

Common Interest

The Official Publication of CAI-Connecticut

Vol. XX: Issue 1 • 2025

Inside:

27th Annual CAI-CT CONFERENCE & EXPO

...and more!

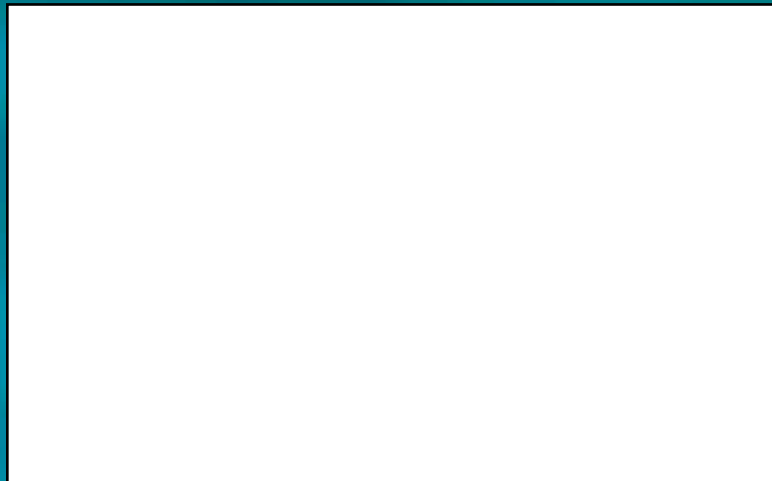


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Who Is CAI?

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

“The Conference Committee has created a great lineup of relevant topics and exceptional speakers.”

This year marks the 27th Annual Conference and Expo, the largest event hosted by CAI-CT! Every year, this conference brings together Board Members, Community Volunteers, Community Association Managers, and Business Partners from across Connecticut. The Conference Committee has created a great lineup of relevant topics and exceptional speakers. Our theme this year: “Surviving Troubled Waters”.

In addition to the conference, CAI-CT hosts educational events throughout the year, both in-person and online. Visit www.caict.org to discover upcoming events in your area. Don't miss these valuable opportunities. As we know, embracing best practices fosters greater understanding, accountability, and harmony for Board Members, Home Owners, Community Association Managers, and Business Partners.

CAI-Connecticut is one of 64 chapters of the National Community Associations Institute. We encourage you to visit www.caionline.org to learn more about national issues affecting community associations. There, you'll find valuable resources, including advocacy, publications, a case law database, HOA resources, and a career center. There's even a section dedicated to monitoring the Corporate Transparency Act!

Finally, please help spread the word about CAI-CT to friends, family, and neighbors involved in or working with associations. All associations, regardless of size, can benefit from our resources, and word-of-mouth is an effective way to share the value of CAI-CT. ■



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

**“Rough seas make stronger sailors.
Tough times build greater people”**

~ Robin Sharma



Kim McClain

Courtesy CAI-CT

Many community associations are facing heavy winds and tough seas. CAI-CT is definitely your port in any storm. Set your sails for the 27th Annual Conference & Expo where you will find many opportunities to help you navigate through 2025 and beyond. Over 300 board members and 150+ managers will be there to share and learn about ways to effectively operate your association. Register today!

In addition to our amazing conference, CAI-CT brings you a wide variety of programs and resources throughout the year. Attend one of our many webinars, delve into our magazine, *Common Interest*, connect with peers and professionals at networking events and more. CAI-CT is your oyster!

We are very excited to announce the creation of the Management Transition Checklist. Our member Management Company CEOs have been meeting quarterly for the past few years. One of their priorities was to create a checklist that could be employed so that there would be more consistency in how, what and when information is conveyed to the new management firm. The list covers items from Articles of Incorporation to Violation/Compliance Reports and numerous things in between. The group worked diligently to ensure that they made the list as comprehensive as possible, but it is intended to continue to be amended over time. We applaud their efforts in striving for more thorough and transparent transition process. You can find the details of the checklist and the companies that have signed on to use the checklist on pages 20 & 22. The checklist and the updated list of companies that are participating can also be found on our website: www.caict.org.

Many of you have been experiencing a bit of whiplash over the myriad of changes to the requirements of filing with FINCEN for the Corporate Transparency Act. Members will always receive an email about any changes as they happen. And you can find more information on the CAI National website: www.caionline.org.

And lastly, we have an overview of our Legislative Priorities in this issue. We urge you to stay connected about the happenings during the 2025 Legislative Session. Your direct outreach to your representatives carries a tremendous amount of weight!

We look forward to seeing you soon! ■

People in the News...

Ackerly Ward & McKirdy LLC

Ackerly & Ward is pleased to announce Attorney Thomas McKirdy has joined the firm as a partner as of January 1, 2025. With this milestone, we are proud to introduce our new firm name Ackerly Ward & McKirdy LLC.



Thomas McKirdy, Esq.

Insight Real Estate Management

We're thrilled to announce that Property Advisors Management is now **Insight Real Estate Management!** With a fresh perspective and a focus on clarity, our new name reflects our vision to bring sharper insight and more innovative solutions to managing communities.



Share Your News With Us!

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

UPCOMING CAI-CT EVENTS

CONDO INC. - WEBINAR SERIES

(Hosted on Zoom)

Saturdays, 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 • (no CEUs)

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 (4 CEUs)

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

Aqua Turf, Plantsville, CT



Board Members & Managers: \$45 - CAI Members / \$65 Non-Members

Service Providers: \$125 - CAI Members / \$175 Non-Members

Lunch: Additional \$35

Plan to join us for what is sure to be a great day!

More information on pages 14-18.

Manager CEO Lunch - (No CEUs)

Tuesday, April 23rd • 1:00pm - 5:00pm • (no CEUs)

Lunch Hosted by Pro-Klean Cleaning & Restoration Services, North Haven

Qualifications to attend include: you must be an individual member or the designated chief executive officer or equivalent of a management company holding a CAI membership. Pre-registration is required.

Engaging Leaders of the Future (ELF)

Wednesday, April 30th • 3-5pm • (no CEUs)

Stony Creek Brewery, Branford



Visit www.caict.org to register.



Statutory Snippet

What do I do if the condo association board never meets? Or what if they meet in secret?

“Never” and “in secret” are not allowed under Connecticut law. The condo association board must meet at least once per year. Under amendments to COIA adopted in 2009, board members may never meet in secret, and social gatherings at which board members are present do not count as board meetings. Even if board members wish to meet by phone, which they may, access to the call must be made available to all unit owners. In fact, board members must provide instructions as to how to participate in the meeting if it is by phone.

Source: CT Department of Consumer Protection - Condominium FAQs

Introducing ELF!

By Ben Whittemore, CMCA



Buddy the Elf? Not quite, but buddy let me tell you about the newest committee at CAI-CT. The Engaging Leaders of the Future (ELF) is a committee that was formed to bring seasoned industry professionals together with newer and upcoming professionals. The goal is to promote networking and evolution within CAI-CT to elevate the industry as a whole. This committee will be organizing various events throughout CT all year round designed to promote peer-to-peer networking along with creating networking groups that you can rely on whenever there is a need. The events will be fun focused, giving all participants an opportunity for a no pressure environment to mingle and leave the traditional approach of the standard events of education with a little bit of fun. Look for our upcoming event that will bring you to a brewery, provide you with exceptional tacos, and competitive games. Come break bread with other like-minded industry peers and expand your connections! Look for us at the Conference! ■

“Come break bread with other like-minded industry peers and expand your connections! Look for us at the Conference!”

