he is interested in the payment history of various rivals. Perhaps he is ignorant of the sensitive emotional challenges faced by the Board or an "offending" owner. What stops him from satisfying his curiosity, opening prior actions, and scrutinizing every fact sensitive or otherwise. What stops our nosey new director from accessing information that is otherwise unavailable to regular owners? Does his status as director give our nosey director unfettered access to all Association records? Absent the establishment of written policies or protocols, the answer is sadly, yes.

Those familiar with national security protocols or with a penchant for spy films may recognize the phrase "need to know." Simply put, no individual should gain access to sensitive information without a clearly articulated justification for that access. The Common Interest Ownership Act (CIOA) grants owners the right to inspect Association records (see CGS Section 47-260). However, it also delineates a range of documents that remain inaccessible to unit owners including: personnel, salary, and medical records of specific individuals—unless consent is provided, commercial contracts still under negotiation, leases and other commercial transactions to purchase or provide goods or services, currently being negotiated; existing or potential litigation or mediation, arbitration or administrative proceedings; existing or potential matters involving federal, state or local administrative or other formal proceedings before a governmental tribunal for enforcement of the declaration, bylaws or rules; Communications with the association's attorney which are otherwise protected by the attor-



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"How is sensitive and privileged information to be stored and protected?"

ney-client privilege or the attorney work-product doctrine; records of an executive session of the executive board; or Individual unit files other than those of the requesting owner. While the statute restrains unit owner access, it does not address director access. Most community associations do not have any established policy which precludes unconstrained access and therefore no legal vehicle to protect the information. Squabbles over access can very often arise in the Boards leading to frustration and suspicion by both sides of the dispute.

Boards should establish a "Need to Know" protocol. How is sensitive and privileged information to be stored and protected? Is there an assigned keeper of secrets? Is such information handed over to the property manager with strict instruction forbidding easy access? What happens when an insurgent group of owners ousts the entire Board and seeks access? Perhaps that new Board is required to put the matter to a unit owner vote.

Associations need to adapt to this ever-increasingly challenging digital world where firewalls and passwords are minor bumps in the road to those gathering personal and sensitive information. Personal vendettas and nosey neighbors must be challenged before obtaining the keys to the kingdom. ■

Ronald Barba, Esq. is the managing partner of the law firm, Bender, Anderson & Barba, P.C. He is a frequent speaker at CAI-CT and CAI National education programs. Ron is also an At-large member of the CT Legislative Advocacy Committee.

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Manager's Column...



Rich Wechter, CMCA

Being Practical, Part XCVII Electric Vehicles in Community Associations — A Manager's Perspective

By Rich Wechter, CMCA

In this column, we tackle various topics of interest to association boards of directors with the intent of imparting practical advice. This article is offered as part of the theme of this issue: The Future of Electric Vehicles in Associations.

CT, a number of years ago, moved forward to enable community association residents to have the ability to charge electric vehicles in community associations. Many people, including myself, questioned the speed in which CT moved in this area, especially given the fact that there was no differentiation between older communities built prior to the enactment of this legislation and newer communities better suited to handle the increase in power consumption needed to charge electric vehicles. We are now a few years past the implementation of the new law and from my perspective, the situation for older communities is still not conducive for the charging of electric vehicles. I will note the reasons for my skepticism on this matter and offer some suggested changes for the near future.

A. Setting the Table on this Topic

There has been a lot of controversy about electric vehicles that spans geographic and party affiliations. The arguments that electric vehicles don't emit gases and are better for the environment must be weighed against the environmental concern about the disposal of lithium batteries and the cost and environmental nightmare in creating enough electricity to charge electric vehicles. The concern about not having enough electricity to support a massive increase in electric vehicles goes way beyond the world of community associations. Yet it is also important to understand that the power grid for a community association must be capable of supporting electric vehicle charging. The requirements for community associations to allow for electric vehicle charging is a huge problem for any association built in the 20th century. However, as there is no distinction in the current law between older and newer associations, the older associations are in a most difficult position to even come close to having the necessary power to provide for electric charging stations. Notwithstanding all of this difficulty, one must remember that CT did make the cost of all of this fall onto the requesting unit owner. As many have noted, the first sacrificial lamb seeking to have an electric charging station at an older community will be paying a very steep price to likely bring in additional power to the community association along with new transformers and the cost of the electric charging station. Who amongst us wants to be that first seeker of an electric charging station given the enormous cost and time it will take to power that first charging station.



