

Common Interest

The Official Publication of CAI-Connecticut

Vol. XIII: Issue 7 • 2018

Inside:

INSTITUTIONAL MEMORY

TRANSITION FROM DECLARANT CONTROL

What Really Matters

Overreaching — WHEN TO SAY “NO”

TO SEAL COAT OR NOT TO SEAL COAT...

That is the Question

...And More!



CONNECTICUT CHAPTER

community
ASSOCIATIONS INSTITUTE



THE MILFORD BANK Condo Association Loan Program



We offer interest rates that are among the lowest in the industry, with flexible terms and personal attention. Let us assist your community by financing all of your capital repair projects:

Roofing

Siding

Paving & Drainage

Painting

Windows



THE MILFORD BANK
Always There.

MEET OUR LENDERS



Paul Portnoy

Vice President
Commercial Lending
203-783-5749
PPortnoy@milfordbank.com



Mark Gruttadauria

Vice President
Business Development
203-783-5725
MGruttadauria@milfordbank.com

Call or email us today!

MILFORDBANK.COM/BUSINESS-LOANS



2018 Board of Directors

Pamela Bowman, CMCA, EBP	<i>Prime Touch Services</i>
PRESIDENT	<i>Simsbury, CT</i>
Reggie Babcock	<i>Westford Real Estate Management, LLC</i>
PRESIDENT-ELECT	<i>Vernon, CT</i>
Frank Pingelski, EBP	<i>Toohar-Ferraris Insurance Group</i>
SECRETARY	<i>Wilton, CT</i>
Christine Carlisle, CPA	<i>Carney, Roy & Gerrol, P.C.</i>
TREASURER	<i>Rocky Hill, CT</i>
Jim Carroll	<i>J.P. Carroll Construction, Inc.</i>
	<i>West Hartford, CT</i>
Bill Jackson, EBP	<i>Belfor Property Restoration</i>
	<i>Wallingford, CT</i>
Donna Rathbun, CMCA	<i>Imagineers, LLC</i>
	<i>Hartford, CT</i>
Chas Ryan, Esq., EBP	<i>Polity & Ryan, P.C.</i>
	<i>Watertown, CT</i>
Mark D. Sperry	<i>Fernwood Estates Association, Inc.</i>
	<i>West Hartford, CT</i>
William W. Ward, Esq.	<i>Ackerly & Ward</i>
	<i>Stamford, CT</i>
Greg Zajac, EBP	<i>Building Renewal, LLC</i>
	<i>Durham, CT</i>

Committee Chairpersons

Conference & Expo	Lawyers' Council	Public Relations
Karl Kuegler, Jr., CMCA, AMS, PCAM	Robin Kahn, Esq.	Bob Gourley
Education Program	Legislative Action	Publication
Pam Bowman, CMCA, EBP	Scott J. Sandler, Esq.	Sam Tomasetti, CPA
Donna Rathbun, CMCA	Marketing	Spring Fling
CAMMIES	Sam Tomasetti, CPA	Linda Schaller, EBP
Dave Pilon, EBP	Membership	Ellen Sias, CMCA
CEO CAM Council	Wendy Colleary, EBP	Summer Sizzler
Gary Knauf, CMCA	Next Generation	Chris Hansen, Esq.
Fall Fun	Mat Herceg, EBP	Website
Carrie Mott, EBP	Paradise	Bob Gourley
Golf	Mea Anderson, EBP	
Carrie Mott, EBP		

Staff

Kim McClain
Chapter Executive Director

Ellen Felix
Director Program Operations

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 900 members including nearly 150 businesses, and over 450 community associations representing 50,000 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



Pam Bowman, CMCA, EBP

"We are especially excited about all of our upcoming events. We have lots of variety AND fun in store."

It's that time of year again! With autumn in full swing, the many tasks of buttoning up our homes before winter sets in are now upon us. Perhaps your association is trying to squeeze in those last repairs or outside painting jobs. However, 2019 is right around the corner. Annual meetings, elections, and budget discussions are happening in preparation for future projects and priorities.

CAI-CT has been very busy working on projects for next year too. We are especially excited about all of our upcoming events. We have lots of variety AND fun in store. For example, Jumpstart January on will start the year off with a very engaging speaker on the topic of customer service. Since she is from the Ritz Carlton, we think she knows a thing or two about they key elements of providing exceptional customer service. Business partners are invited to join our community association managers for this event.

Our recent Fall Fun and CAMMies Awards event was a lively evening. Congratulations to our 2018 award winners: Rising Star-Walter Palma, CMCA from Plaza Realty & Management Corporation; Community Association Management Executive of the Year – Mark Liberman, CMCA. AMS from On the Mark Management, LLC; and Manager of the Year – Deann Uberty, CMCA from Westford Real Estate Management, LLC.

Enjoy the Fall! ■

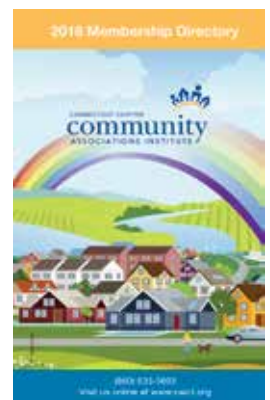
Attention CAI-CT Members!

You should have received an email from caict@caict.org
Subject: Member Directory.

Please check this email to ensure our contact information for you is correct.

Deadline:
December 1, 2018

Thank you!



CONTENTS

- 3 President's Message
- 4 CED Message
- 5 Upcoming Events
- 5 People in the News
- 6 New & Renewing Members
- 6 Statutory Snippet
- 6 People in the News
- 7 Legally Speaking
- 8 Financially Speaking
- 12 CAMMIEs Wrap-up & Photos
- 14 Fall Fun Wrap-up & Photos
- 18 Transition from Declarant Control — What Really Matters
- 20 Communication Corner
- 22 Ask Mr. Condo
- 22 Environmental Tip
- 24 Manager's Column
- 28 Technical Explanations
- 30 How to Think Clearly About Your Building Envelope
- 34 To Seal Coat or Not to Seal Coat... That is the Question!
- 36 Classified Advertising
- 39 Index of Display Advertisers

Common Interest Publication Committee

Sam Tomasetti, CPA Chair
Tomasetti, Kulas & Co.

Reggie Babcock
Westford Real Estate Management, LLC

Adam J. Cohen, Esq.
Pullman & Comley, LLC

Kelly Freitas, Esq.
Feldman, Perlstein & Greene, LLC

Bob Gourley
MyEZCondo

Steve Weir, EBP
American Integrity Property Restoration

Tim Wentzell, P.E.
Connecticut Property Engineering

Common Interest is published by the Connecticut Chapter of the Community Associations Institute. All articles and paid advertising represent the opinions of authors and advertisers and not necessarily the opinion of either *Common Interest*, the official publication of CAI Connecticut or Community Associations Institute. This publication is issued with the understanding that the publisher is not engaged in rendering financial, legal, accounting or other professional services, and the information contained within should not be construed as a recommendation for any course of action regarding financial, legal, accounting or other professional service by CAI, the Connecticut Chapter, *Common Interest* or advertisers. If legal service or other expert assistance is required, the services of a competent professional should be sought. The entire contents of *Common Interest* is protected by copyright. Reproduction in whole or in part without written permission is expressly prohibited.

From the Chapter Executive Director

"Gratitude is the healthiest of all human emotions. The more you express gratitude for what you have, the more likely you will have even more to express gratitude for."

~ Zig Ziglar



Kim McClain

Courtesy CAI-CT.

Time and time again we hear from association board members all over the state that their volunteer job of overseeing the operations of their community tends to be a fairly thankless job. Owners don't seem to hesitate to approach a board member at the mailbox or in the grocery store to tell them what is wrong or how they would like to see things improved. One wonders how often these same people — or anyone else in the community for that matter — take the time to say "thank you" when something goes well.

The staff and board at CAI-CT try to offer thanks as frequently as possible. We know all too well that our strength as an organization comes from those willing to volunteer their time to help further our mission and to make sure we mix in plenty of fun while we are at it.

Since transition is one of the themes of this issue, typically a time of new beginnings, it would be great to just imagine the possibilities! What if the new boards, in new communities started things off in a constructive way by cultivating a culture of gratitude? What if the community created ample opportunities to celebrate positive events and outcomes? New neighbors? Woo hoo! New manager? Woo hoo! New roofs? Woo hoo! How about applause for those who come to board meetings with compliments? You get the idea...

Negativity and naysayers are too easy to come by these days. We all need to find more ways to express our gratitude. On that note, thank you for being a loyal reader of *Common Interest*. We appreciate the time you spend to learn from the wisdom of our authors. ■

SAVE THE DATE...



SATURDAY,
March 16, 2019

Aqua Turf, Plantsville, CT

CAM Ed – Jumpstart January Customer Service: Getting Satisfaction

Thursday, January 10, 11:30 am – 2:00 pm

Snow Date January 17, 11:30 am – 2:00 pm

Oronoque Village, SOUTH Clubhouse
10 Midwood Trail, Stratford, CT

The evolution of customer experience and the benefits of being proactive with customer experience management.

Susan Fitzpatrick, CMCA, Director of Residences at The Ritz Carlton

\$25 - CAI Members, \$50 - Non-Members

GOOD FOR 2.0 CONTINUING ED CREDITS

(This session is open to licensed managers, admins and business partners.)

Condo Inc. I The Business of Running Your Community

Saturday, February 2, 8:30 am – 3:00 pm

Snow Date: Saturday, February 9, 8:30 am – 3:00 pm

Greater Hartford Area

Do you serve on the board of your association? Are you considering serving? Whether you are a seasoned board member, a recently elected board member or unit owner seeking to understand more about how an association runs, this course is for you!

\$50 - CAI Members, \$100 - Non-Members

GOOD FOR 6.0 CONTINUING ED CREDITS

Sponsorships are available for this event.

**SAVE THE DATE!
CAI-CT Annual
Conference & Expo
Saturday, March 16, 2019**

Aqua Turf, Plantsville

Reservations for Booth Space & Sponsorships now being accepted.

GOOD FOR 4.0 CONTINUING ED CREDITS



©iStockphoto.com

**Visit www.caict.org to register
and for updated information.**

Interested in joining a great group of **young professionals** to pave the way for the future of CAI-CT?

**WHAT'S NEXT WITH THE CAI-CT
NEXT GENERATION COMMITTEE?**



©iStockphoto.com

The CAI-CT Next Generation Committee is a newer group of dynamic CAI-CT members focused on creating exciting possibilities for CAI-CT and Condominiums all across CT.

If you would like to be a part of this high energy new group, **join us on January 16, 2019** for a 9:00 am meeting at the CAI-CT Office in Glastonbury.