Ben Whittemore, CMCA is a partner with Paladin Property Management. Ben serves on the CAI-CT Board of Directors, is co-chair of both the Golf and ELF Committees, as well as serving on the Fall Fun and Conference Committees.

2025 CAI-CT BOARD OF DIRECTORS



Charles (Chas) Ryan, Esq., EBP
President

Charles (“Chas”) Ryan, Esq., EBP — President

Chas Ryan, Esq., EBP is a partner at Policy Ryan & Ward, PC. The firm represents condominiums, planned communities and cooperatives throughout Connecticut. Attorney Ryan is on the CAI-CT Lawyers Council, Conference Committee and Education Program Committee.

Carrie Mott, EBP — President-Elect

Carrie Mott, EBP, is a Senior Insurance Advisor with Bouvier Insurance with over 25 years insurance experience insuring community associations. Carrie has extensive experience working with community associations and is an active member of CAI-CT. She is the current chair of the Golf Committee and serves on the Conference & Expo Committee and Education Program Committee. Carrie is also a frequent speaker at CAI-CT events.

Gregory W. McCracken, Esq., EBP — Secretary

Gregory W. McCracken, Esq., EBP is a partner at Jacobs, Walker, Rice & Barry, LLC. His practice emphasizes common interest community law and land use, planning, and zoning law. He represents community associations and developers, and he advises property owners and other lawyers. He is a member of the Executive Committee of the Real Property Section of the Connecticut Bar Association (CBA), the Planning and Zoning Section of the CBA, and the Developers Forum of the Connecticut Home Builders and Remodelers Association (HBRA-CT). He represented the HBRA-CT when he served on the Connecticut Law Revision Commission Study Committee, which adapted the 2008 revisions of the Uniform Common Interest Ownership Act for adoption in Connecticut, and he is a co-author the Connecticut Common Interest Ownership Manual (2nd Ed.), published by the CBA. Greg is a frequent speaker for Connecticut Chapter of CAI, and he has given presentations on the Common Interest Ownership Act for CBA and HBRA-CT.

Christine Carlisle, CPA — Treasurer

Christine Carlisle, CPA is an audit staff member at Carney, Roy and Gerrol, P.C. She has over twenty years experience in the condominium industry. She works for a firm which provides audits, reviews and tax services to many of our Connecticut associations. Christine is a member of the Connecticut Society of Certified Public Accountants and American Institute of Certified Public Accountants.

Board Members:

Kasey Burchman, Esq. is an attorney with the law firm of Feldman, Perlstein & Greene, LLC. Kasey focuses her practice on civil litigation representing both plaintiffs and defendants at both the trial and appellate court levels. She has extensive experience in representing condominium associations in litigation relating to contract disputes, unit owner disputes and construction defects. Kasey serves on CAI-CT's Program Committee and is a frequent speaker at our education programs.

Mike Famiglietti, CMCA Mike Famiglietti, CMCA, is the owner of CM Property Management, bringing over 25 years of distinguished experience in community management. CM Property Management has been a dedicated member of CAI since 1986, exemplifying a long-standing commitment to excellence in the community association industry. Mike further supports the industry through his active service on CAI-CT's Golf and Conference Committees.

Lynn Jackson, CMCA, AMS, PCAM, currently employed at Felner Corporation, has been an active condo association Board Member and Property Manager for more than 20 years. She has been a member of the Fairfield Knowledge & Networking Committee since 2017, and became Committee Chair in 2021. Lynn has been a speaker at the many CAI-CT events, and won the CAI-CT Rising Star Award in 2017.

Eric Judge, MBA, CFP® is a Financial Planner with Edwards Jones in Glastonbury and he has over 30 years of financial services experience working with stocks, bonds, real estate, insurance, and retirement plans. He holds a bachelor and MBA degree, both with concentrations in finance, from the University of Connecticut. In addition, he has earned the CFP® certification. Eric has been involved with over 11 condominium communities primarily as a real estate investor and landlord and currently serves on the board of two condo association boards. He serves on the CAI-CT Fall Fun Committee and thoroughly enjoys writing articles for *Common Interest* magazine.

Dan Levine, MBA, CPA is managing partner at Tomasetti, Kulas & Company. Having almost a decade of experience working with condominium associations both small and large, Dan has performed audit, review, and compilation engagements as well as tax preparation and consulting work for a variety of associations, closely held businesses, and individuals across Connecticut. Within CAI-CT, Dan is a frequent contributor of accounting themed articles, educator, and serves on the Legislative Advocacy Committee. Outside CAI-CT, Dan has served as president of the Hartford County Chapter of APICS promoting operations management education to Connecticut's manufacturing sector and is an active member of the Connecticut Society of CPA's, the American Institute of CPA's, and the Hartford Chapter of the Institute of Management Accountants.

Nally Sahin is the Board President of Jefferson Woods Community, Inc., a 285 unit property in Branford, CT. She began serving the Association in 2004 on various committees and is now serving as President for the second time. Nally has been a member of CAI-CT since 2017 and has attended a number of CAI-CT events over the years. In her professional career, she also serves as a Health and Physical Education Teacher K-12 in New Haven, CT. She is a current Member-at-Large for the Society of Health and Physical Education America (SHAPE America), Vice-President Elect of Health Education of the Eastern Seaboard of National Academy of Health and Physical Literacy (NAHPL). Nally is currently seeking her fourth degree in Educational Leadership from Southern Connecticut State University in the pursuit of becoming a future Administrator in Health or Athletics.

Ben Whittemore, CMCA is a partner at Paladin Property Management with close to ten years of experience in the Community Association Industry. His background in accounting, finance, and restoration sales and marketing—working predominantly with CAI clients—provides a strong foundation for his role. Ben's industry involvement includes leadership positions such as Co-Chair of the Emerging Leaders of the Future (ELF) Committee, Vice Chair of the Golf Committee, and member of the Conference and Fall Fun Committees.



Mike Famiglietti, CMCA



Eric Judge, CFP®



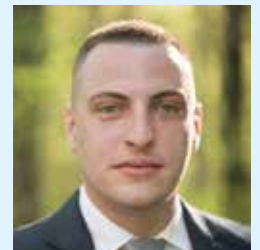
**Lynn Jackson,
CMCA, AMS, PCAM**



Dan Levine, MBA, CPA



Nally Sahin



Ben Whittemore, CMCA



Carrie Mott, EBP
President-Elect



**Gregory W. McCracken,
Esq., EBP**
Secretary



Christine Carlisle, CPA
Treasurer



Kasey Burchman, Esq.

**Thank You to
Karl Kuegler, Jr.,
CMCA, AMS, PCAM
who is retiring
from the board.**



Karl Kuegler, Jr.,
CMCA, AMS, PCAM

Conference Committee Chair Message

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



Saturday, March 15, 2025

Aqua Turf, Plantsville, CT • 8:30 am - 2:00 pm

Details and registration information on
pages 14-18 of this issue!

At times a board member or community manager can feel as though a wave of challenges is about to overwhelm you and your community. Change is the one thing in this world which is guaranteed. Managing ever increasing expectations is a force to be reckoned with. Added to the sea of problems are aging structures and concerns by lenders for mounting deferred maintenance. Our Connecticut chapter's *Surviving Troubled Waters* — Conference & Expo on March 15th is sure to provide timely information to help each of us navigate our communities to calmer waters. If the waters have already overwhelmed the community, come for some valuable insights into ways to help bail out the ship before it's too late.