“...before you ever get to plan for the installation of charging stations...you must solve the inadequate electrical power and transformation of electrical power in community associations.”

B. The Current Problems with Electric Vehicles in Community Associations

Any older community association is more than likely to have insufficient power coming into their community and/or inadequate transformers to safely charge electric vehicles. Thus, before you ever get to plan for the installation of charging stations (regardless of whether the requesting unit owner or the particular association pays for the charging station), you must solve the inadequate electrical power and transformation of electrical power in community associations. Another problem that must be faced is where electric charging stations will be placed. Municipalities will likely require some open parking spaces for community associations to comply with ADA requirements, thus reducing the number of available parking spaces for residents. Boards also have to address the tricky issue of allowing residents to charge electric vehicles in common garage facilities, individual garages or under carports and whether they will allow basic Level 1 charging by tapping into the common power or the unit power. Every story that is reported about an electric vehicle or electric bike fire breaking out or electric lines burning out send chills thru all board members and management companies. This is truly a most difficult issue to handle.

C. What Can Be Done to Provide Relief to Community Associations on this Issue

We offer the following suggestions to provide relief to Community Associations on this issue:

- The CT Legislature provide relief for older community associations from the current law. This can be done in the form of a much lower minimum of charging stations required, exempt older community associations from having to comply with the current law, or provide older communities with more time to comply with the current law.
- The electric companies need to offer programs to help the older community associations obtain the additional power and transformer capabilities needed to have viable and safe electric charging stations.
- Seek grants from municipal, state and federal sources to defray the costs for the start-up of what is needed to improve the power grid in community associations.

D. Conclusion

The above noted list of suggestions for relief to community associations is not long. I am fairly pessimistic with respect to what is available for community associations to obtain relief on this issue short of the three suggestions noted above. However, if enough unit owners at community associations make their voices heard, then I would assert that the situation might look a lot better. This issue may not have the glamour of other issues facing community associations. However, it is a very important issue that can and will break the bank of associations and individual unit owners if some relief is not forthcoming. I hope that this article will start a serious conversation on this important issue. ■

Rich Wechter, CMCA is Senior Vice President at Westford Real Estate Management, LLC. Rich serves as a LAC Delegate and 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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Andy Ross

Choosing New Flooring for Common Areas in Condominium Apartment Buildings Can Get Confusing and Complicated

By Andy Ross

Before you even call in a professional, here are five things you should consider when selecting luxury apartment floors for large scale renovations and builds.

- 1. Sustainable:** More consumers are considering the environment when it comes to luxury flooring for condo spaces. Today, reusable, sustainable, and recycled content materials dominate the flooring industry as these products are environmentally friendly. The choice of sustainable flooring material is wide enough to meet the demands of most condo buildings.
- 2. Safety:** A key factor when selecting choices for luxury floors in condo buildings is to ensure safety. You preferably want flooring that is slip-resistant and complies with any local government regulations. Always ask for the slip-resistant rating on the flooring material because slips and falls can be a major cause of litigation.
- 3. Ease of maintenance:** Because most condo buildings tend to have heavy foot traffic, the flooring frequently gets dirty. Therefore, you want flooring that is relatively easy to clean and maintain. You should also look for flooring that has a rating of 33 (for heavy contact use), as well as being stain-resistant and will not fade easily.
- 4. Consider the cost:** Of course, the cost should be a consideration as a bigger space requires more flooring and the costs can be higher. However, always take into account the long-term maintenance and replacement costs before making a final decision

Which Flooring Should You Select for Condo Buildings?

Today, owners of condo buildings have several good flooring options: If you are considering replacing or adding flooring for your building, here are some flooring materials that you may want to consider:

Luxury Vinyl or Laminates

Vinyl has come a long way in style, coats and maintenance. Vinyl is not only durable, but it is also waterproof. Advances in technology have led to the creation of multiple layer technology that protects the flooring against dirt, moisture, and scratches.

Besides being eye-catching, vinyl is relatively easy to maintain and clean. Luxury vinyl is best reserved for areas with heavy foot traffic like restaurants, kitchens, hospitals, construction offices, and hallways.

Commercial broadrooms & Carpet Tiles

There are many types of carpet styles, designs, and colors that can make any residential building look trendy and elegant. For common



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“Always ask for the slip-resistant rating on the flooring material because slips and falls can be a major cause of litigation.”

area flooring, it is important to select carpets made from polyester, nylon, and polypropylene, because of their durability and ability to withstand heavy foot traffic.