**CONTACT MATHEW HERCEG OF BECHT
ENGINEERING FOR MORE DETAILS –
(860) 879-9828
mherceg@bechtbt.com**



Welcome New Members

Associations

Castle Rock Owners Association, Inc.
Fernwood Estates Association, Inc.
Forest Mews at Avon
Mill River Meadows Condominium Associations
Oxford Fells Homeowners Association

Individual Managers

Jennifer Ferri, CMCA
Alyssa Karat
Laura Ann Meyers, CMCA
Kristin Pettazzoni

Business Partners

United Bank

Pyramid Real Estate Group
Scalzo Property Management, Inc.
The Windsor Management Company

Individual Managers

Julie Aurrichio, CMCA
Deana Barber, CMCA, AMS
Brian David Bergen, CMCA
Luis A. Bruno
Jeffrey Burmeister
Robert Burrows, PCAM
Steve Cabaniss, CMCA
Christopher John Caprio
Stephanie Chase
Carolyn Coleman
Corey E. Davis
William Buddy Flaherty, CMCA
Deborah J. Fuller, CMCA, AMS
Lynn Jackson, CMCA, AMS
Crystal Andrea Koplar
Gregory Lukos, CMCA
Georgie L. Machado, CMCA
Mary Monteleone
Steven Montello
Eric Myers
Ozgun Ozayvar, CMCA, AMS
Chet Perrotti
Jeremy Rosner, CMCA
Richard Joseph Smeriglio, CMCA
Ria Sookram
Benjamin W. Stueck, CMCA
Thomas Peter Thomches, CMCA

Business Partners

Association Dues Assurance Corporation (ADAC)
Avidia Bank
Bender, Anderson and Barba, P.C.
Collins Hannafin, PC
Maxons Restorations
McGowan Program Administrators
National Consulting Group, Inc.
Pacific Premier Bank
Peter M. Bakker Agency, Inc.
Southern New England Home Works, LLC
Tomasetti, Kulas, and Company, P.C.
TOPS Software, LLC

Thank You Renewing Members

Associations

Bishop Meadows Association, Inc.
Clearview Hills Association, Inc.
East Mountain Village Condominium Association, Inc.
Hunters Run Condominium Association
Meadowview-on-the-River Association
Northeast Commons Condominium Association
Rolling Hill Estates Condominium Association
Seaside Village Homeowners
Silver Ridge Owners Association
Spring Lake Condominium Number Nine Association
Spring Lake Village Association #6, Inc.
Springbrook Village Condominium Association, Inc.
Springhill Terrace Condominium Association
Taylor Townhouse Condominium Association
White Oak Estates Association, Inc.
Wooster Brook Condominium Association, Inc.
Wyndemere Association, Inc.

Management Companies

Audet Property Management & Real Estate
Northeast Property Group, Inc.



**For Membership Information —
Visit www.caionline.org.**



Statutory Snippet...

Can Non-Members Attend Board Meetings?

Only a non-member who is designated as a representative by a unit owner may attend a board meeting. (Common Interest Ownership Act, Subsection 47-250(b)(1)).

People in the News...

Karl Kuegler Obtains PCAM Designation

Karl Kuegler, Jr., CMCA, AMS, PCAM has completed the requirements to obtain CAI's Professional Community Association Manager designation. Karl has been a member of the community association management staff at Imagineers, LLC for over 25 years serving the last 14 years as its Director of Community Association Management. As an involved member of CAI-CT, he has served in several capacities including his current roles as chair of the Conference & Expo Committee, Vice Chair of the Legislative Action Committee and committee member for the Legal Symposium Committee. He was the recipient of the CAI-CT 2016 Community Association Executive Manager of the Year Award. Outside of community association management, he pursues his passion for outdoor cooking, woodworking, serving the needs of youth through his involvement in the Scouting program, and spending time with his wife and two sons. ■



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



**Share your news with CAI-CT.
Send it to kim@caict.org.**

Legally Speaking...



Adam Cohen, Esq.

Institutional Memory

By Adam J. Cohen, Esq.

Community associations occasionally rely on one or two long-time residents as a resource for information about past practices and developments. “Back when I was on the board twenty years ago, we won a lawsuit against somebody for the same thing.” “That fence was installed around the time my daughter got married, so it must have been around 1990.” “I think the accountant warned us once never to list the numbers that way.” Unfortunately, a person’s recollections can be vague, unverifiable, or just plain wrong, especially over great periods of time. Even residents with the very best memories eventually move out of the community or pass away, and important facts can be lost for good.

Since historical information about the community’s affairs can be incredibly valuable, preserving the association’s “institutional memory” – which refers to the collective knowledge and experience of any group of people – should be a priority for every board. Access to it can be critical. Without this information, boards might unknowingly hire a vendor who had performed poorly in the past, punish two people differently for the identical rule violation, adopt a new rule which contradicts an older one, pay for the same legal opinion already given to them before, or even lose track of the association’s contract rights or property.

The best way to preserve institutional memory is, of course, to thoroughly document everything. State law obligates associations to keep certain kinds of records for specific periods of time, such as financial statements for three years, and proxies and ballots for one year. The law also requires other records to be kept without specifying any minimum length of time, such as meeting minutes, architectural review application decisions, and committee actions. Most lawyers would recommend keeping all association records for at least six years, which is the longest possible statute of limitations for most kinds of potential lawsuits. But the fact is that most kinds of records should be stored as long as reasonably possible since there’s no way to know when they might become useful.

Even the most meticulous records are useless without a reliable organizational system for storing, searching, and retrieving them. Most associations assign the board’s secretary this responsibility, but every board member ought to be familiar with how and where to find these records as part of their initial training and regular duties. If records are stored electronically, every board member should have



the necessary passwords and familiarity with the computer system; if archived records are stored off-site, every board member should know exactly how to reach them. The details about where and how to access all of the association’s stored information should themselves be written down and circulated to every board member.

Technology can make this process much more effective and efficient. A pile of hand-written minutes will be too daunting to look through for the outcome of a board vote years ago, but electronic minutes can be searched in seconds. Some boards have adopted internal procedures which require all of their members to use only officially-assigned association email addresses and word processing programs for association business and correspondence in order to keep the data confined. Software products are on the market which automatically archive all association-related emails and records, convert them to a format which is easily searchable, and even make them easy for the unit owners to access in a single online database.

Another way to protect institutional memory is to work closely with a good manager. Board members may come and go, but a professional manager can be involved in all of the association’s affairs on a long-term basis. The manager is also usually able to store board records centrally and permanently, and a single point-person can supervise the association’s collective experiences. When a community

[Continues on page 33.]

Financially Speaking...



Daniel Levine, CPA

Management Transition Tips for the Accounting Area

By Daniel Levine, MBA, CPA

As we all know a CIRA (Common Interest Realty Association) is governed by a board of volunteers. These volunteers come from different walks of life with the aim to help improve and manage their community. At times, and to help with this responsibility, an association will engage a management company to provide support for project management as well as accounting. It is also true that sometimes an association will switch between different management companies or may even elect to become self-managed after a period of professional management.

While this transition can be complicated for many reasons, the purpose of this article is to focus on some areas that are critical to the accounting function that should be paid attention to during a switch between management companies, or a switch to becoming self-managed.

Income Tax

This is perhaps one of the most important items but can be easy to forget! Your association is a legal entity in the eyes of the federal and state governments. As a result, after the end of its fiscal year, the association is required to file an income tax return and pay any necessary income tax to the federal and state governments. This filing deadline cannot be forgotten during, or because of, a transition. It can be easy to miss this deadline as it only happens annually, and a board may be involved with the income tax return process from only a review and signing perspective. Many transitions also occur at the end of a fiscal year and with all the activity related to the switch, this piece can be forgotten.

When missing a filing deadline, the association can be impacted in a variety of negative ways. The largest relates to the opportunity to be taxed as a homeowner's association under Section 528 of the Internal Revenue Code. If the association doesn't take this opportunity through timely filing of their return then it will be required to file under different code sections. Staying at the 30,000-foot level could result in:

- 1) Increased cost to file due to additional complexity that goes into preparing the return.
- 2) The association losing its exemption from income tax at the State of Connecticut level.
- 3) The association having a tax burden that is larger than if there were able to file under Section 528.



"The accounting aspect of an association is greatly impacted when a transition happens."

- 4) The association being responsible for any late filing fees or interest associated with tax payments that weren't made by the due date of the return.

Regardless of if you are professionally or self-managed, understanding your income tax return due-date and knowing your CPA firm (if preparation is outsourced) should be standard items a board should keep an eye on during a transition.

Account balances

When an association transitions management companies it is very important to make sure that information in the prior management's accounting system is accurately rolled into the new accounting system.

If a transition happens mid-year, an association will have to consider their income and expense account balances. Reviewing the information in the new system and verifying it reconciles to the old is important so that statements reflect the total economic activity of the year and nothing has been lost. Missing data can change account trends and make the statements not as meaningful as they don't reflect an accurate picture.

As it relates to the balance sheet, there would be two primary concerns. The first is a concern of unit owner balance history. After a transition the amount people owe to, or have prepaid, the association

[Continues on page 10.]



ATTORNEYS AND COUNSELORS AT LAW

98 Washington Street, Third Floor
Middletown, CT 06457

Phone: (860) 398-9090 Facsimile (860) 316-2993
www.shacondo.legal

Scott J. Sandler, Esq.†
Christopher E. Hansen, Esq.
Michael S. Alexander, Esq.

† Fellow, College of Community Association Lawyers

Providing High Quality Legal Services to Connecticut Condominium & Homeowner Associations

- Collecting common charges and foreclosing association liens
- Interpreting, amending and updating documents
- Document and rule enforcement
- Transition from declarant control
- Negotiating and litigating with declarants
- Reviewing, negotiating and litigating contracts
- Representing associations borrowing from banks
- Maintaining and updating corporate records and filings

Building Renewal, LLC (the chimney cap guys)

We Measure ▪ Fabricate ▪ Install ▪ Never a Middleman

Chimney Cap Replacement ▪ Decks ▪ Exterior Repairs



Our 46th year in business

45R Ozick Drive ▪ Suite 19
Durham, CT 06422

Tel: 860-372-4554 ▪ www.buildingrenewal.net



FINANCIALLY SPEAKING...from page 8.

will have to be carefully reconciled. The last thing that a unit owner wants is for the balance of fees they prepaid to be lost and the association doesn't want to miss collecting on a past due balance.

The second concern relates to the associations cash and investment accounts. When transitioning between management entities typically banking institutions will also be changed. Ensuring that all funds have been reconciled and moved and that signers for past and new accounts are the appropriate and correct individuals is important. Not reconciling signers can cause issues if individuals move, and not verifying that a small amenities or petty cash was closed and moved could lead to problems. Reviewing final statements for all old accounts and tracing deposits into the new bank accounts can help ensure a smooth transition of assets. A transition may also be a good time to consolidate funds for a better return, and consultation with an investment advisor may be beneficial.

Accounting records

Finally, comes the physical accounting records. These would be paid bills, cash receipts received, monthly reports, etc. It is important for the board to have a plan to either obtain these records, ensure all the records were received and accounted for, while also understanding how the new management company, or the board if self-managed, will store those records.

Understanding the prior management company's records retention

policy is the first step needed to know which records will be available in a transition. Then understanding the new record environment is important. If an association transitions from a company that utilizes paperless technology the records they receive may have to be stored differently than paper records. If the association has paper records and have been in existence for many years, then storage space could be a large concern, especially if when self-managed records are in someone's home!

A board should consider developing a record retention policy and goals relating to how your records are stored (digitally or hard copy). This will allow for a clear understanding of what records to expect and for how they are currently being stored.

Conclusion

Changing how an association is managed can bring about many differences in how an association operates and how its activities are handled. The accounting aspect of an association is greatly impacted when a transition happens. A board should have a plan in place and an understanding of its current state of records and external deadlines to ensure the transition, and subsequent activity, is handled smoothly. ■

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 is an active participant in CAI-CT related program and can be found presenting accounting best practices at these events throughout the year. Dan is also a member of our Legislative Advocacy and Next Generation Committees.



**Take Your Homeowners Association
to the Next Level**

right this way

**Meeting the needs of Homeowners Association Lending
and the professionals who serve them:**

- Competitive loan terms
- Term sheets customized for your association's needs
- Quick turn around and responsive service

 **Member
FDIC**

Visit simsburybank.com/HOA



Lisa Allegro
Vice President,
Senior Relationship Manager

lallegro@simsburybank.com
860.651.2064


Simsbury Bank.
Bank this way.