The conference kicks off with an expo floor of 100 plus vendor booths eager to share their knowledge, expertise and services with communities. Board presidents will have the opportunity to attend the President's Breakfast as part their registration to the event. Presidents will hear an expert panel discuss how to attract the "Right Crew on Board" to chart a safe course to avoid unnecessary and unexpected shipwrecks and disasters. Community managers will spend time with a past national CAI president and seasoned manager discussing "Sanity Survival Strategies." We have tailored a presentation to help provide managers with best practices and useful tips to help community managers keep their heads above water.

We are excited about the general educational sessions which will provide insights into a broad range of timely topics. Nothing is timelier than assisting communities faced with rising increases in insurance premiums while more and more communities are being forced into the excess lines for insurance coverage. Hear directly from industry experts on what we can expect and how to best position your community to sail towards calmer seas.

Do you get the impression that your community members are beginning to think that their membership in the community is like an all-inclusive cruise ship voyage? One of our sessions will investigate ways to help manage the expectations of residents by making connections to the true costs of meeting the responsibilities of the association. Hear how a more informed community will be better positioned to consider realistic funding of current operating expenses, ongoing capital needs and future reserve funding. Added to the list of considerations are the additional costs impacting a community when projects and/or funding are delayed and the importance of each homeowner having a realistic understanding of the actual costs of appropriately operating their community. Presenting these considerations will help homeowners come to terms with the true funding requirements to meet these needs.

The tragic building collapse in Surfside, Florida continues to send shock waves across the country with lenders and legislatures applying

added pressures and requirements concerning reserve funding and deferred maintenance. Our industry experts will discuss how a reserve study can help your community and have the community better understand the need for additional capital items that may never have been a concern or thought before. Whether your community is in the midst of stormy waters or in ship shape, every attendee can take away some useful and valuable information to help your community plan for future capital needs while not losing sight of the present deferred maintenance needs.

We round out our educational sessions with two favorites. Our Lunch with an Expert provides an opportunity for a smaller group discussion on a specific topic with an industry professional while enjoying a delicious lunch. Pick from a list of timely and useful topics. Please note there is an extra fee for this session. At the same time, the ever-popular Legal and Insurance Panel will be responding to questions asked by attendees. Come enjoy the banter between differing legal opinions on real life legal issues impacting communities. It's a great opportunity to look for direction on questions that have been floating in your mind prior to the conference or questions that popped to the surface after being challenged by conference presentations earlier in the day.

Join us at the end of the conference for the door prize drawing. Your name tag will serve as your raffle ticket, removing the need for pulling out a raffle ticket with tiny numbers. There is always a great collection of prizes for the lucky winners.

Each year I am amazed by the team that puts this conference together. No two people are more important than Kim and Ellen from our CT CAI staff. No matter what else may get in the way, these two never lose sight of the tasks that need to be completed and when. They do so with professionalism and kindness. Please be sure to offer them a personal "thank you" when you see them at the conference. Special thanks to our volunteer committee comprised of a diverse group of CAI members. By the time we meet at the conference, the committee will already have set its sights on the 2026 conference. We owe a debt of gratitude to the committee volunteers for sharing their time, talents and creativity in helping develop everything that goes into selecting a theme, formulating session topics and recruiting speakers, volunteers, exhibitors and sponsors.

Please consider spending the day with us on March 15th at the Aqua Turf. I can think of no better occasion for you to gain timely information, network and meet industry professionals. Whether you are a community member, board member, community manager or business partner; each year the conference presents us a new opportunity to learn more and gain new and different insights in serving our communities. Hope to see you there!

Thank you! ■



Jonathan Chappell, Esq.

Legislative Advocacy Committee: *We Need Your Help!*

By Jonathan Chappell, Esq.

This is a very important call to action from your Legislative Advocacy Committee (LAC)! We need you to immediately contact your elected leaders, your State Representatives and Senators¹ and express your support for the legislation discussed below.²

You are likely reading this article in or around mid-January 2025; please understand that things may have already changed from the time this article was drafted.

You are Needed Right Now!

This year, our General Assembly's legislative session begins on January 8th and ends on June 4, 2025. The legislative process is "fluid," including re-visiting issues/drafts by the LAC, committees of the General Assembly or its individual members, etc. Said differently, this article may not be completely up to date. Your immediate attention is imperative to success!

When drafting this article, it was expected that the below would be the priority items. Now is the time for you to contact your legislators and let your voice be heard!

"Automatic" Assessment of Costs Not Covered by the Master Insurance Policy

What is no doubt the LAC's highest priority is reducing the costs of a community's insurance costs, the costs of its master insurance policy.

Presently, to validly assess uninsured costs against a restored unit(s), your declaration must expressly authorize it. Unfortunately, many communities' documents do not. Pursuant to CIOA Subsection CIOA 47-255(h), if the units must be insured by the master policy, a unit that sustains damages from a casualty event must be restored promptly by the association. These costs are paid for with common expenses.

Amendments to reverse this by statute would avoid the need to amend your declaration. Many communities may be "trapped" by the potential cost of document amendments and/or inertia at issue in a community approval, especially given the high number of votes that may be required.

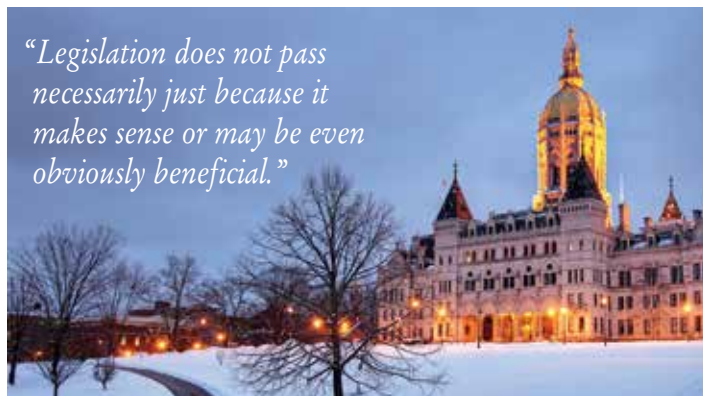
At this time, costs would also continue to be potentially assessed against a particular owner(s) for fault or for a breach of maintenance standards.

Transfer Fee Reserve Contributions

The LAC seeks amendment to CIOA to more clearly specify that a community may assess a "private transfer fee"³ against a unit, by amending its declaration. This is a fee generally paid by a purchaser at closing. These fees are deposited into reserves. The proposed amendment will likely set a maximum fee allowed (e.g. a number of months of common fees). Especially for larger communities and/or those with higher turnover of units through sales, this would positively increase reserves.

Note that this will require an amendment to the declaration before

"Legislation does not pass necessarily just because it makes sense or may be even obviously beneficial."



Denis Tangney, Jr./E+/Getty Images Plus

it would be imposed. If your community does not currently allow for these fees an amendment of the declaration would be required.

Limited, Ministerial Corrections to the Allocation Table

Does your allocation table add up to either 100% (if stated as a percentage) or to one (if stated by a fraction)? Does one unit pay less in common charges than another identical unit because of an obvious error when creating the table? The LAC wants very limited statutory permission to correct these and other issues that result from non-substantive information, a scrivener's, or clerical error in creating the table.