Carpet flooring can be used almost anywhere in a condo building, including the gym, rental office, and hallways.

Carpet has many benefits, including its ability to cushion feet, soundproof noise, be affordable, and match almost any decor. Many are highly stain and water resistant.

Engineered Wood

Traditional wood flooring can be quite expensive to install in a condo building. It is a luxurious option, however, and has an upscale look that can help raise the resale value. A better choice than traditional wood flooring might be engineered wood flooring, which is made in layers, and topped with a real wood veneer.

My professional opinion is to leave any type of hardwood installation up to the individual unit owners and stick to low maintenance/low costs high impact flooring such as vinyl, laminates or commercial carpeting for high traffic common areas. ■

Andy Ross is the owner of All Hardwood & Carpet Sales & Service LLC. He has operated a showroom with a daughter, Melissa, since 2002 in Norwalk, CT serving commercial and residential customers.

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Doug Newman

The Importance of Being Neighborly in a Condominium or Association

By Doug Newman

Living in a condominium or homeowners' association (HOA) community offers many advantages, from shared amenities to a sense of community. However, to enjoy one's living environment and community, it's essential for residents to practice being neighborly and engage in open communication. In such settings, being neighborly isn't just about being friendly—it's also about fostering mutual respect, addressing concerns effectively, and contributing to the overall well-being of the community.

With a communal living environment, like a condominium or HOA community, residents are often near one another sharing walkways, parking areas, amenities, etc. With this shared space comes the need for courtesy and consideration. For example, are you managing holiday decorations or your dog appropriately and in accordance with the rules? While the Christmas decorations in late January or a dog that jumps up on you might not bother you, it may, and justifiably, bother your neighbor and that is exactly why rules regarding holiday decorations and dogs exist.

Do you know the new neighbor who moved in a few units away? Did you introduce yourself, swap contact information, and welcome them to the community? When neighbors respect each other, conflicts will decrease. Simple gestures such as greeting neighbors, respecting quiet or moving hours, and all of the association's rules go a long way to build a harmonious community.

Issues will arise. The key to resolving issues and improving the community atmosphere is effective communication among all residents. Addressing concerns respectfully and openly is the best approach versus sending an email to the board or management company. When we receive a complaint, say something related to parking or noise, we always first ask, *did you discuss that issue with your neighbor* and all too often the answer is "no". Sometimes it is "no", followed by, *isn't that your job and why we pay common charges?* When an issue does arise, residents should approach their neighbors calmly and discuss the matter directly first. A note, an email, a text or a phone call, first, will go a very long way to resolve the issue and foster a positive neighborly relationship. Addressing concerns in a timely and respectful manner can often prevent them from turning into bigger problems. By contrast, avoiding communication or expressing concerns in a confrontational way may lead to resentment and ongoing tension.

In a condominium or HOA, each owner plays a crucial role in contributing to the community's well-being. By taking responsibility for their actions and being proactive about addressing issues, owners help maintain a positive living environment. Being mindful of parking



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“Encourage open dialogue and be willing to listen to feedback from your neighbors.”

spaces, properly disposing of trash and recycling, and following community rules all contribute to a successful association.

Encourage open dialogue and be willing to listen to feedback from your neighbors. Monthly or quarterly meetings can be an effective way to address community issues collectively. This regular communication allows owners to discuss common concerns, plan improvements, and work together toward solutions. Being an active participant in such discussions shows a commitment to the well-being of the entire community and helps foster a cooperative spirit.

Associations have a responsibility to promote and maintain a peaceful environment that values respect and neighborliness. Establishing clear rules and guidelines for residents to follow creates a foundation for harmonious living. Reviewing the rules from time-to-time, and revising them if needed, is important to make sure they are reflective of the community's need. Organizing community events, like barbecues, social gatherings, or clean-up days, can help neighbors get to know each other better. When neighbors feel connected, they are more likely to support and respect one another.

Being neighborly in a condominium or HOA is not only a matter of politeness; it is a fundamental aspect of creating a peaceful and enjoyable community. Through kindness, open communication, and active participation, unit owners can foster a respectful atmosphere that ben-

[Continues on page 27.]

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TECHNICAL EXPLANATIONS: Getting the Most Out of Your Reserve Study Report

By Melissa Yocum



Melissa Yocum

A professional, independent reserve study is an invaluable resource that provides directional guidance for boards as they make decisions that support both the near and long-term health of the communities they serve. From identifying when and how reserve funds are spent, to setting annual assessments, a reserve study is an invaluable tool for those managing and running community associations.