CT's Condo Insurance Specialists

We are the largest insurers of Condominium Associations in Connecticut, it's our specialty. Let us help you make sense of coverage options with a review of your association's program.



West Hartford, CT

Waterford, CT

Stamford, CT

Danielson, CT

Westerly, RI

4th Annual CAMMies Awards

Our 4th Annual CAMMies Awards were once again incorporated into the Fall Fun event. This year's nominees came from a wide variety of companies and backgrounds. It is impressive to know how much our hard-working CAMs contribute to both their client communities and the communities in which they live. We are fortunate to have such an accomplished and committed group of CAMs in our state.

2018 CAMMies Semifinalists

The 2018 Rising Star of the Year Award:

Walter Palma, CMCA - Plaza Realty & Management Corporation
Rachael Rosario, CMCA - Westford Real Estate Management, LLC
Jennifer Zupancic, CMCA - Imagineers, LLC

The 2018 Management Executive of the Year Award:

Dave Karat, CMCA - Premier Property Management Services, LLC
Mark Liberman, CMCA, AMS - On The Mark Management, LLC
Sabrina Wentworth, CMCA, AMS, PCAM - Westford Real Estate Management, LLC

The 2018 Manager of the Year Award:

Bob Burrows, PCAM - Imagineers, LLC
JoAnn Dwyer, CMCA, AMS - Imagineers, LLC
Deann Uberti, CMCA - Westford Real Estate Management, LLC

Many Thanks to our CAMMies Committee for all of their terrific work!

Dave Pilon, EBP - Bowvier Insurance - Chair
Bob Gourley - MyEZCondo
Steven Berg Esq. - Frankel & Berg
Wayne Dow - JGS Insurance
Andrea Dunn, Esq. - Bender, Anderson & Barba, P.C.
John Maschi - Peter M. Baker Agency, Inc.

And the winners are...

The 2018 Rising Star of the Year:

Walter Palma, CMCA
Plaza Realty & Management Corporation

The 2018 Management Executive of the Year:

Mark Liberman, CMCA, AMS
On The Mark Management, LLC

The 2018 Manager of the Year:

Deann Uberti, CMCA
Westford Real Estate Management, LLC

Congratulations to ALL!



(above) 2018 Winners....Walter Palma, CMCA - Plaza Realty & Management Corporation; Deann Uberti, CMCA - Westford Real Estate Management, LLC; Mark Liberman, CMCA, AMS - On the Mark Management, LLC



(above) Maria Palma & Walter Palma, CMCA - Plaza Realty & Management Corporation

(below) Deann Uberti, CMCA; Sabrina Wentworth, CMCA, AMS, PCAM; Reggie Babcock - Westford Real Estate Management, LLC





(right) Walter Palma, CMCA - Plaza Realty & Management Corporation; Jennifer Zupancic, CMCA - Imagineers, LLC; Jo Ann Dwyer, CMCA, AMS - Imagineers, LLC; Mark Liberman, CMCA, AMS - On the Mark Management, LLC; Dave Pilon, EBP - Bouvier Insurance; Sabrina Wentworth, CMCA, AMS, PCAM - Westford Real Estate Management, LLC; Deann Uberti, CMCA - Westford Real Estate Management, LLC; Rachael Rosario, CMCA - Westford Real Estate Management, LLC; Bob Burrows, PCAM - Imagineers, LLC



(left) Mark Liberman, CMCA, AMS - On the Mark Management, LLC & Pam Bowman, CMCA, EBP - Prime Touch Services



(above) Pam Bowman, CMCA, EBP - Prime Touch Services & Walter Palma, CMCA Plaza Realty & Management Corporation



(below) Pam Bowman, CMCA, EBP - Prime Touch Services & Deann Uberti, CMCA - Westford Real Estate Management, LLC

Fall Fun

We had an exceptionally lovely evening weather-wise for our Annual Night of Fall Fun. It was great to see so many folks from around the state – especially our CAMMie Awards nominees. The food and the service at the Aqua Turf was superb. And, more than just a few of us got out on the dance floor for an extra bit of fun!

Our fabulous Fall Fun Committee worked tirelessly to ensure that all of the many details from decorating to the DJ were terrific. We are grateful to all of them!

Fall Fun Committee

Carrie Mott, EBP - *Bouvier Insurance* - Chair

Mea Anderon, EBP - *Crystal Restoration Services*

Licia Ciotto - *Reficio Company / United Cleaning & Restoration, LLC*

Bill Jackson, EBP - *BELFOR Property Restoration*

Doug Miller - *Schernecker Property Services, Inc.*

Mike Montgomery, CMCA - *White & Katzman Management, Inc.*

Greg Roberts, CMCA - *Westford Real Estate Management, LLC*

Rachel Rosario, CMCA - *Westford Real Estate Management, LLC*

Marcy Ventresca, EBP - *New Look Painting & Construction*

Thank you to our harvest of generous sponsors!

Cornucopia

Bouvier Insurance

New Look Painting & Construction, Inc.

Corn Maze

BELFOR Property Restoration

White & Katzman Management, Inc.

Pumpkin

Crystal Restoration Services of Connecticut

Prime Touch Services

Apple

ARS Restoration Specialists

Bender, Anderson and Barba, P.C.

F.J. Dahill Co., Inc.

Feldman, Perlstein & Greene, LLC

Imagineers, LLC

Reficio Company/United Cleaning & Restoration

Acorn

American Integrity Restoration

Building Renewal, LLC

Elite Property Management, LLC

Northeast Property Group, Inc.

Schernecker Property Services, Inc.

Simsbury Bank



(above) Dave Pilon, EBP - Bouvier Insurance



(above) Kristen Greene, Esq. - Feldman, Perlstein & Greene, LLC;
Gary Gilbert, CMCA - Westford Real Estate Management, LLC;
Steven Cabaniss, CMCA - Westford Real Estate Management, LLC;
Nancy Morrisson - Feldman, Perlstein & Greene, LLC



(above) Mary Elizabeth(Mea) Anderson, EBP - Crystal Restoration Services of Connecticut;
Dom Discala - On the Mark Management, LLC; Jaspur Liberman, CMCA - On the Mark Management, LLC; Jean Walker - Crystal Restoration Services of Connecticut; Mark Liberman, CMCA, AMS - On the Mark Management, LLC; Dena Liberman - On the Mark Management, LLC



(above) Steven Berg, Esq. - Frankel & Berg; Jonathan Chappell, Esq. - Feldman, Perlstein & Greene, LLC; Dan Levine, CPA - Tomasetti, Kulas, and Company, P.C.



(above) Matheson LaFlamme, EBP; Carrie Mott, EBP; Josh Suzio, EBP - Bouvier Insurance; Bill Jackson, EBP - BELFOR Property Restoration



(above) Chas Ryan, Esq. - Pilicy & Ryan, P.C. & Donna Rathbun, CMCA - Imagineers, LLC



(left) Carrie Mott, EBP - Bouvier Insurance; Deann Uberti, CMCA - Westford Real Estate Management, LLC; Licia Ciotti - Reficio Company / United Cleaning & Restoration, LLC



(left) Marcy Ventresca - New Look Painting and Construction, Inc.; Doug Miller - Scherneck Property Services, Inc. & Rachael Rosario, CMCA - Westford Real Estate Management, LLC

More pics on the next page...

Fall Fun, continued from the previous page.



(above) Lisa Allegro & Jenna Farris - Simsbury Bank



(above) Reggie Babcock; Lon Brotman, PCAM; Rachael Rosario, CMCA & Greg Roberts, CMCA, AMS - Westford Real Estate Management, LLC



(above) Jo Ann Dwyer, CMCA, AMS & Jennifer Zupancic, CMCA - Imagineers, LLC; Amy St. Clair & Karl Kuegler, Jr., CMCA, AMS, PCAM - Imagineers, LLC

(below) Gregory Zajac, EBP - Building Renewal, LLC; Bob Burrows, PCAM - Imagineers, LLC & Tyler Allen, EBP - Becht Engineering BT, Inc.



(above) Ashley Colon - Westford Real Estate Management, LLC; Erin Kremser - Mutual of Omaha Bank & Jessica Luginbuhl, CMCA - Westford Real Estate Management, LLC



(above) Sheila Zaniewski, CMCA; Adam White, CMCA, Michael Montgomery, Sandi Martinik, CMCA - White & Katzman Management Inc.

Community Association Living — By Any Other Name

“Community association” is a generic term that encompasses many names used around the world to describe common-interest housing. A few examples include:

- Common-interest community (CIC) is used by the National Conference of Commissioners on Uniform State Laws.
- Common-interest realty association (CIRA) is the term preferred by the American Institute of Certified Public Accountants.
- Common-interest development (CID) is used by the California Department of Real Estate.
- Condominium association refers to units like apartments, townhouses or other private units that are part of a single structure or group of structures.
- Homeowners association (HOA) is often synonymous with “common-interest community” and usually describes a community of single-family homes.
- Property owners association (POA) can refer to a residential community or a group of offices or other non-residential property.
- Strata title is a term used in Australia, New Zealand, and British Columbia that describes individually owning part of a property, such as an apartment, and sharing ownership in the property’s common or public areas.

“Strata title is a term used in Australia, New Zealand, and British Columbia...”



©iStockphoto.com

- In France and some parts of Quebec, condominiums are called copropriété divisée (divided co-property).
- The traditional term in Spanish-speaking countries for a common-interest community is propiedad horizontal.
- Condominio is the term used in Italy.

Regardless of the name, most community associations in the U.S. are incorporated and subject to state statutes that govern nonprofit corporations. Remember, membership in an association is not voluntary; you become a member when you purchase a home in the community. ■



CAI-CT's Recommended Course for All Connecticut Community Associations



CONDO, INC.

The Business of Running Your Community

Do you serve on the board of your association? Are you considering serving? Whether you are a seasoned board member, a recently elected board member or unit owner seeking to understand more about how an association runs, this course is for you!

Topics include:

- **LEGAL:** CIOA, Documents, Rules Enforcement, Meetings, Contracts
- **FINANCIALS:** Budgets & Reserves
- **CONTEMPORARY ISSUES:** Reserve Analysis, Long-Term Planning
- **INSURANCE:** CIOA, Risk Management, HO6 Policies, D&O Insurance

February 2, 2019

Greater Hartford Area

April 27, 2019

September 14, 2019

All sessions 8:30am-3:00pm

Light breakfast and lunch

Members \$50, Non members \$100

Visit www.caict.org to register.

©iStockphoto.com



Matthew N. Perlstein,
Esq.



Kelly A. Freitas, Esq.

Transition from Declarant Control — *What Really Matters*

By Matthew N. Perlstein, Esq. and Kelly A. Freitas, Esq.

For most associations, the primary objective is always to make the community the best possible place to live and to own. Transition is a crucial time for any association and the transition process seldom takes place as completely or as smoothly as contemplated in the statutes. If you are not prepared for transition, this can be a period of uncertainty, instability and confusion.

Under the Common Interest Ownership Act (“CIOA”), when a community is first created, it is controlled by the declarant, who is entitled to appoint all of the members of the board. This is referred to in CIOA as “the period of declarant control.” As time passes, and units are sold, the power to designate directors and control the community is transferred from the declarant to the unit owners. This is referred to as “transition.” The requirements of the transition process are set out in subsections 47-245 (d) through (h) of CIOA. Some aspects of the transition are of particular importance. Here is a list of these important aspects.