Currently, CIOA Subsection 47-236(d) requires "unanimous consent of the unit owners." The amendment would allow a board, after notice and comment to owners, to make these limited corrections. It must be stressed that this would be very limited, and unless a non-substantive correction, amending the table will still need 100% approval by the affirmative vote by all of the unit owners.

In conclusion, we need your help. Legislation does not pass necessarily just because it makes sense or may be even obviously beneficial. It must be presented to the right people at the right time and have constituent support. Please contact your legislators to express support for any of the above as well as any other legislative opportunities to be determined. You can always reach out to members of the LAC or CAI: <https://www.caict.org/page/Legislative>. ■

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

END NOTES:

- 1 Find your leaders here: <https://www.cga.ct.gov/asp/menu/cgafindleg.asp>
- 2 While, of course, we strongly recommend that every common interest community is/ becomes a CAI member, please provide this article to anyone who you believe should have it.
- 3 Defined in C.G.S. 47-17a(a)(2)(B)(vii).

THANK YOU NEW & RENEWING MEMBERS

Welcome New Members

Associations

The Goodwin Estate Association, Inc.
Orchard Homeowners Association

Individual Managers

Jaspur Liberman, AMS

Business Partners

Advanced Reserve Solutions of New England, LLC

Thank You Renewing Members

Associations

Applegate Homeowners Association
Canaan Close Association
Glenwood Place Condominium Association
Hunters Run Condominium Association
Oyster River Landing Association, Inc.
Pine Lake Commons Condominium Association, Inc.
South Brook HOA
Southridge Condominium Association, Inc.
West Lyon Farm Condominium Association
Windermere West Owners' Association

Individual Managers

Russell Antonacci, CMCA
Robinne Champaign
Keith William Confalone
Ryan Corrow, CMCA
Barry Cyr, CMCA
Richard W. Johnson, CMCA
Christopher Kohnle, CMCA
Stephen Ladanyi, CMCA
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Financially Speaking...



Daniel Levine, CPA

When is an Audit Right for You?

By Daniel Levine, MBA, CPA

As we enter a new calendar year, many associations with December year ends are looking to see if it makes sense to have an audit. This article will look to explain a bit about this level of service and give some background as to when it is an appropriate service for an association consider.

What is an Audit?

The purpose of a financial statement audit is to have a third party provide an opinion on the accompanying financial statements. These opinions will range from an unqualified opinion where the auditor is comfortable that the statements are free of material misstatements, to a disclaimer of opinion where the auditor wasn't able to obtain sufficient evidence to be able to issue an opinion. In between those two extremes are qualified and adverse. A qualified opinion is when there are misstatements or other items impacting the financial statements and an adverse opinion is when the statements have pervasive material misstatements.

To be able to issue an opinion, an auditor will need to plan out the engagement, develop procedures and obtain sufficient, relevant audit evidence to support their opinion.

“Most individuals or companies looking to hire an auditor typically think an audit is there to find fraud.”

Additionally, an auditor will have to maintain independence from the client in order to remain objective. An example of independence being impaired is when the auditor begins to make decisions and act like management.

If an auditor is creating or approving transactions in the underlying records, then they are not objective enough to be able to issue an opinion on them.

Most individuals or companies looking to hire an auditor typically think an audit is there to find fraud. For most normal financial statement audits, this is not the goal of the engagement. Again the goal is to be able to provide an opinion on whether the financial statements are free of material misstatements. Fraud may be detected in procedures applied but it also may not be detected. Fraud prevention is the goal of controls put in place by management. An association should understand their controls and evaluate if they are adequate.



The last piece to expand on with the above clarifications is just what is a material misstatement? The easiest definition would be that a material misstatement is an error (either quantitatively or qualitatively) that if it went unchanged would impact how a reader would understand an association's fiscal health. For example, a quantitative error say understating how large accounts payable is could mislead a reader of financial statements about the ability for the association to pay its bills. A qualitative error would be a financial statement missing a disclosure that is required, for example

a growing concern disclosure where the entity may be out of business in a year. If that disclosure should be present but if it isn't, it could mislead a user of the financial statements.

How is an Audit Done?

The audit process has a few parts to it. The general layout is the planning stage, the field work, and the engagement wrap up.

During the planning phase, which begins after a signed engagement letter is received, the auditor will pull together documentation about the client to develop their understanding of the industry, the client, and what risks to material misstatements could be there. The auditor will also develop an understanding of the client's internal control procedures, conduct risk assessment inquiries and have an engagement team discussion. All these procedures are done to develop a risk assessment for the entity where potential misstatements could be and then to develop an audit plan and procedures to substantiate management's assertions in each audit area by the collection of audit evidence either by analytical procedure or detailed testing.

Once the planning phase is complete, the audit team will execute the audit plan and begin the field work process. The field work tasks are the procedures and analysis of the client's records. Confirmations of third parties, management, and those charged with governance will be done, and any questions that come up during this process will look to be resolved.

During the engagement wind down, the deliverables as part of the engagement will be prepared. This includes generating the accountant's report which includes the opinion. The client may also have engaged in non-attest services (typically tax return preparation and financial statement preparation) and these items will also be prepared

[Continues on page 12.]



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FINANCIALLY SPEAKING...from page 10.

and delivered. The auditor will also look to have the client sign a representation letter and send it back to the auditor as well as generate an audit findings letter to communicate to management/governance aspects of the engagement. The association can then review these documents and approve the deliverables for final issuance.

Based on the above, an association should look to have its records in order to facilitate an efficient audit. Having relevant bank statements, invoices, supporting schedules, memos, or minutes available at the start of the audit will allow for an efficient engagement.

When to Consider and Audit?

Now that the purpose and process of a financial statement audit have been looked at, the next step is to discuss when an audit is appropriate. There are few cases where an association may want to consider an engagement.

First would be that the association governing documents require it. If it is required then the association should engage in the service and build it into the budget or look to amend its documents.

Second, the association may have taken out a loan where the lender could require an audit. In these cases there may be a debt covenant or other parameter the bank has which requires an audited financial statement.

Third, an association may have had a complicated transaction during the year such as a management switch. An audit will help to analyze a complicated transaction as the risk of material misstatement

would be greater than a normal transaction so procedures would be applied to be able to analyze this.

Fourth, an association may have gone a few years without having an independent audit. An association as part of its resale packets to buyers, will have to indicate the last time and what level of service was completed with an independent account. In order to have this date remain relevant an association may want to have a policy regarding the frequency of performing audits.

Lastly, an association wants to ensure its compliance with Generally Accepted Accounting Principles (GAAP). An audit of GAAP financial statements will look to make sure those rules are followed. That would mean the association would present its financial information on the accrual basis and implement any new changes such as revenue recognition (ASC), leases (ASC 842), etc.

Conclusion

An audit can be an involved process that is tailored to give a certain result. When deciding to engage in an audit, the association should consider its needs and if an audit will meet them. Sometimes the cost of complying with the audit standards and the deliverables during the process may not be the best bang for an association's buck and an association putting out an request for proposal may want to discuss with a practitioner what is the best approach. ■

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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CAI-CT 27th Annual

CONFERENCE & EXPO

Saturday, March 15, 2025

8:00am - 2:00pm • The Aqua Turf, Plantsville

Good for
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Surviving Troubled Waters



General Admission Includes:

- Fantastic education sessions – 5 to choose from!
 - Friendly exhibitors from a wide variety of services!
 - Lots of fun prizes!
 - Find great connections through networking!
- ...And more!