Reserve studies provide a comprehensive report containing what may seem like an endless amount of information about your association, and can be understandably intimidating to digest. While all the details provided are valuable, reading and utilizing a reserve study report doesn't have to be an overwhelming task. If you're looking to get to the meat and potatoes of your report, this guide is for you.

You'll want to begin by reviewing your association's current financial conditions, which is the starting point for the rest of the report's details. The executive summary will note the starting reserve balance, current annual reserve contributions, and serves as the basis of the reserve expenditure and funding plan options.

Once you have a grasp of current financial conditions, it's time to review near-term and capital-intensive reserve expenditures. The reserve expenditures table details each reserve component and its quantities, useful lives, remaining useful lives, and reserve expenditures for the next 30 years. This detailed component inventory presents

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	Individual Reserve Budgets & Cash Flows for the Next 30 Years					
	FY2022	2023	2024	2025	2026	2027
Reserves at Beginning of Year	790,000	831,812	835,807	842,284	851,039	865,095
Total Recommended Reserve Contributions	42,500	45,500	49,000	52,500	56,000	59,500
Estimated Interest Earned, During Year	9,612	9,945	10,006	10,099	10,474	11,218
Anticipated Expenditures, By Year	0	(51,250)	(52,531)	(53,844)	(12,418)	0
Anticipated Reserves at Year End	\$831,812	\$835,807	\$842,284	\$851,039	\$865,095	\$876,813

a prioritized replacement schedule including itemized costs, with expenditure placement generally reflecting recommended project prioritization or order.

It can be helpful when initially reviewing the report to focus on expenditures during the next five years, and subsequently focus on capital-intensive expenditures during years 6-30. Report narratives detail the condition of each component, including photos, to help you understand the condition of your association.

[Continues on page 24.]

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ENVIRONMENTAL TIP

During the holiday season between Thanksgiving and New Year's, Americans generate 25% more garbage than usual — about 1 million tons of extra trash per week, according to the National Environmental Education Foundation. How can that amount be reduced while still having a fun and meaningful holiday? Consider some of these ideas.



ASIFE/Stock/Getty Images Plus

Instead of material items, choose gifts with a lower impact!

- A massage, facial, or wellness service
- Archery, disc golf, kayak rental or another outdoor adventure
- Membership to a museum
- Local restaurant gift certificate
- Make cookies and include the recipe
- Chore coupons: 2 hours of weeding, 1 afternoon of babysitting, etc.

Be creative and Happy Holidays!

TECHNICAL EXPLANATIONS...from page 22.

Once you have reviewed the expenditures table, you can begin diving into the recommendations to help you follow the expenditure plan. The executive summary and reserve funding plan both contain funding recommendations and information. The executive summary presents written recommendations, a recommended reserve funding table, and a graph. The graph presents reserve contributions, expenditures, and balances throughout the study's duration. The beginning reserve balance and the projected forecast of capital expenditures dictate the recommended funding levels.

[Continues on page 27.]



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[Continues on page 26.]

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TECHNICAL EXPLANATIONS...from page 24.

Now that you know where and when your reserves will be spent and how much you will need, it's time to determine how to fund them. Ideally, reserves will be funded by implementing the recommended reserve contribution increases, but in some cases, loans or special assessments may become necessary to complete capital projects on time. At the end of the day, we simply want to help Board members make informed decisions concerning which projects are on the horizon and their potential costs.

Keeping the schedule of expenditures and funding plan current provides management and the board with the most complete picture of the association's near-term project needs and long-term financial status. Surely most associations will, at some point in the future, find themselves deferring projects and/or not meeting their reserve study's recommended level of reserve contributions. Ultimately, their success is measured by the ability to weather such differences while adjusting the long-term funding strategy to ensure reserves are adequately funded and common property is maintained in excellent condition for decades to come. ■

Melissa Yocum is a Senior Account Manager with Reserve Advisors.

THE IMPORTANCE OF BEING NEIGHBORLY...from page 20.

efits everyone involved. A harmonious environment is mutually beneficial and contributes to both the satisfaction of residents and the overall appeal of the community. After all, a positive neighborhood experience is built on the small, considerate actions of each individual, helping turn a condominium or HOA into a place that truly feels like home. ■

Doug Newman, CMCA is the founder and CEO/President of CPE Property Management Solutions based in Branford, CT. CPE specializes exclusively in the management of condominium associations and cooperatives. Doug currently serves on CAI-CT's Education Committee

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