Keep Track of When Transition Should Take Place.

Make sure that you know when the period of declarant control ends. Section 47-245(d) of CIOA lists the events that trigger the end of the period of declarant control. These include: (1) 60 days after the conveyance to unit owners other than the declarant of 60% of units that the declarant’s reserve the right to create; (2) two years after all declarants have ceased to offer units for sale; and (3) two years after any right to add the new units was last exercised. Many developers, by design or inadvertence, do not turn the association over in time.

The Declarant Is Looking Out for the Declarant.

Declarants develop common interest communities to make money. Transitions do not make declarants any money and reduce their control over the community. As a result, declarants seldom place a high priority on completing the transition in a timely manner or in honoring all of their obligations. During transition, you cannot rely on the declarant to do the right thing.

You should prepare for transition with the expectation that you may end up in litigation (even though this may never happen). This means you need to be preserving any claims you may have against the declarant, keeping track of statutes of limitation and transition dates, and doing your own investigation into the association’s records and finances and the construction of the community.



“As soon as the unit owners elect their first board, the association will need to take over responsibility for the operation of the community...”

©Stockphoto.com

Prepare for the Transition in Advance.

It is important that the unit owners organize prior to the end of the period of declarant control, so that they will be ready to begin the transition process, take control of the association, and address whatever issues arise during the course of transition. Unit owners should identify individuals who have the ability and willingness to serve as the directors and officers of the association once the period of declarant control ends. They should also seek out and identify the professionals they will need to assist them through the transition process and in the operation of the association, including the following:

1. A Professional Manager.

As soon as the unit owners elect their first board, the association will need to take over responsibility for the operation of the community from the declarant. An experienced manager will know what must be done and will be able to get the association up and running even if it does not have all of the materials and information that it should have received from the declarant (which is often the case). An experienced manager will know how to set up bank accounts and financial records, how to respond to mortgage questionnaires, how to prepare and send out routine meeting notices, how to identify which documents are the

most important and whether they have been provided, and can advise on when a question or issue requires input from the association's attorney, accountant, or other professionals. In our experience, associations that hire professional managers at the time of transition pay less in legal fees during the transition process and after.

2. An Engineer.

The association has a limited period of time in which to assert any claims it has against the declarant. The only way to find out if there are defects in the common elements and whether construction was completed properly is to hire an experienced engineer to inspect the common elements and prepare a report identifying deficiencies that must be addressed. An engineer can also assist the association in planning its budget and reserves for capital improvement projects in the future.

3. An Accountant.

CIOA requires that the declarant furnish the association with an audited financial statement at the time of transition, however this does not always occur or may be incomplete. The association should engage an accountant who is knowledgeable about community associations to assist it in reviewing financial data received from the declarant, in planning for the future, and in preparing tax returns.

4. An Attorney.

The association will need a knowledgeable attorney to advise it during and after transition. The attorney should review the documents

for the community and advise the association and the manager of any particular issues that may need to be addressed. The attorney can also assist the association in adopting rules and standing foreclosure resolutions, in calling and holding meetings, and in interpreting and enforcing its documents.

Additionally, the attorney can assist the association in determining whether it has any claims against the declarant or the declarant appointed directors, whether these claims are worth pursuing, and what is the applicable statute of limitations. Many developers are single asset entities, with limited equity, and once they have completed construction of the community they may have no funds from which to answer the Association's claims. For this reason, it is important to examine possible claims early while the declarant still has a financial stake in the Association and assets for the association to pursue.

Conclusion.

There is a lot more that goes into a successful transition than we have discussed above, however if the unit owners and the association of the community in transition focus on the items that we have discussed, they will be in a good position to achieve their primary objective of making the community the best possible place to live and own. ■

Matthew Perlstein is a partner with the law firm of Feldman, Perlstein & Greene, LLC, and is the head of the firm's condominium law practice. Kelly Freitas is an associate with Feldman, Perlstein & Green, LLC, in the firm's civil litigation practice where she frequently represents communities in their litigation matters.



• Painting • Roofs • Siding • Decks • Windows



SERVICING CONDOMINIUM AND
HOMEOWNER ASSOCIATIONS SINCE 1978

www.nlpcinc.com

CAI-CT MEMBER



Main Office 860.633.1319 | Shoreline Office 203.974.9852

Communication Corner...

COMMUNITY



Bob Gourley

What is a Self-Managed Community Association?

By Bob Gourley

I was recently approached by a group of researchers from Solaria Labs, a Think Tank backed by the folks at Northwestern Mutual Insurance. The researchers were investigating the condo/HOA/community association world for ways that software and technology might improve communications or governance within the association. One of the first questions they asked me was to describe a “self-managed” association. Their initial assumption was that self-managed meant that the volunteers serving on the Board were the managers of the association. While that may be a strict definition of a self-managed association, I went on to describe several other hybrid variations that they really hadn’t considered. The only thing that they all had in common was that they all described their association as “self-managed.”

In my experience, the size of the association often determines whether or not the Board can or should handle all of the day-to-day business dealings of the association on their own. For instance, a 10-unit or less association may have no problem preparing its own budget, collecting common fees, and managing the vendors of the association. While the same can be said of mid-sized associations, it is far more common for them to hire their own community association manager or subcontract out bookkeeping services and other chores more suited to a professional versus a volunteer. The largest of self-managed associations often have their own staff for everything from management to accounting to grounds keeping. Truly the term, “self-managed” means many different things when talking about community associations. I think the only thing they all have in common what they don’t do. All have decided not to enter into a contract with a community association management company. The follow-up question from the researchers was “Why?”

That’s a good question and when I have asked Board Members of self-managed associations why they chose to self-manage, the answer

is usually a combination of perceived lower cost and more direct control of how the association is run. The researchers then asked how these associations varied in how they were run versus professionally managed associations. I explained that all association have by-laws and Rules and Regulations that outline the responsibility of the association and the unit owner. Additionally, every state has its own version of laws like a Condominium Act, the Common Interest Ownership Act, and so on, that actually allow these associations to exist. Further, there is almost always a Corporation Act of some sort that defines the governance of the association and its accountability as a non-profit corporation.

While these documents define the association, it is the interpretation of these documents that creates the actual living experience within the association. Professionally managed associations tend to rely heavily on the expertise and advice of their management company. Self-managed associations do not have that luxury although those with licensed managers as part of their staff do have the benefit of their experience. Smaller associations that have no manager other

than themselves have to rely on their own experience to do the job right. Hopefully, they get training along the way to help them. Organizations such as CAI are a tremendous resource for these associations should they seek them out.

When asked if I thought there was a technology solution to the challenges faced by self-managed associations, I responded favorably but cautiously. I reminded them that the perceived lower cost of self-managing was a common characteristic of these associations and that any proposed solution would have to be affordable (or perhaps free of charge) to be embraced by self-managed associations. Further, I cautioned that a “One Size Fits All” approach would not likely work.

We all need help in running our associations. Even with the myriad of state laws and documentation that makes up the governing docu-



“Truly the term, ‘self-managed’ means many different things when talking about community associations.”

©Stockphoto.com

ments of community associations, conflicts between unit owners and their Boards do arise. It would be helpful for Boards to have easy access to these documents so that they didn't have to make uninformed decisions. I am not sure how software or technology could help that situation but that's why they are in the Think Tank and I am just an outside observer. I hope they do come up with an affordable and sensible solution that we can all benefit from. Good luck! ■

Bob Gourley is Chief Marketing Officer of HOALendingXchange and Founder of MyEZCondo, a firm that specializes in communication products for community associations. Bob serves on the Publication, CAMMIEs, and Website Committees and is a Past President of the Board of Directors for CAI-CT.

Is the CAI Member Logo on Your Website?



Display it with pride!

Take Action with Authority

Condominium and Community Association Representation

- Common Charge Collection
- Foreclosure Litigation
- Rules Enforcement
- Governing Document Revision and Amendments
- Loan Closings
- Contract Negotiation
- Developer/Declarant Issues
- Municipal Zoning Matters
- General Representation and Litigation



Joseph Cessario
Attorney at Law

Robert A. Pacelli, Jr.
Attorney at Law

ZNC
LAW | Zeldes, Needle
& Cooper, P.C.

1000 Lafayette Boulevard, Bridgeport, CT 06604
263 Tresser Boulevard, Stamford, CT 06901
T. 203-333-9441 | F. 203-333-1489 | ZNCLaw.com



YOUR CONDOMINIUM REMODELING SPECIALISTS

CALL FOR YOUR FREE QUOTE
860.632.0050

HIC# 0641570

ROOFING & SIDING
GUTTERS | WINDOWS | DOORS | DECKS

LEADINGEDGEEXTERIORSLLC.COM





You Ask Mister Condo, Now Mister Condo Asks You!

Every issue of *Common Interest* features an “Ask Mister Condo” Question submitted by a reader of the Ask Mister Condo website at <http://askmistercondo.com>. There are often many reasonable suggestions and solutions to condo questions. Mister Condo is asking you to participate and share your wisdom with the world. Review the question below and submit your answer in an email to askmistercondo@askmistercondo.com.

Look for your answers in future issues of *Common Interest*. Here is this issue’s Ask Mister Condo question:

M.A. from New Haven County writes:

Dear Mister Condo,

We have a unit owner in our condo complex who is not only a board member, but works for the association that runs our complex. Is this legal?

— — —

In a previous Ask Mister Condo column, you were asked to help a reader with the following question:

E.B. from Tolland county writes:

Dear Mister Condo,

I live in a free-standing 55 and over condo unit and think we may have birds, mice or bats in our attic. For the past 5 or 6 weeks, my cats have been constantly looking at the ceiling, both from the floor and from the tops of furniture. I’ve visually checked the

attic by standing on a ladder placed through the access panel on 3 occasions but have not seen anything. I also threw moth balls around but that hasn’t seemed to help. I haven’t crawled around to check more closely such as around the perimeter and under the insulation but at 73 years old, I don’t think it would be very safe to do so. I would like to have a professional check it out and would like to know if it’s my responsibility or the association’s responsibility to do so.

Mister Condo replies:

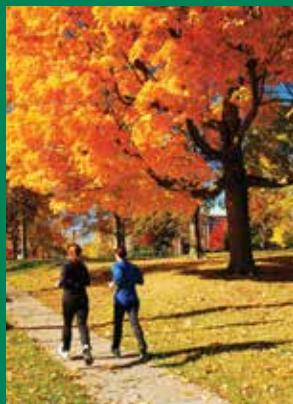
E.B., I am sorry you have unwanted visitors in your attic. My primary question to you is: who owns the attic? If it is your attic and not connected to your neighbors’ attics as well, it might be you. However, it is not uncommon for the association to own the roof and the attic, which would make the wildlife removal their responsibility. You really need to look at your condo’s governance documents to see who owns the attic. The attic owner is the responsible party and should take immediate steps to remove the creatures. In addition to the noise annoyance, there is a very real danger from animal droppings creating toxic mold. Best to get these critters removed as soon as possible, Good luck!

There are now more than 1,500 questions and answers on the “Ask Mister Condo” website! Since 2012, Mister Condo has been politely offering some of the best HOA and condo advice to readers just like you! Join in the friendly conversation on Twitter, Facebook, and LinkedIn or on the website. Visit us at <http://askmistercondo.com>. There’s plenty to talk about! ■

ENVIRONMENTAL TIP

Fall Watering

Continue to water trees and shrubs right up to the time the ground is frozen. Although it seems like the gardening season is over, the trees and shrubs still need water. This is especially important for those that were planted in the past year. Their root system is still not fully developed and they require a good supply of water before a long winter’s nap.