AHOY! Plan to Attend the CAI-CT Conference & Expo!

The sea of issues regarding common interest communities can be quite rough these days. Our 27th Annual Conference & Expo will provide you with the tools to help keep your association afloat. Are insurance premiums tanking your budget? We've got strategies to possibly lessen the impact. Do you have deferred maintenance projects? We'll give you ideas about how to not be underwater in keeping up with repairs. There are so many ideas and techniques that will be useful in operating your association. We can't wait to share them with you!

Attendees will also be able to sail around the Expo Hall and discover new products and services to make things ship shape. Talk/commiserate with your fellow board members and discover new ways of approaching old problems. Encourage your other board members to get on board with finding different techniques to navigate challenging waters.

This is THE Condo/HOA event of the Year. Don't Miss Out! R.S.V.P. today! Register EARLY and SAVE! Please note, if you wish to submit your registration by mail, the deadline is March 1, 2025.

If you need a power assist to get your board the to support your attendance, we have a board resolution in this issue (p. 18) for your association to adopt.

Attention Board Presidents: Be sure to register for the exclusive Presidents' Breakfast, topic: The Right Crew on Board - A Case

Study. You must select this option at registration to attend. Our speakers will be a crew of well-versed professional who will help you to chart a course to success.

Are you a property manager? The exclusive managers' breakfast is created every year JUST FOR YOU! Our speaker will be a former President of CAI National who is a very knowledgeable and astute community association manager. The topic will be: Sanity Survival Skills. You must select this option at registration to attend.

Do you wish to have Lunch with an Expert? If you would like to attend this session, you MUST select this option at registration and include the additional \$35 fee.

Save money and register early for the low-cost admission of only \$45/members, \$65/non-members. You must R.S.V.P. by March 7th to avoid the late registration fee of \$20. *There will be LOTS of FREE parking!*

Register Early and Bring Your Entire Board!

PRE-REGISTRATION BY MARCH 7TH:

*Add \$20 after March 7th

GENERAL ADMISSION:

| | CAI MEMBERS | NON MEMBERS |
|---|-------------|-------------|
| Association Managers, Presidents, Board Members and Unit Owners | \$45 | \$65 |
| All Service Providers | \$125 | \$175 |

Optional LUNCH:

Additional \$35 fee required. (Must pre-register.)
Seating is limited!

Register at www.caict.org or use mail-in form on page 18.

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Education Sessions on the next page...

Surviving Troubled Waters

Please note: Handouts for the sessions will be posted when available. Please keep in mind that not all speakers provide handouts.

8:30 - 9:30 am

(GLASS ROOM)

PRESIDENTS' BREAKFAST:

THE RIGHT CREW ON BOARD: A CASE STUDY

This event is exclusively for presidents. You MUST select this registration option if you wish to attend. Act fast and register today! Seating is limited!

Speakers: Ari J. Hoffman, Esq. – *Cohen & Wolf, P.C.*
 Frank Pingelski – *Tooper Ferraris Insurance Group*
 Nicole Skaro – *First Citizens Bank*
 Steve Lang & David Kent – *The Falcon Group*

Moderator: Michael Famiglietti, CMCA – *CM Property Management*

Our panel will offer a case study to illustrate the cost of not hiring an expert. Having a good crew of experts you can rely on to ensure you are charting a safe course is key to preventing shipwrecks and other disasters. Learn how you can better utilize your crew of professionals.

Sponsored by: CM Property Management

8:30 - 9:45 am

(WAGON ROOM)

MANAGERS' BREAKFAST:

SANITY SURVIVAL STRATEGIES

This event is exclusively for state registered Community Association Managers (CAMs). Pre-registration for this session is required.

Speakers: Jessica Towles-Gottschalk, AMS, PCAM – *Sterling Ranch CAB*
Moderator: Kristie Leff, Esq. – *Bender, Anderson & Barba, P.C.*

Ever feel like you are just bailing water out of a distressed boat? How can an annual calendar; greater transparency through the financials; and more honest assessments about the physical state of your communities help you be proactive rather than reactive? Our Nationally renowned speaker will discuss strategies to help keep you from drowning.

Sponsored by: Bender, Anderson & Barba, P.C.

8:30 - 10:15 am EXHIBIT HALL OPENS • REGISTRATION AND CONTINENTAL BREAKFAST (COFFEE & DANISH)

10:15 - 11:00 am • General Session I

A: INSURANCE: SAILING THROUGH INCREASES AND RENEWALS

(GLASS ROOM)

Speakers: Doug Henken – *CAU of America*
 Chas Ryan, Esq. – *Pilicy & Ryan, P.C.*

Moderator: Carrie Mott – *Bouvier Insurance*

The waters have been quite choppy in the sea of insurance lately. Is your community doing all that it can to be marketable to insurance carriers? Discover strategies for staving off large increases including loss control directives, etc. Determine when it is appropriate to call your agent. And more!

Sponsored by: Bouvier Insurance

B: HOMEOWNER PERCEPTIONS: CRUISE SHIP OR ROWING BOAT?

(WAGON ROOM)

Speakers: Bill Ward, Esq., CCAL – *Ackerly Ward & McKirdy LLC*
 Dan Levine, CPA – *Tomasetti, Kulas & Company, P.C.*
 Jessica Towles-Gottschalk, AMS, PCAM – *Sterling Ranch CAB*

Moderator: Erin Kremser – *First Citizens Bank*

Does it sometimes seem as though unit owners see the association as a cruise ship where is everything is taken care of? Or, do they understand that it is a rowing shell where everyone needs to row together? How do you encourage owners to understand the challenges facing the community and why they need to be part of the solution, e.g. realistic budgeting; honest communication about the need for increased fees; the realities of affordability for some homeowners, why delaying projects now will likely mean more expense later, etc.

Sponsored by: First Citizens Bank

11:00 - 11:45 AM • EXHIBIT HALL

11:45 - 12:30 pm • General Session II

A: BATTEN DOWN THE HATCHES: RESERVES & CAPITAL SPENDING

(GLASS ROOM)

Speakers: Michelle Baldry – *Reserve Advisors LLC*
 Eric Churchill – *Schernecker Property Services, Inc.*

Moderator: Greg Zajac – *Building Renewal, LLC*

Are you taking on water? Is it too late to jump? Decades old communities may have years of deferred maintenance that can no longer be ignored or delayed further. Have you looked closely at items like: sewer pipes, catch basins, wiring, general plumbing, footing drains, gutters, etc. that may have missed close review in the past? Does your community have a reserve study? Is it up to date? Has your association followed the recommendations? After Surfside, states are increasingly requiring more robust reserve planning and funding. Will Connecticut be next?

Sponsored by: CM Property Management

B: LEGAL HAZARD BUOY – BERMUDA TRIANGLE

(WAGON ROOM)

Speakers: Kasey Burchman, Esq. – *Feldman, Perlstein & Greene, LLC*
 Gregory McCracken, Esq. – *Jacobs, Walker, Rice & Barry, LLC*
 Christopher K. Leonard – *Collins Hannafin, PC*

Moderator: Benjamin Whitemore, CMCA – *Paladin Property Management*

Our knowledgeable speakers will focus on the three main legal trouble hazards that can sink a community: Compliance Hierarchy, Communication and Transparency and how to avoid the perils of the legal sea e.g. the proper reasons for holding executive sessions, allowing for the inspection of records, ensuring that your association is in compliance with state laws and the value of effective communication.

Sponsored by: Bellwether Property Group

12:30 - 1:00 PM • EXHIBIT HALL

1:00 - 2:00 pm • General Session III

A: LEGAL/INSURANCE PANEL

(GLASS ROOM)

Speakers: Scott J. Sandler, Esq., CCAL – Sandler & Hansen, LLC
Adam J. Cohen Esq. – Pullman & Comley, LLC
Robert A. Pacelli – Zeldes, Needle & Cooper, P.C.
Henken – CAU of America

Moderator: Karl Kuegler, Jr., CMCA, AMS, PCAM – Imagineers, LLC

Are legal issues taking the wind out of your association's sails? Our panel of legal and insurance professionals will answer your questions and help to keep your community on course.

Sponsored by: Imagineers, LLC



**B: LUNCH WITH AN EXPERT
OF YOUR CHOICE**

(WAGON ROOM)

Pre-registration for this session is required. Additional \$35 fee required. Seating limited to 8 per expert.

Moderator: Frank Pingelski – Tooher Ferraris Insurance Group

Have lunch with ONE expert of your choice from a list of the best and brightest in our industry. This is a great opportunity to explore your concerns on a specific topic with a small group of your peers in a more comfortable setting.

Your Choice includes:

- **Legal: General for Board Members**
Ari J. Hoffman, Esq. – Cohen and Wolf, P.C.
- **Legal: General for Managers**
Bill Ward, Esq., CCAL – Ackerly Ward & McKirdy LLC
- **Legal: General for Managers**
Franklin Pilicy, Esq. – Pilicy & Ryan, PC
- **Legal: Executive Sessions, Hearings and Fines**
Brian Smith, Esq. – Robinson + Cole, LLP
- **Legal: Corporate Transparency Act & General Legal**
Ron Barba, Esq. – Bender, Anderson & Barba, PC
- **Insurance**
Dave Pilon, CIRMS – Bowvier Insurance
- **Insurance**
Carrie Mott – Bowvier Insurance
- **Construction Project Management**
Russ Fernandes – Becht Engineering, BT, Inc.
- **Reserve Studies**
Dave Chesky – The Falcon Group

2:00 PM • DOOR PRIZE DRAWING (WAGON ROOM)

**YOUR NAMETAG IS YOUR
PRIZE DRAWING CARD**

Deposit your Nametag at the entrance
to the Wagon Room at 2:00 pm.

**REGISTRATION INFO
ON THE NEXT PAGE...**

MAIL REGISTRATION INFORMATION FOR MARCH 15, 2025 at the Aqua Turf in Plantsville, CT • 8:30am - 2:00pm

March 15, 2025 Conference & Expo Registration Through U.S. Mail –

(Clip & Mail, Copy as Necessary)

*Pre-registration by March 1, 2025.

Company/Association: _____

Name: _____

Address: _____

City: _____ State: ____ Zip: _____

Member # _____

Please select best description for you:

President Board Member Manager Other

Please Select Registration Fee Based on Member Status:

CAI Member Manager, Board Member or Unit Owner (\$45)*

CAI Non-Member Manager, Board Member or Unit Owner (\$65)*

CAI-Member Service Provider (\$125)*

CAI Non-Member Service Provider (\$75)*

If you are a President, do you plan to attend the Presidents' Breakfast?

No Yes

If you are a state registered manager, do you plan to attend the Managers' Breakfast?:

No Yes

Would you like to attend the Lunch with the Experts for an additional \$35?*:
(Please note: seats are limited and are assigned on a first come first serve basis.
You will be contacted if your selection is not available.)

No Yes, please also select one expert below:

Legal: General for Board Members
Ari J. Hoffman, Esq. – *Cohen and Wolf, P.C.*

Legal: General for Managers
Bill Ward, Esq., CCAL – *Ackerly Ward & McKirdy LLC*

Legal: General for Managers
Franklin Pilicy, Esq. – *Pilicy & Ryan, PC*

Legal: Executive Sessions, Hearings and Fines
Brian Smith, Esq. – *Robinson + Cole, LLP*

Legal: Corporate Transparency Act & General Legal
Ron Barba, Esq. – *Bender, Anderson & Barba, PC*

Insurance
Dave Pilon, CIRMS – *Bowvier Insurance*

Insurance
Carrie Mott – *Bowvier Insurance*

Construction Project Management
Russ Fernandes – *Becht Engineering, BT, Inc.*

Reserve Studies
Dave Chesky – *The Falcon Group*

Total Enclosed : \$ _____

MUST BE POSTMARKED BY MARCH 1, 2025.

Mail to: CAI-CT
63 Eastern Boulevard
Glastonbury, CT 06033

Board Members — Present this resolution at your next meeting to include the cost of your attendance in your association's budget.

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

Whereas, The _____ Association (hereafter referred 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 _____.

Secretary of the Board

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Management Transition Checklist

The CEOs of the CAI-CT Member Management Companies have been meeting quarterly for the past few years. The development of a Transition Checklist was accomplished recently.

Purpose:

The document serves as a comprehensive framework to guide the transfer of records and assets from one community association management company to another. It ensures that no critical information is overlooked during the transition, minimizing disruption to all stakeholders, the board, unit owners, vendors, and management.

Key Components:

1. Administrative Records: Includes governing documents (e.g., declaration, bylaws, articles of incorporation), insurance certificates, maintenance standards, and rules/regulations.

[Continues on page 22.]



Supatman/Stock/Getty Images Plus

The Management Transition Checklist • Find this at www.caict.org

| Within 3 Business Days of Request | | Within 15 Business Days of Request | | Within 30 Business Days of Request | |
|--------------------------------------|---|------------------------------------|---|------------------------------------|--------------------------------------|
| 1 | EIN / Federal ID number | 19 | Annual Meeting Minutes | 48 | Board Meeting Minutes |
| 2 | Articles of Incorporation | 20 | CERT 103 | 49 | Committee Details & Resolutions |
| 3 | Declaration | 21 | Board Meeting Schedule | 50 | Warranties - Active & Expired |
| 4 | Bylaws | 22 | Tax Returns | 51 | Parking Assignments |
| 5 | Rules & Regulations | 23 | Personnel & Payroll Information | 52 | Storage Assignments |
| 6 | Collection Policy | 24 | Electric Bills with Accounts and Meters | 53 | Open Work Order Report |
| 7 | Maintenance Standards | 25 | Water Bills with Accounts and Meters | 54 | Open Violations Report |
| 8 | Certificate of Insurance | 26 | Gas Bills with Accounts and Meters | 55 | Other Pending Items |
| 9 | Maintenance Matrix | 27 | Sewer Bills with Accounts and Meters | 56 | Keys, Key Codes, Key Cards/Fobs |
| 10 | Current Fiscal Year Budget | 28 | Insurance Policies - All Forms | 57 | Amenity Reservation Policy |
| 11 | Unit owner contact information (Excel) | 29 | Trash & Recycling - Contract | 58 | CAI Membership Renewal |
| 12 | Tenant contact information (Excel) | 30 | Landscaping - Contract | 59 | Painting Schedule |
| 13 | Directors/Officers with Term Expiration | 31 | Snowplowing - Contract | 60 | Power washing Schedule |
| 14 | Vendor Contact List (Excel) | 32 | Trash & Recycling - Contract | 61 | Roof Replacement Schedule |
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Notes
To the extent that they exist and are applicable.