©Stockphoto.com



**Ask your questions at
<http://askmistercondo.com>**



How will you fund your next association project?

Get custom financing that's perfect for your budget and your association. No deposit relationship required.

Let us find the financing that's right for you.

Call me today!



Erin Kremser

VP, New England

860-459-4713

866-800-4656 ext.7481

erin.kremser@mutualofomahabank.com

Mutual of Omaha Bank 

Member FDIC

Equal Housing Lender 

mutualofomahabank.com

171258

ADAM QUENNEVILLE

ROOFING ▼ SIDING ▼ WINDOWS

**We guarantee we will deliver results
which exceed your expectations**

855.552.6273



100 Trade Center, G-700
Woburn, MA 01801

160 Old Lyman Rd • South Hadley, MA 01075

728 Bamum Ave
Stratford, CT 06614

WWW.1800NEWROOF.NET

CT HIC # 575920 • MA HIC # 120982 • MA CSL # 070626 • RI Reg. # 36301 • ME CHARTER # 20110918F

Manager's Column...



Reggie Babcock



Rich Wechter, CMCA

Being Practical, Part II Overreaching — When to Say “No”

By Reg Babcock and Rich Wechter, CMCA

In this column, we tackle various topics of interest to association boards of directors and our fellow community association managers with the intent of imparting practical advice. This issue's column addresses a critical topic facing property managers on a daily basis: the need for property managers, as well as boards and contractors to avoid overreaching on what each can do.

We will examine some examples of such overreaching by property managers, boards and contractors and offer recommendations on how property managers can deal with such conduct. This review is by no means a complete analysis of this topic and we will likely note more examples in a future article.

A. Setting the Table on this Topic

It is human nature for people to attempt to accomplish everything that is placed before them.

However, such good intentions may, in some cases lead to failure to adequately perform the extra tasks taken on and other tasks that are part of the baseline services/duties performed by property managers, boards and contractors.

One of the most common complaints heard from property managers is the constant demand by association board members and residents to have property managers extend themselves well beyond what is contracted for by management companies. In addition, property managers constantly need to monitor boards who take on way too many projects and contractors who overextend themselves to avoid saying No to the next job offered.

The following are just a few examples of such overreaching and suggestions on how to avoid such circumstances.

B. When Property Managers Must Say No

All property managers and property management companies want to expand their portfolios.

No property management company wants to turn down the next association looking for new and improved management services. No property manager wants to disappoint a board when they are asked to perform something that is either way beyond the terms and conditions of the respective management agreement or requires an extra ordinary amount of time that prevents the property manager from taking care of other matters for that association and their other associations.

Examples of the overreaching by property managers include, but are not limited to, performing project management of complicated and extensive projects, attending meetings of association committees on a frequent basis, and meeting each and every contractor, no matter how small their job is. In a perfect world, property managers would want to accomplish all of these tasks. However, there is simply not enough time to accomplish this. Property managers will end up failing to properly perform their core services to their respective communities and failing to properly perform the additional services.



“Property managers need to say ‘No’ to such overreaching at the risk of disappointing a board, board member or an association.”

Property managers need to say “No” to such overreaching at the risk of disappointing a board, board member or an association. However, that is a risk worth taking in order to avoid failing at what a property manager must attend to.

C. When Boards Need to Say “No”

Association Boards are charged with governing their respective associations. They review all association activities and monitor association projects. In many associations, the breadth of projects and their complexity provides very little extra time for boards to place more on their plates. However, as with property managers, boards either through necessity or choice, seek to increase what they have on their plates at the cost, in some circumstances, of failing to deal with other matters adequately. As with property managers, boards need to say “No” when saying “Yes” will overextend them. Examples of this need to say “No” typically arise in the context of capital projects or remediation projects when boards seek to add too much to the respective projects, thus jeopardizing the success of any portion of the work

[Continues on page 26.]

LAW OFFICES OF
Feldman, Perlstein & Greene
LLC

PROVIDING LEGAL SERVICES TO CONDOMINIUM AND
HOMEOWNER ASSOCIATIONS THROUGHOUT CONNECTICUT

- Document Interpretation and Association Governance
- Document and Rule Enforcement and Litigation
- Unit Owner Disputes
- Transition from Declarant Control
- Construction Disputes and Construction Defect Litigation
- Contract Review, Negotiation, and Litigation
- Insurance and Property Damage Claims
- Personal Injury Claims
- Employment and Housing Discrimination Counseling and Claims
- Common Charge Collections and Foreclosures
- Association Borrowing
- Document Amendments and Restatements

MICHAEL FELDMAN
BOARD CERTIFIED CIVIL TRIAL LAWYER
MATTHEW N. PERLSTEIN
FELLOW, COLLEGE OF COMMUNITY ASSOCIATION LAWYERS
KRISTEN SCHULTZE GREENE
KASEY PROCKO BURCHMAN
JONATHAN R. CHAPPELL
KELLY A. FREITAS

10 WATERSIDE DRIVE, SUITE 303
FARMINGTON, CT 06032
TELEPHONE (860)-677-2177 or (860) 677-0551
FACSIMILIE (860) 677-0019
WWW.CTCONDOLAW.COM



HODGE INSURANCE

T 800.201.3339
P 203.792.2323
F 203.743.0830
www.hodgeagency.com

Condominium Association Insurance Specialists

20+ Commercial Insurance Markets, to include:

- Andover
- GNY
- Hanover
- The Hartford
- Liberty Mutual
- Nationwide
- NLC
- Philadelphia
- Providence Mutual
- QBE
- Travelers
- USLI
- Vermont Mutual
- V3

- ❖ D&O + Crime coverage to include Property Managers
- ❖ Agents average 25+ years industry experience
- ❖ Dedicated roles for processing Certificates + Claims
- ❖ Multiple Deductible Options + Jumbo Limits available
- ❖ Strong Relationships with High-Loss Markets

283 Main Street • PO Box 307 • Danbury, CT 06810 • hodgeagency.com

BEING PRACTICAL...from page 24.

to be performed. They place too much pressure on their oversight and the work of their respective property manager by their well-intentioned, but misplaced overreaching. Property managers need to speak up in these circumstances to guide boards, especially inexperienced boards which may not realize they are overreaching.

D. When Contractors Need to Say “No”

Some contractors are very proficient in keeping their schedules efficient and avoid overreaching by knowing when to say “No” to the next job. Other contractors, however, never learn the art of saying “No”. They want to take on any and all assignments notwithstanding that they do not have the person power or bandwidth for the next

assignment. It is incumbent on property managers to look behind the willingness of a contractor to take on another project and ascertain if the contractor is truly capable of taking on another assignment. The best relationship a property can have with a contractor is one based on honesty and humility, not one based upon need and greed. Property managers have every right to know what else a contractor has on its plate before recommending a contractor to take on another assignment for a community.

E. Conclusion

Property managers, boards and contractors need to take a close look at the commitments they make and ensure that they do not agree to take on the next assignment that tips the scale from productivity to unproductivity. If all parties take the time to perform an objective examination of their capabilities, there will be more expectations realized rather than built up frustration and failures. The property manager, as the trained professional, is the key to ensure that everyone in the community association world remembers that saying “No” may be the best answer that can be given.

We hope that this article will aid property managers on these critical matters. ■

The authors work for Westford Real Estate Management, LLC. Reg Babcock is Chief Operating Officer & General Counsel and Rich Wechter, CMCA is Senior Vice President.



“The property manager...is the key to ensure that everyone in the community association world remembers that saying ‘No’ may be the best answer that can be given.”



Choose wisely.

Making the right choice isn't easy.
Even when you're comparing apples to apples.
How can you be sure you're making the right
building envelope decisions for your community?
Talk to people with the experience to know.

Take the **GUESSWORK** out of your
association's master insurance coverages.



**The industry leader in coordinating unit owner and master
insurance policies to avoid costly gaps and redundancies.**

Contact us to schedule a free no obligation CondoLogic workshop today!



*Kristin Rathbun, Insurance Advisor
krathbun@binsurance.com
Toll free: 1-800-357-2000 X 210*

CondoLogic is a service of





Timothy Wentzell, P.E.

TECHNICAL EXPLANATIONS

This column appears in each edition and is intended to touch on technical topics of general interest to common interest associations. Topics will be of a general nature, but I will also accept and respond to questions from readers. On occasion, it will be guest authored when topics can best be addressed by experts in other fields.

SOME COMMON TRANSITION ISSUES

By Timothy Wentzell, P.E.

The theme of this month's magazine is transition issues. As a design professional/engineering consultant involved in common interest communities, we run into these transition issues in cycles. The current cycle is somewhat different than some of the past cycles in that we are slowly exiting a relatively long-term drought in common interest community construction. We are now seeing what seems to be a fairly large selection of common interest communities that were started quite a few years ago and as the housing market has improved these are now slowly being completed and transitioned to homeowners' control. This has created an interesting cornucopia of issues that might not be expected when a common interest community was started and finished in a more expeditious manner. In many cases, issues appear because of these delays in construction that might not otherwise be noticed. In this article I will try to discuss a few of these items that common interest communities may find that they are involved in, which might not otherwise be expected.

One issue that we seem to be running into over and over again has to do with paving. When association developments are delayed because of lack of sales, what is referred to as the binder, or first layer of pavement, is installed in these complexes. Then, in some cases many years later, the top coat, often referred to as the wearing course, is then installed. The concern here is that a paving system is designed to consist of both of these layers done in concert with each other in order to create a strong enough pavement to carry the loads that would be expected on this pavement. When many years elapse on only half of this paving, the paving then deteriorates often cracking or what's referred to as alligatoring, or other defects which often may include more than the paving. These may include catch basin caps, curbs and other features of the paving system thus rendering them unsuitable for installing the second layer on top of a now defective base. This can result in a situation where what is referred to as reflective cracking becomes the common phenomenon. In this scenario, because the base has deteriorated it no longer provides appropriate structural support for the second layer and when the second layer is then installed years later, it does not render suitable service because the base in and of itself was not "strong enough" to carry the loads. Then when it becomes a part of an integrated system because it has failed, it then cannot carry future loads even when the top layer is installed. In this scenario, if this is not done in a reasonable construction sequence, the original



"...a fairly large selection of common interest communities that were started quite a few years ago... are now slowly being completed and transitioned to homeowners' control."

©Stockphoto.com

layer really should have been replaced or other remediation techniques undertaken. The final result of this is a new pavement system that looks good for perhaps a year or two or three, but does not provide a long-term roadway or driveway.

Another issue that we run into frequently with these delayed completion projects is in regard to roofing. These are a little bit different than the roadway scenario discussed previously in that they would have been completed in a more expeditious manner, but as the developer has maintained control of the association the results of any defects are often "hidden" from unit owners in that the developer or the developer's construction company has undertaken repairs when needed, and therefore it does not become obvious to the association because it did not show up in their budget. An example of this is ice dam related issues that ironically may have occurred only in significant ice damming type seasons like 2010/11 or 2014/15. If the developer is in control of the association and simply went ahead and made repairs, the association may have been unaware that they had a

long-term problem as they may not have known about the problem if unit owners dealt directly with the developers as it did not show up as an expense. This results in a situation where the ball is kicked down the road but not resolved, and may not be noticed during statutory warranty periods.