Coordinate the shutting down payment processing.



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MANAGEMENT TRANSITION CHECKLIST...from page 20.

2. **Financial Documentation:** Covers budgets, tax returns, account balances, and payment records to maintain financial transparency and accuracy.
3. **Contracts:** Lists ongoing contracts (e.g., landscaping, snowplowing, cleaning) to ensure service continuity.
4. **Contact Information:** Details of residents, vendors, directors, and professionals (e.g., attorneys, insurance agents) for communication and support.
5. **Maintenance Schedules and Warranties:** Tracks upkeep responsibilities and warranty statuses to prevent gaps in maintenance.
6. **Work in Progress:** Captures ongoing or planned projects for proper handover.

Value of Consistency:

- **Operational Continuity:** Ensures uninterrupted services, avoiding confusion or delays in essential operations like trash collection or maintenance.
- **Financial Integrity:** Protects against errors or discrepancies in budgets, assessments, or vendor payments.
- **Regulatory Compliance:** Maintains adherence to laws and community standards through precise record-keeping.
- **Stakeholder Trust:** Demonstrates professionalism and accountability to unit owners, board members, and service providers.
- **Efficiency:** Reduces redundancy and time spent reacquiring information, and overall energy expended for both the offboarding and onboarding teams.

The checklist reinforces the principle that thorough and consistent transitions safeguard the association’s operational stability and financial health, benefiting all involved parties.

The checklist can be found on our website, in addition to a current list of the management companies that have agreed to utilize the checklist. Go to www.caict.org ■

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ENVIRONMENTAL TIP

REPAIR VS. REPLACE

When something breaks, instead of immediately searching for a replacement, before you click “Buy Now” as you are sipping on your hot cocoa, consider a more planet-friendly strategy: try repairing it first. YouTube is a great resource for how-to videos on just about any repair you can imagine. This could be all you need to get your item back to functioning and humming along.



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Doug Newman

Board Meetings — Frequency and Effectiveness

By Doug Newman, CMCA

Determining the frequency and structure of Board meetings is critical to the success of the association and the community. Board meetings are essential for addressing community concerns, maintaining property values (by prudently maintaining, repairing or replacing common elements), reducing risk, ensuring legal compliance, etc. However, too many meetings can lead to inefficiency, burnout for board members and managers, and reduced participation from unit owners. Finding the right balance is key to encourage engagement, transparency, and effective governance.

Common Interest Ownership Act

Connecticut's Common Interest Ownership Act (CIOA) governs how condominium associations operate, including the frequency of board meetings. Section 47-250 to the Act mandates that associations must hold at least one Unit Owner meeting and two Board meetings per year. Beyond this requirement, the frequency and timing of board meetings are at the discretion of the board, provided they fulfill their responsibilities and adhere to the association's governing documents. This flexibility allows boards to schedule meetings that best address the specific needs of the community at that time. While CIOA mandates at least one annual unit owner meeting, where the election of directors and the annual budget ratification are typically conducted, some associations break these actions into two-unit separate unit owners' meetings, one for the budget ratification and one for the election of directors. One meeting is certainly more efficient than two, but two meetings formally bring the community together twice per year.

More Informative Meetings Increase Unit Owner Participation

For many associations, holding fewer, but more informative meetings with actionable items can significantly increase unit owner participation. Too many meetings may start to feel redundant and will dissuade owners from attending if they perceive little value in the discussions. On the other hand, concise, well-planned meetings that focus on actionable items and relevant association business create a sense of purpose and importance. When unit owners know meetings will be productive, they are far more likely to engage and, in my book, unit owner engagement, which has been waning over time, is the foundation to a successful association and community.

Effective communication before meetings is also crucial. By providing clear agendas, financial reports, and summaries of past actions in advance, boards can empower owners to participate more meaningfully without needing to sift through lengthy, repetitive discussions during the meeting itself.

Board Meetings are Business Meetings

It's important to keep in mind that a board meeting is fundamentally a business meeting. The primary purpose is to discuss issues and make decisions that benefit the association and the community, not to serve as a venue for open-ended discussions. Keeping a professional, business-minded perspective in mind can help the board streamline its processes and achieve better outcomes.

Daytime Meetings — A Case for Efficiency and Balance

Property managers who serve multiple associations (portfolio managers), may attend several evening meetings each month. Board members and unit owners expect managers to always be on point



“The primary purpose is to discuss issues and make decisions that benefit the association and the community...”

(justifiably so) but attending several after-hour meetings per month is not conducive to providing high-quality work. Daytime meetings also encourage a much more businesslike atmosphere that not only supports the manager's well-being, but also ensures that all who participate are more alert and focused during discussions. Distractions are minimized and family obligations for many such as attending to children, preparing dinner, etc., are not a concern. While some unit owners may find daytime meetings less convenient, remote participation options (video conferencing) can bridge the gap. In fact, video-conferencing has proven to increase unit owner attendance at board

meetings since they can join from anywhere whether during a lunch break from work, at home, or perhaps while out of town too.

Tips for Streamlining Meetings

- **Set a Clear Agenda:** Distribute agendas and relevant materials in advance. Focus on priority issues and avoid unrelated discussions.
- **Start Meetings Promptly on Time:** All board members and unit owners should expect meetings to start promptly on time. Sign in a few minutes early and be ready to go.
- **Be Prepared:** Board members should review all materials prior to the meeting. Clarify questions or the need for additional information before the meeting.
- **Engage Committees:** Form committees with unit owners to study issues and report its work and recommendations at board meetings. For example, study the removal and replacement of the original (and now overgrown) landscaping and report recommendations to the board. The committee’s reporting at board meetings will make the meeting far more efficient versus debating this type of issue at length at several board meetings.
- **Leverage Technology:** Use video conferencing with screensharing and electronic voting to make meetings more accessible and voting most efficient.
- **Less is More:** Consider fewer, but more effective meetings. If your association has approximately 100+/- units or less, no amenities, and

[Continues on page 31.]

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Melissa Yocum

TECHNICAL EXPLANATIONS: Reserve Study Terminology

By Melissa Yocum

Throughout the reserve study process, you'll hear a lot of terminology that may be unfamiliar to you. Whether you're just learning what a reserve study is or you have your first report in hand, here is a list of the terms you need to know.

Reserve Study: A budget planning tool that identifies all the components a community association is financially responsible for, the status of the reserve fund, and a funding plan to offset anticipated expenditures as they apply to the identified components. It includes a physical condition assessment of the components and a prioritized list of capital repair and replacement projects. Essentially, a reserve study is a comprehensive examination of a property's physical components and financial needs and a 30-year capital plan to meet those needs.

Condition Assessment: A reserve specialist conducts condition assessments for all reserve components during the physical inspection portion of the reserve study. Condition assessments document the current condition of the component based on a visual, non-invasive evaluation.

Component/Asset: A physical or functional element of the community that is the financial responsibility of the association and has a finite useful life. Individual unit owners do not own components/assets, and the associations' reserve budget pays for repairing or replacing these elements. These items deteriorate with age and do need to be maintained or replaced accordingly. Common examples include elevators, pavement and roads, siding, HVAC, and amenities.

Long-Lived Component/Asset: Components are referred to as "long-lived" if their useful life extends beyond the 30-year scope of the reserve study. If a component will not need repairs or replacement within 30 years of the reserve study being conducted, they are considered "long-lived."