Certainly, there are other similar issues but the two items that pop up most often during our transition reviews are related to paving, sometimes sidewalks and very often roof systems. Roof systems in particular can be quite complicated in that in Connecticut and other northern climates the whole issue of ice damming seems to be slowly evolving over time and the resolution and complexities of these are not always well understood and how they should be resolved can be complex. I recently had a very interesting email from an old engineering friend who observed in his complex that units where the residents were what are commonly referred to as "snow birders" and were gone for the winter. These units seemed to have significantly smaller and less ice damming issues. This old friend, Pat P., observed probably very correctly that they likely turn down the heat when they were away and the need for ventilation in their attic systems was then reduced, hence ice damming was smaller. Pat's very intuitive recognition of this difference is key to this very critical issue as the insulation has less of a role if less heat is transmitted from the units, and its inter-relationship with ventilation then becomes less critical. This excess of heat and or the uneven distribution of this excess of heat is of course what creates ice damming. If in a scenario as discussed previously, where these issues have been delayed but not brought to the attention of the unit owners because of a delayed transition where the developer makes these repairs, this can be even more significant.

The point of this article is that when an association undergoes transition from developer to unit owner control, there are many issues to be considered and interesting enough when this transition takes many years, there may be both an opportunity to observe more problems, but also the scenario where more problems may exist. The ice damming scenarios discussed in this article may fit in the category of more opportunities to realize that this is a problem whereas the pavement issues fit in the category of more problems that may exist simply because of this delayed transition. ■

Please address any questions or areas of interest that you would like answered in future columns to Timothy Wentzell, P.E., Connecticut Property Engineering, 630 Governor's Highway, South Windsor, CT 06074 (860-289-8121) (e-mail: ConnPropEng@cox.net).

FIRE WATER STORM MOLD



When disaster strikes, the clock starts ticking. Fire, water, wind or winter storm. You can count on BELFOR to respond quickly with workable solutions for any property restoration problem, no matter how difficult. We offer 24/7 emergency solutions to help prevent further damage to your home and your community.

- [-] Safety Inspection | Evaluation
- [-] Site Containment
- [-] Board Up | Fencing
- [-] Selective Demolition

- [-] Water Extraction
- [-] Structural Drying
- [-] Structural Dehumidification
- [-] Corrosion Control

24-HOUR EMERGENCY HOTLINE
800.952.0556


PROPERTY RESTORATION

30 North Plains Industrial Road, Wallingford, CT 06492 | 203.949.8660 | www.BELFOR.com
 Connecticut Licenses: MCO 0902208, HIC 613688

PROUD AND LOCAL SUPPORTER OF CAI CONNECTICUT




Share your news and expertise!



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

**Please call (860) 633-5692 or
E-mail: kim@caict.org for
more information.**



Not Just a Law Firm. Your Law Firm.

General Association Representation

Litigation and Arbitration

Condominium Chargeback and Collection

Drafting and Amending of Association Documents

Negotiation and Closing of Association Loans

Construction Litigation

MARK A. KIRSCH

ROBIN A. KAHN • DANIEL S. NAGEL

DAVID M. MOROSAN • ARI J. HOFFMAN

DAVID DOBIN

BRIDGEPORT
203-466-1571

BALTIMORE
301-763-3771

WILMINGTON
301-310-1010

CHARGE
301-381-1011

www.cohenandwolf.com



Eric Churchill

How to Think Clearly About Your Building Envelope: *A Practical Guide to Planning for Aging Properties*

By Eric Churchill

It's that time again: Another round of siding and trim repairs followed by maintenance painting. The scope of work and the cost grow each year. Meanwhile, paint continues to peel. Siding continues to fail. And homeowners are complaining about leaking roofs and drafty windows.

Something needs to be done. But what? Board Members have a fiduciary responsibility to act in the best long-term interests of the association, and the number of variables involved with building envelope decisions can be overwhelming.

How do you cut through the confusion? Here are three time-proven tips:

1. RETHINK ROUTINE MAINTENANCE

During the early years of the building envelope lifecycle, spot repairs and replacement often makes sense. When a property is new, failure rates are low for roofing, siding, trim and other building envelope components.

Exterior maintenance falls into a comfortable routine. Siding and trim are painted every five to seven years. And as part of the preparation before each painting cycle, the Board Members authorize any necessary spot repairs.

This approach to exterior maintenance becomes standard operating procedure. It's familiar. It satisfies our natural bias for short-term gratification. And it seems to work.

But as properties age, time and weather take their toll. Water finds its way past aging flashing. The failure rate of paint, siding and trim accelerates. Roofs develop leaks. Windows get drafty. The amount of siding and trim that must be replaced increases each year along with the associated costs.

These changes can go unnoticed. Board Members are often caught off-guard when they realize they are dealing with persistent problems that routine maintenance no longer solves.

What to Do

- If you're concerned that misguided maintenance is digging your association into a financial hole, stop digging. Take your exterior maintenance program off autopilot. It's no longer working and it is time to find out why.
- Be realistic about your building envelope's life expectancy: it has a finite lifecycle and many factors affect longevity. Exterior building components on condominiums built after 1980 typically have a lifespan of less than 30 years; often significantly less. The closer building components are to end of life, the more sense it makes to stop spending money on maintenance and start planning for replacement.



"Finding the correct, long-term solution requires a comprehensive, holistic approach."

2. FOCUS ON FACTS

One reason associations keep their exterior maintenance on autopilot is the same reason we might avoid going to a doctor. When we suspect something is wrong, we're afraid to find out what it is.

This fear of the unknown is one of the reasons that communities get caught in expensive spot repair cycles. Paying more every year to maintain a failing building envelope is less scary than options we haven't yet identified or quantified.

How do you move past this fear? Focus on facts, starting with these:

► **Fact: Your building envelope is a system of interconnected building materials.**

Associations often think of roofing, siding, windows, doors, and decks as separate building components that function independently of each other. This leads to an expensive piecemeal approach to building envelope maintenance.

The fact is that all of these building components work together as a system. When properly installed, everything is interconnected to protect your property from the elements.

When a building envelope fails, replacing building materials on a piecemeal basis is a short-term fix at best. Finding the correct, long-term solution requires a comprehensive, holistic approach.

► **Fact: You need to understand what is causing your building envelope failure.**

Peeling paint, rotted siding, and leaking roofs are symptoms. The cause is likely to be less visible, such as failed flashing details or inad-

[Continues on page 32.]

**WHILE OTHERS SEEK TO SELL A POLICY,
WE BELIEVE IN THE VALUE OF A RELATIONSHIP.**



REARDON AGENCY
INSURANCE



Mallory Reardon



Kevin Reardon



Susan Reardon

We specialize in providing master policies to condominium and homeowners' associations.

- Multiple companies to choose from for best pricing
- Coverage advice to best protect your property and liability
- Personal inspections of all properties

We look forward to assisting you.

26 CLARK LANE

WATERFORD, CT 06385

860.442.1396

REARDONAGENCY.COM

W&K WHITE & KATZMAN
PROPERTY MANAGEMENT



Property Management Service Plans
For Communities of All Sizes

111 ROBERTS STREET, SUITE G1
EAST HARTFORD, CT 06108



(P) 860.291.8777 | (F) 860.610.0177
WWW.WHITEANDKATZMAN.COM

BUILDING ENVELOPE...from page 30.

equate underlayment coverage.

Instead of rubber-stamping another round of repairs, hire a professional to determine the cause and extent of what's ailing your building envelope.

If the cause is failed materials or ineffective water management, no amount of paint or spot repair is going to provide a lasting solution.

► **Fact: You need to understand your association's financial realities and resources.**

When a community confronts the need to fix the root causes of building envelope failure, it is common to hear "we can't afford it." That's understandable. Significant expenses require associations to face financial realities, such as underfunded reserves, that may seem insurmountable.

When you fixate on cost, it's easy to assume your association has hit a financial wall. It's true that financial reality can be harsh. But it is also true that associations often underestimate their financial resources.

A fresh in-depth financial analysis may reveal viable financial solutions that might otherwise be overlooked.

What to Do

- Face the facts. Finding the correct solution is not a matter of guesswork. You must have a clear understanding about the physical

health of your building envelope and the financial health of your association.

- Think of "we can't afford it" as a call to action — not a dead end. Get a professional perspective to identify your association's financial resources, options, and opportunities.

3. USE A METHODOICAL DECISION-MAKING PROCESS

How can Board Members make sure they are considering building envelope solutions that meet their fiduciary responsibility?

The best way is to use a clear, methodical process that uses facts and math to guide decisions.

The more open and inclusive Board Members are about this process, the better. Educating homeowners is essential. Transparency about the facts and the numbers is vital to help the community understand the problem and the well-reasoned approach being used to find a solution.

What to Do

- Take action. Hire an experienced professional to determine the facts. Use their experience to help you make the correct long-term decisions for your community. ■

Eric Churchill is the president of Scherneck Property Services in Needham, Mass.

Is your community facing tough legal issues?

Save yourself time, money and frustration by hiring an attorney who specializes in community association law. Discover fellows of the College of Community Association Lawyers (CCAL).

When you hire a CCAL fellow, you'll know you're being represented by one of the best community association lawyers in the country. CCAL fellows are leaders committed to

creating and improving communities and the legal structures that define them.

Find a roster of CCAL fellows online at www.caionline.org/ccal
or call CAI at (888) 221-4321
(M-F, 9-6 p.m. ET).



You'll be on top of all your legal needs!

LEGALLY SPEAKING...from page 7.

is self-managed, boards must be vigilant to ensure that their members dutifully create records and forward them to a single repository if possible, such as in the community's clubhouse or a dedicated computer.

Finally, each new board officer should stay in touch with the person who formerly held his or her position to provide mentorship and answer questions as they arise. Some boards even have designations like "Immediate Past President" as a non-voting office position for this purpose. Continuity and attentiveness are the keys to making sure the association's collective memory is preserved for as long as possible. ■

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

**"Advertising is
totally unnecessary.
Unless you hope to make money."**

— Jef I. Richards (*US Advertising Professor*)

**To advertise call (888) 445-7946 or
email: info@brainerdcommunications.com**

Best Suited for Environmental Solutions.

ENVIRONMENTAL SERVICES

- Asbestos Abatement
- Lead Abatement
- Mold & Mildew
- Demolition
- Shot Blasting

*Fully
Licensed,
Permitted &
Insured.*



CT & Western MA Toll Free 800-956-5559
Phone 860-896-1000 • Fax 860-871-5982



www.falconengineering.com
info@falconengineering.com
(800) 839-7740



1266 E. Main Street, Suite 700R
Stamford, Connecticut 06902
(203) 672-5952

ENGINEERING
ARCHITECTURE
DRONE SERVICES
LITIGATION EXPERTS
ENERGY CONSULTANTS
CAPITAL RESERVE SPECIALISTS



To Seal Coat or Not to Seal Coat... *That Is The Question!*

By David Chesky, PRA, R.S., R.C.S. – Senior Vice President

During the spring and fall, some community associations will begin to assess the conditions and the damage done by the weather to their asphalt roadways, parking areas/lots and driveways. Asphalt is subject to constant abuse by the elements. Sunlight, rain, snow, ice, and freeze and thaw cycles along with salt, plows, and traffic loading takes a toll on a pavement system. Asphalt roadways, parking areas and driveways are very expensive to install and, in many cases, they can be one of the most expensive assets in a community association. In northern climates, typical asphalt roadways, parking areas and driveways have a life cycle of approximately 15 years before expensive repairs and/or improvements must be undertaken.

It is extremely important to have a sound maintenance plan in place so that these pavement systems can reach their full expected life cycle.

As such, it is vital that pavement cracks be filled with rubberized crack filler prior to winter weather. This should be performed every year. Spring or fall temperatures are generally best for crack filling as temperatures between 35 and 50 degrees Fahrenheit allow crack channels to stand partially open and at the middle of the working range, thus minimizing the amount of expansion and contraction the crack fill material must tolerate.

Sealcoating can be equally important. Some community associations may wonder whether it is worth the expense of sealcoating the asphalt. When asphalt is new, it contains oils that keep the surface looking black but, as it ages, it becomes oxidized due to exposure to UV radiation (sunlight). As a result, it turns a characteristic gray color that we typically attribute to asphalt roads. In addition to and as a result of the oxidation, asphalt becomes brittle and can crack and does so fairly commonly. This cracking occurs due to exposure of the asphalt to UV radiation as well as the conditions of the soils beneath the asphalt material. Freezing and thawing of a roadway that has a high moisture concentration in the soils beneath during winter causes the roadway asphalt to move up and down as the ground moves from the expansion of freezing and contraction of thawing. The aging asphalt becomes fairly rigid and subsequently cracks with this movement. Vehicle loading over time makes these conditions more pronounced.

In addition to cracking, seams or cold joints from when the asphalt was installed may tend to open up over time and resemble cracking. Cold joints are unavoidable in asphalt pavements due to the way that asphalt is installed at centerlines of roadways and limits of work each



“Some community associations may wonder whether it is worth the expense of sealcoating the asphalt.”

day. Proper original installation methods will lessen the severity and timing of the opening of joints.

Asphalt has a relatively poor resistance to UV radiation. Asphalt material is a combination of aggregate (rock/sand) and a liquid emulsion (“the glue”) that binds everything together. In fact, typical roadway asphalt is approximately 95% aggregate and 5% liquid emulsion. UV radiation breaks this emulsion down over time resulting in the loosening of the aggregate. The most obvious sign of this degradation is the changing of the color of the asphalt from a dark black to gray color. Over time this also can cause a condition called raveling which is the loosening of the aggregate making the asphalt look rough and uneven and may even allow for the aggregate to become loose. The UV radiation and resultant loss of emulsion also makes the asphalt less flexible and more prone to cracking overtime.

Asphalt also has a poor resistance to salts, chemicals and petroleum products. Yes, that’s correct, petroleum products! How does asphalt, which is a petroleum product, have a poor resistance to other petroleum products? Actually, other petroleum products, such as oil and gas, can cause severe damage to asphalt surfaces. Being that asphalt is a petroleum product, the only difference between the asphalt and oil or gasoline is the refining process of crude petroleum. Therefore, gasoline and oils will naturally dissolve directly into the asphalt, softening the structure, and eventually causing major damage to the asphalt pavement. An example of this damage is typically observed in parking lots where vehicles

in disrepair are left to drip on the asphalt. These areas are typically severely degraded.

Due to these major weaknesses in asphalt pavement, it is logical to conclude that some sort of coating would protect the asphalt pavement from these harmful elements. This is, in essence, the theory behind the benefits of sealcoating asphalt pavements and having a sound maintenance plan. The key, however, is that these maintenance activities be performed as pro-active measures and not re-active. These maintenance activities should not be postponed until the pavement begins to crack or degradation takes place because, at that point, it can be too late. Much of the deterioration can be avoided if the proper preventive (pro-active) maintenance procedures are performed. Sealcoating is typically applied 2 -3 times during the life of a pavement system.

Seal coating materials that are generally specified include coal tar emulsion sealers manufactured as part of the coking process in steel manufacturing. This is not an asphalt product and therefore its natural properties make it highly resistant to water, gas, oil, salt, chemicals, and UV radiation. Prior to seal coating, however, the asphalt areas should be properly prepared by cleaning all dirt, vegetation and foreign debris using blowers, sweepers, brooms, etc. Once the cleaning is accomplished, any existing oil spots, such as those created by leaking vehicle engines, should be primed so that the sealer can adhere properly. Two (2) coats of the sealer, in most cases, are typically applied by a squeegee and/or spray wand. Once the sealer is fully applied, proper curing needs to take place, for no less than 24 hours prior to traffic being allowed on the surfaces. During the curing process, parking stalls and other line striping can be installed. Once com-

plete, the asphalt will have a dark black appearance and new line striping similar to when it was first installed. In addition to the appearance, the seal coat material will also fill/bridge the cracks that are smaller than 1/4 inch in size on which the crack fill is not effective, thereby keeping these cracks from becoming larger for longer periods of time and reducing the need and quantity of crack filling. The material also protects the asphalt from the UV radiation.

This preventive/proactive maintenance costs money, but saves money in the long run. If asphalt pavement is maintained properly, the savings on a future overlay or improvement project in 15 years can be as much as 50%. An example published by the Asphalt Institute indicated that the cost of a 3,000 square yard parking lot that was not maintained over its life is approximately \$40 per square yard for a total improvement cost of \$120,000. The cost of the same parking lot, if it was regularly maintained, receiving annual crack filling and seal coating every 3 to 5 years, resulted in a cost of \$24.50 per square yard, plus the total sealcoating cost (3 applications) of \$9,000 for a total improvement cost of \$82,500, a savings of \$37,500 over 15 years.

In addition to the long term savings that can be attained, probably the most important advantage of seal coating and having a pro-active asphalt maintenance plan is that it helps the pavement system achieve its full useful life and maintains the property appearance. ■

David Chesky, PRA, R.S., R.C.S. is a Senior Vice President with Falcon Engineering, Architecture & Energy Consulting.

This article originally appeared in the Falcon Group E-news. Reprint permission granted.

SPECIALIZING IN CONDOMINIUMS.

Only 2% of Contractors in the U.S. are Master Elite.
We can offer a 50 year guarantee!



Original Owner • Over 49 Years Serving Connecticut

V. NANFITO

GAF Master Elite Contractor

ROOFING & SIDING

Gutters • Replacement Windows • Remodeling

LEAKS?

Assistance with
Insurance Claims

DECKS
KITCHENS
BATHS

POWERWASHING

SUN TUNNELS
SKYLIGHTS
MAINTENANCE

800-916-6107

vnanfito.com

Lic# 570192

Classified Services

ACCOUNTING

Carney, Roy and Gerrol, P.C.
35 Cold Spring Road, Suite 111
Rocky Hill, CT 06067-3164
860-721-5786 • 800-215-5945
Contact: Joseph T. Rodgers, CPA
E-Mail: joe@crandg.com
CAI-CT MEMBER

Tomasetti, Kulas & Company, P.C.
631 Farmington Avenue
Hartford, CT 06105
860-231-9088 • Fax 860-231-9410
Contact: Dan Levine, CPA
E-mail: DLevine@TomKulCo.com
CAI-CT MEMBER

Mark D. Alliod & Associates, P.C.
Certified Public Accountants
348 Hartford Turnpike, Suite 201
Vernon, CT 06066
860-648-9503 • Fax 860-648-0575
Contact: Mark D. Alliod, CPA
E-mail: mark@markalliodcpa.com
CAI-CT MEMBER

ATTORNEYS

Cohen and Wolf, P.C.
1115 Broad Street
Bridgeport, CT 06601
203-368-0211 • Fax 203-394-9901
www.cohenandwolf.com
CAI-CT MEMBER

Feldman, Perlstein & Greene, LLC
10 Waterside Drive, Suite 303
Farmington CT 06032
8860-677-2177 or 860-677-0551
Contacts: Matthew N. Perlstein, Esq.
Michael Feldman, Esq.
CAI-CT MEMBER

Pilicy & Ryan, P.C.
365 Main Street, PO Box 760
Watertown, CT 06795
860-274-0018 • Fax 860-274-0061
Contact: Franklin G. Pilicy
E-mail: dmajor@pilicy.com
CAI-CT MEMBER

Sandler, Hansen & Alexander, LLC
Contacts: Scott J. Sandler, Esq., CCAL
Christopher E. Hansen, Esq.
Michael S. Alexander, Esq.
98 Washington Street, Third Floor
Middletown, CT 06457
860-398-9090 • Fax: 860-316-2993
www.shacondo.legal
CAI-CT MEMBER

Zeldes, Needle & Cooper
Contact: John J. Krouzil, Esq.
1000 Lafayette Blvd., 7th Floor
Bridgeport, CT 06604
203-333-9441 • Fax 203-333-1489
Email: jkrouzil@znclaw.com
CAI-CT MEMBER

CARPENTRY

Building Renewal, LLC
Greg Zajac
45R Ozick Drive, Suite 19
Durham, CT 06422
860-372-4554
Email: gzajac@buildingrenewal.net
buildingrenewal.net
CAI-CT MEMBER



• Painting • Siding • Decks
• Roofs • Windows

SERVICING CONDOMINIUM AND
HOMEOWNER ASSOCIATIONS SINCE 1978

www.nlpinc.com CAI-CT MEMBER

MAIN OFFICE 860.633.1319 | SHORELINE OFFICE 203.974.9852

CAI-CT MEMBER

Let Our Experience Work for You!

PRIMEtouch
SERVICES

carpentry • siding • painting

800.767.8910
www.primetouch.net

COMMUNICATION • RESPONSIVENESS • SERVICE

CAI-CT MEMBER

Schernecker Property Services
Eric Churchill
781-487-2501 • Fax: 866-899-0736
Email: eric.churchill@spsinonline.com
www.spsinonline.com
CAI-CT MEMBER

DUCT / DRYER VENT CLEANING

Duct & Vent Cleaning of America, Inc.
Located Throughout New England
Servicing the Northeast, Free Estimates
Fully Insured, Certified by NADCA
1-800-442-8368

ENGINEERING / RESERVE STUDIES

**CCA, LLC, Engineering Surveying
Landscape Architecture**
40 Old New Milford Road
Brookfield, CT
203-775-6207
www.ccaengineering.com
CAI-CT MEMBER

The Falcon Group
1266 E. Main Street, Suite 700R
Stamford, CT 06902
Phone: 203-672-5952
www.falconengineering.com
CAI-CT MEMBER

ENVIRONMENTAL SVC.

Bestech Inc. of CT
25 Pinney Street
Ellington, CT 06029
860-896-1000 • Fax 860-871-5982
www.bestechct.com



To Advertise...

email:
info@brainerdcommunications.com

FINANCIAL SERVICES**Association Lending**
*Serving New England*Howard Himmel
978-567-3630 • h.himmel@avidiabank.com

CAI-CT MEMBER

The Milford BankContact: Paul Portnoy, Vice President
Vice President

203-783-5700 • 800 340-4862

www.milfordbank.com

CAI-CT MEMBER

Mutual of Omaha Bank,

Community Association Banking

Contact: Erin Kremser, CMCA,

VP / Regional Account Executive

P.O. Box 105, West Chatham MA 02669

860-459-4713 • Fax 603-636-8566

erin.kremser@mutualofomahabank.com

www.mutualofomahabank.com

CAI-CT MEMBER

Simsbury BankContact: Lisa Allegro VP/SR. Relationship
Manager/HOA Lending

86 Hopmeadow St

Weatogue, CT, 06089

Phone: 860-651-2064 Cell 860-428-2100

Email: lallegro@simsburybank.com

www.simsburybank.com/HOA

CAI-CT MEMBER

GENERAL CONTRACTORS**THE CONDOMINIUM SPECIALISTS****Southern New England
Home Works****203-627-6053**• ROOFING • SIDING • GUTTERS
• SNOW PLOWING

www.snehomeworks.com

CAI-CT MEMBER

**V. NANFITO
ROOFING & SIDING**Leaks • Repairs
Windows • Doors
Decks • Painting
Gutters • Maintenance

Powerwashing

1-800-916-6107

www.vnanfито.com

CAI-CT MEMBER

Lic# 570192

INSURANCE**Bouvier Insurance**

860-232-4491

Contact: Richard Bouvier, CIC

www.Binsurance.com

CAI-CT MEMBER

CondoLogic

Contact: Lisa Caminiti

29 North Main Street

West Hartford, CT 06107

860-232-4491 x-112 • Fax: 860-232-6637

CondoLogic.Net

C.V. Mason & Company Insurance

Contact: Bud O'Neil

860-583-4127 • Fax 860-314-2720

boneil@cvmco.com

Hodge Insurance

282 Main Street

Danbury, CT 06810

1-800-201-3339 • 203-792-2323

Fax: 203-791-2149

CAI-CT MEMBER

The Reardon Agency, Inc.