Life Cycle Costs: Life cycle cost is the total cost of owning a component over time. This includes the initial purchase cost but



"...here is a list of the terms you need to know."

also includes operating and maintenance costs, energy costs, repair or replacement costs, and the cost of disposing of or removing the component at the end of its life cycle. The true cost of ownership for a component is best conveyed using life cycle cost.

Capital Replacement Project: A project that involves the replacement or significant upgrade of a capital asset or component. These projects are ideally planned and executed as part of an association's long-term capital plan as they typically involve significant financial investments. Capital projects are specific in scope as they work to enhance the functionality, efficiency, or safety of the component and association as a whole.

Replacement Costs: When it comes to capital planning, replacement costs are used to estimate the cost of a capital replacement project which plans for the replacement of the component with a new, equivalent item. Accurate replacement costs are crucial for ensuring that capital plans can be followed efficiently. When it comes to insurance, accurate cost estimates are necessary so that coverage reflects the cost of replacing the component with a new one of similar quality and functionality, ensuring that the association can fully recover from a covered loss.

Useful Life & Remaining Useful Life: Useful life and remaining useful life are similar concepts but refer to different aspects of a component's life span. Useful life is an estimate made at the beginning of a component's life and determines how long the component will be operational. It uses various depreciation methods to determine the period over which the cost of the item will be spread over. Remaining useful life is assessed at any other point during the component's operational life, and is used to estimate how much longer the component

Components are included in a reserve study if...

1. The association has the obligation to maintain or replace the existing element.
2. The need and schedule for this project can be reasonably anticipated.
3. The total cost for the project is material to the association, can be reasonably estimated, and includes all direct and related costs.

Source: CAI Reserve Study Standards.

will remain operational based on its current condition, maintenance history, and evolving usage patterns. Essentially, useful life is a fixed estimate made at the beginning of an asset's life, used primarily for accounting and depreciation purposes. Remaining useful life, on the other hand, is a dynamic estimate assessed during the asset's operational life to determine when it is likely to require replacement or significant maintenance.

Reserve Fund: When living in a community association, unit owners pay monthly dues that go into the association's reserve fund. The reserve fund is used to pay for the upkeep and replacement of the community's components. Regardless of how long a unit owner resides in the community, properly administered dues collect funds in a way that ensures each owner is paying their fair share for component projects regardless of when they are completed.

Adequate Reserves: The Community Associations Institute (CAI) defines adequate reserves as a reserve fund and stable multi-year funding plan that together provide for the timely execution of major repair or replacement projects without relying on supplemental funding (special assessments, loans, etc.)

Reserve Specialist: Reserve Specialist is a designation given by CAI to individuals who have "prepared at least 30 reserve studies within the past three calendar years, have the appropriate level of education and experience, and have committed to a high level of ethical and professional standards." Reserve specialists are the most qualified professionals to conduct reserve studies, per CAI's Reserve Study Standards. ■

Melissa Yocum is a Senior Account Manager with Reserve Advisors.



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Hakki Cinel, PCAM

To Fine or Not to Fine — That is the Question

By Hakki Cinel, PCAM

Fines in condominium associations are necessary for several reasons, primarily to ensure compliance with the community's rules and to maintain the quality of life for all residents. Here are some key reasons why fines are typically used:

1. Enforcing Community Rules and Regulations

- **Consistency:** Condominiums have shared spaces and rules that govern how residents use these areas (e.g., parking, noise levels, pet ownership). Fines help ensure that all residents follow the rules, maintaining harmony within the community.
- **Accountability:** Without fines, some individuals may ignore or disregard the rules, negatively impacting their neighbors or the property. Fines hold residents accountable for their actions.

2. Maintaining Property Values

- **Upkeep of Common Areas:** Violations like neglecting to clean up after pets, parking improperly, or damaging common areas can lead to a decline in property value. Fines help deter such behavior, ensuring that the community remains well-maintained and appealing to both residents and potential buyers.
- **Aesthetic Integrity:** Rules governing things like exterior appearance, noise, or alterations to units help keep the condominium aesthetically pleasing. Fines help deter residents from making changes that could disrupt the community's overall look and feel.

3. Promoting Fairness

- **Equitable Treatment:** Fines ensure that everyone follows the same set of rules. This helps prevent situations where one resident's actions cause inconvenience or harm to others, like unauthorized construction or parking violations.
- **Preventing Abuse:** Without fines, some residents may take advantage of the system, creating an unfair burden on the rest of the community. Fines create an incentive to follow the rules and maintain order.

4. Cost Recovery for the Association

- **Operational Costs:** Some fines are used to recover costs that the condominium association incurs when violations occur. For example, if a resident repeatedly parks in a space reserved for guests or damages property, the fines can help cover the cost of dealing with the issue, such as towing or repair expenses.
- **Preventing Further Legal or Administrative Action:** Fines serve as a deterrent to more serious or repeated violations, which could lead to expensive legal or administrative interventions. By



imposing fines early, an association can often resolve disputes without escalating matters further.

5. Encouraging Compliance with Safety Standards

- **Safety:** Condominium communities often have rules related to fire safety, building codes, and health standards. Fines ensure that these important regulations are followed, which helps protect the safety of all residents.
- **Emergency Response:** Some fines might be levied for ignoring safety-related rules (e.g., blocking fire exits or not maintaining fire alarms), which could have serious consequences in the event of an emergency.

6. Providing a Clear System of Consequences

- **Clear Expectations:** Fines create a system of consequences that makes the rules more tangible for residents. When people know there are penalties for violating the rules, they are more likely to follow them.
- **Consistency in Enforcement:** Fines provide a clear, structured way for the board to enforce the rules, ensuring that all residents are treated equally.

In summary, fines in condominium associations help create a stable, well-maintained, and harmonious community by ensuring that rules are followed, preventing conflicts, maintaining property values, and encouraging a high standard of living.

The purpose of the fine is to discourage repeat violations, not profit making. ■

Hakki Cinel, PCAM is the General Manager at Lakeridge in Torrington, CT.

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BOARD MEETINGS...from page 25.

no significant issues to address, quarterly meetings are likely the right number of meetings provided they are well-structured and cover necessary topics.

- **Encourage Unit Owner Input:** Create opportunities for unit owners to submit questions or concerns ahead of the meeting so the board can address them efficiently during the meeting. Town Hall style meetings and surveys are smart, efficient ways to obtain unit owner input versus trying to do so effectively at board meetings.

Finding the Right Balance

Often board meetings are held in the evenings to accommodate those who work during the day. However, the “workplace” has shifted, and videoconferencing has become commonplace. Conducting meetings during business hours have proven to be more effective and efficient. Additionally, it makes for an improved work-life balance for managers and volunteer board and committee members.

There are no one-size fits all answers to the number of meetings and no one particular day, or time, will accommodate everyone. The board should select the day, time, venue and frequency that will lead to the most effective and productive meetings. Hold enough meetings to ensure transparency and effective governance while avoiding over-scheduling or redundant discussions. Fewer, well-planned meetings will enhance unit owner engagement and reduce burnout for board members, committee members and portfolio managers. Additionally, shifting to daytime meetings can foster a more productive atmosphere and support the professionals who help manage the community. Adopting modern practices, boards can create a governance structure that benefits everyone involved leading to a most successful association and community. ■

Doug Newman, CMCA is the founder and CEO/President of CPE Property Management Solutions based in Branford, CT. Doug serves on CAI-CT's Program Committee.

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