Mallory Reardon Porter

26 Clark Lane

Waterford, CT 06385

(860) 442-1396 • Fax: (860) 444-2822

mreardon@reardonagency.com

www.reardonagency.com

CAI-CT MEMBER

Toohar Ferraris Insurance Group

Contact: Peter P. Ferraris, Jr., President

43 Danbury Rd., Wilton, CT 06897

Tel: 203-834-5900 or 800-899-0093

Fax: 203-834-5910

E-Mail: pferraris@toofer.com

CAI-CT MEMBER

LAUNDRY EQUIPMENT*"Superior Laundry Solutions"*

Serving The Northeast Since 1964

Doug Lindland • 800-422-5833 • dougl@automaticlaundry.com

www.automaticlaundry.com

MAINTENANCE**THE CONDOMINIUM SPECIALISTS****Southern New England
Home Works****203-627-6053**• ROOFING • SIDING • GUTTERS
• SNOW PLOWING

www.snehomeworks.com

CAI-CT MEMBER

**V. NANFITO
ROOFING & SIDING**Leaks • Repairs
Windows • Doors
Decks • Painting
Gutters • Maintenance

Powerwashing

1-800-916-6107

www.vnanfито.com

CAI-CT Member

Lic# 570192

[Continues on page 38.]

CLASSIFIED SERVICES...from page 37.

MANAGEMENT COMPANIES

Barkan Management Company, Inc.
121 W. Main Street
Vernon-Rockville, CT 06066
Call: 860-633-6110
Contact: Laura Waldrop
Email: Connecticut@barkanco.com
CAI-CT MEMBER

County Management Services, LLC
6527 Main Street
Trumbull, CT 06611
203-261-0334 • Fax: 203-261-0220
Contact: Gary M. Knauf
garyknauf@gmail.com
www.countymanagementservices.com
CAI-CT MEMBER

IMAGINEERS, LLC

635 Farmington Avenue
Hartford, CT 06105
Phone 860-768-3330 • Fax 860-236-3951

249 West Street
Seymour, CT 06483
Phone 203-463-3219 • Fax 203-463-3299

Contact: Karl Kuegler
E-mail: kkuegler@imagineersllc.com

www.imagineersllc.com

CAI-CT MEMBER

Magee Property Management
7 Cody Street
West Hartford, CT 06110
860-953-2200 • Fax 860-953-2203
Contact: Amber Chamberland
Email: manager@mageecompanies.com
www.MageeCompanies.com
CAI-CT MEMBER

SOMAK Property Management
413 East Street, Suite 2
Plainville, CT 06062
860-259-1046
info@somakmanagement.com
www.somakmanagement.com
CAI-CT Member

White & Katzman Management, Inc.
111 Roberts Street, Suite G1
East Hartford, CT 06108
860-291-8777
Contact: Sarah White
sarah@wkmanage.com
www.wkmanage.com
CAI-CT MEMBER

The Windsor Management Company
Mallard Crossing Business Center
58 A Connecticut Avenue
South Windsor, CT 06074
860-688-1738 • Fax 860-688-0261
Contact: Don McLaughlin
E-mail: don@windsormgmt.com
www.windsormgmt.com
CAI-CT MEMBER

PAINTING

CertaPro Painters
Contact: David Messier
112 Stockhouse, Rd.
PO Box 300, Bozrah, CT 06334
860-886-2903 • Fax 860-886-5900
CAI-CT MEMBER



• Painting • Siding • Decks
• Roofs • Windows

SERVICING CONDOMINIUM AND
HOMEOWNER ASSOCIATIONS SINCE 1978

www.nlpcinc.com CAI-CT MEMBER

MAIN OFFICE 860.633.1319 SHORELINE OFFICE 203.974.9852

CAI-CT MEMBER

Let Our Experience Work for You!

PRIMEtouch
SERVICES

carpentry • siding • painting

800.767.8910
www.primetouch.net

COMMUNICATION • RESPONSIVENESS • SERVICE

CAI-CT MEMBER

Schernecker Property Services
Eric Churchill
781-487-2501 • Fax: 866-899-0736
Email: eric.churchill@spsinonline.com
www.spsinonline.com
CAI-CT MEMBER

ROOFING/SIDING/ GUTTERS/WINDOWS

Adam Quenneville Roofing & Siding
Adam Quenneville
160 Old Lyman Road
South Hadley, MA 01075
855-552-6273
production.aqrs@gmail.com
www.1800newroof.net
CAI-CT MEMBER

Exteriors of CT, LLC
Chris Luby
22 Kreiger Lane
Glastonbury, CT 06033
860-657-2038 • Fax 860-633-7229
cl@ctexteriors.com
www.exteriorsofct.com
CAI-CT MEMBER

Leading Edge Exteriors, LLC
Contact: Michael Muraca
730 East Street, Middletown, CT 06457
860-632-0050 • Fax 860-632-7762
Michael@leadingedgeexteriorsllc.com
www.leadingedgeexteriorsllc.com
CAI-CT MEMBER

Magee Roofing, Windows, Gutters & Siding
7 Cody Street
West Hartford, CT 06110
860-953-2200 • Fax 860-953-2203
www.MageeCompanies.com
CAI-CT MEMBER

Reficio Company, LLC
Contact: Alex Gritzuk
70 Industrial Park Access Road
Middlefield, CT 06455
(860) 961-6562
www.reficiocompany.com
CAI-CT MEMBER

Schernecker Property Services
Eric Churchill
781-487-2501 • Fax: 866-899-0736
Email: eric.churchill@spsinonline.com
www.spsinonline.com
CAI-CT MEMBER

THE CONDOMINIUM SPECIALISTS



**Southern NewEngland
Home Works**
203-627-6053

- ROOFING • SIDING
- SNOW PLOWING

CAI-CT MEMBER

THE CONDOMINIUM SPECIALISTS



**Southern NewEngland
Home Works**
203-627-6053

- ROOFING • SIDING
- SNOW PLOWING

CAI-CT MEMBER

V. NANFITO ROOFING & SIDING

- Leaks • Repairs
 - Windows • Doors
 - Decks • Painting
 - Gutters • Maintenance
- Powerwashing

1-800-916-6107
www.vnanfito.com

CAI-CT Member Lic# 570192

SNOW PLOWING

Magee Properties & Facilities
Maintenance
7 Cody Street
West Hartford, CT 06110
860-953-2200 • Fax 860-953-2203
www.MageeCompanies.com
CAI-CT MEMBER

WATER / FIRE DAMAGE

BELFOR Property Restoration
Mike Cody
30 N. Plains Industrial Road
Wallingford CT 06492
203-949-8660 • Fax 203-949-0267
mike.cody@us.belfor.com
www.belfor.com
CAI-CT MEMBER

Crystal Restoration Services of
Connecticut, Inc.
Contact: Jean Walker
3 Duke Place, South Norwalk, CT 06854
203-853-4179 • 203-853-6524 Fax
E-mail: jwalker@crystal1.com
www.crystalrestorationservices.com
CAI-CT MEMBER

United Cleaning & Restoration, LLC
203-464-4171
70 Industrial Park Access Road
Middlefield, CT 06455
Contact: Licia Ciotti
www.unitedcr.com
CAI-CT MEMBER

DISPLAY ADVERTISER DIRECTORY

Adam Quenneville Roofing & Siding	23	Mutual of Omaha Bank, Community Association Banking	23
Belfor Property Restoration	29	New Look Painting & Construction	19
Bestech.....	33	Reardon Agency.....	31
Bouvier Insurance	11	Sandler, Hansen & Alexander, LLC.....	9
Building Renewal, LLC	9	Schernecker Property Services (SPS)	26
Cohen & Wolf, PC	29	Simsbury Bank	10
CondoLogic	27	Southern New England Home Works	Back Cover
The Falcon Group.....	33	V. Nanfito Roofing & Siding.....	35
Feldman, Perlstein & Greene, LLC.....	25	White & Katzman Property Management.....	31
Hodge Insurance	25	Zeldes, Needle & Cooper, P.C.....	21
Leading Edge Exteriors	21		
The Milford Bank	2		



Rights and Responsibilities for Better Communities

Principles for Homeowners and Community Leaders

Learn more at
[www.caionline.org/
rightsandresponsibilities](http://www.caionline.org/rightsandresponsibilities)
or call (888) 224-4321.

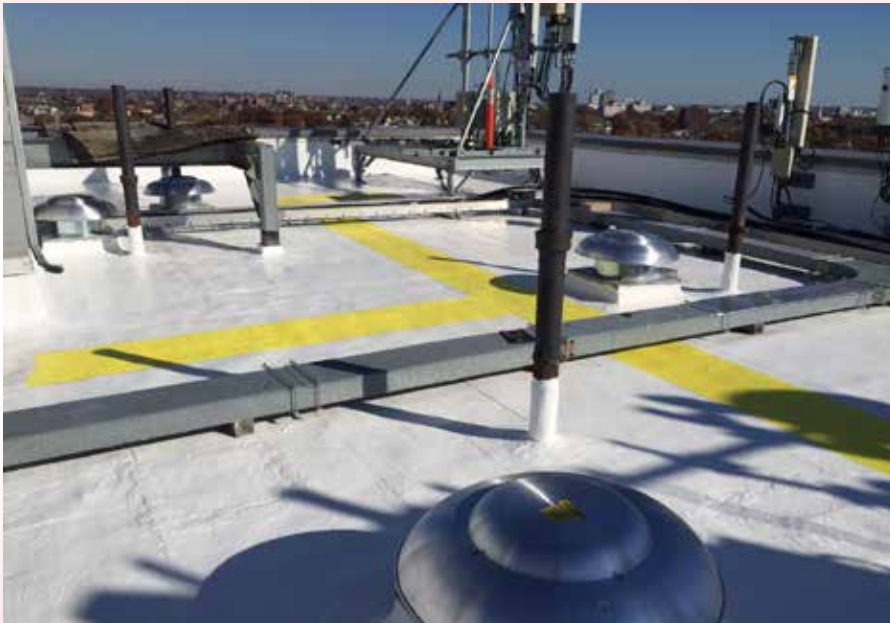



community
ASSOCIATIONS INSTITUTE



ROOFING . SIDING . GUTTERS

FOR ALL OF YOUR SHINGLE FLAT & METAL ROOFING NEEDS



- **GAF Master Elite Certified**
- **Flat Roof Restorations**
- **Vinyl, Wood & Fiber Cement Siding**
- **5&6" Gutters**
- **Windows**
- **Doors**
- **Snow Plowing**



Call Today For Your Free Estimate!!!

(203) 668-2493

www.snehomeworks.com