

Common Interest

The Official Publication of CAI-Connecticut

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2019 LEGISLATIVE SUMMARY

Key Provisions in MANAGEMENT CONTRACTS

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Who Is CAI?

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

"Not often do Associations take the time to see that work orders have a theme and the repairs may need to be turned into a long-term maintenance project."

So much of being a board member is managing the financial expectations of the community and its owners. Often times, planning for common elements maintenance gets lost in the everyday operations of the property.

To begin, month after month maintenance calls and work orders are issued for a variety of repairs. Not often do Associations take the time to see that work orders have a theme and the repairs may need to be turned into a long-term maintenance project. When small repairs and patch work add up to amounts that don't fix the problem, the association will spend more money on repairs. These common themes should be addressed as a whole project and be considered a capital or reserve expense.

Next, determining minimum standards for maintenance and repairs for the common elements is fiscally responsible. Common fees pay for operational expenses and should also include reserve funding for capital improvements and projects. The remaining life of mechanical equipment, buildings and all its components, roadways, recreational facilities should always be in the long-range plan even if it is 20 years down the road.

Talking about money is hard especially when it sounds like all we want to do is spend it. Notifying the community through informational meetings and newsletters helps homeowners to stay engaged and hopefully provides support for the sometimes over due and well needed decisions that need to be made.

We are looking forward to Summer Sizzler event on the water at Amarante's on August 1st.

Enjoy the great weather! ■



March 14, 2020

RESERVE YOUR 2020 BOOTH NOW!

Go to www.caict.org for more information.

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From the Chapter Executive Director

"By failing to prepare, you are preparing to fail."

~ Benjamin Franklin



Kim McClain

Courtesy CAI-CT.

Now that the hazy days of summer are upon us, perhaps you are spending more time outdoors and thus either admiring how spiffy your property is looking or, seeing – perhaps for the first time – areas that are long overdue for some serious maintenance work. YIKES! It's difficult to enjoy being at the pool when you can see the paint is peeling on the clubhouse.

Never fear. If you are a CAI-CT member, you have at your fingertips connections to experienced professionals who can help keep everything in tip top shape and/or provide support for planning to undertake projects that will protect and enhance the market value of your community.

While many people are intimidated by financial reports, it is vitally important for association board members to learn to feel comfortable with what those numbers mean and how they impact the decisions of the board. Each issue of *Common Interest* includes great information about financial details that is relevant to our readers. This issue offers a particularly thorough analysis of accounting fundamentals.

Providing education and connection to resources is our mission. We consistently encourage board members – both new and old – to become more familiar with the many nuances of association operations by attending our popular Condo Inc. program. The next one is right around the corner on September 14 in Farmington. The program will give you the framework for making better informed decisions and therefore lead to better planning for the community.

Ben Franklin was a very wise person. Lack of proper planning and preparation will inevitably lead to problems down the road. Sign up for Condo Inc. and more by going to our website: www.caict.org. After you take care of that planning ahead task, go back to the pool and relax with a nice tall glass of cool water.

Enjoy the summer! ■

Fall Fun is Right Around the Corner

(Take a peek at page 21 to learn more)

SAVE THE DATE

THURSDAY

September 26, 2019

Aqua Turf, Plantsville



©Stockphoto.com

UPCOMING CAI-CT EVENTS

M-100: The Essentials of Community Association Management

Thursday - Saturday, July 11 - 13, 2019 • Seminar Format 2.5 days
(Thursday & Fri. 8:30 am - 5:30 pm; Saturday 8:30 am - noon)
Hartford, CT

This comprehensive community association management course provides a practical overview for new managers, an essential review for veteran managers and an advanced course for board members.

\$459 - CAI Members / \$559 - Non-Members
Visit www.caionline.org to register.

M-380: Litigation Training For Managers

Thursday & Friday, July 18 & 19, 2019 • 2 days
(Thursday 9 am to 5 pm; Friday 9 am to noon)
Southbridge, Massachusetts

Learn how to prepare for the possibility of litigation. This course covers the many topics leading up to, during, and following litigation and what the community manager can do to be prepared for any situation.

\$459 - CAI Members / \$559 - Non-Members
Visit www.caionline.org to register.

CAM ED (Community Association Manager Education) CHRO & Fair Housing

Thursday, August 1, 2019 – Open to Managers
Education from 3:00 - 5:00 pm / Networking Party 5 - 7:00 pm
Amarante's Sea Cliff, East Haven

In condominium associations, treating everyone the same under a written set of rules may seem like the best way to avoid claims of discrimination. However, treating everyone the same without exception can be discrimination. Disabilities may or may not be obvious. What can you ask in considering a request for accommodation? It is not as obvious as you might think. As in other aspects of association management, risk avoidance is the key. Being keenly aware of the types of situations that could trigger a CHRO complaint will lead to more harmonious community living.

Speakers: Kristen Schultze Greene, Esq. - Feldman, Perlstein & Greene, LLC; Christopher Hansen, Esq., Sandler, Hansen & Alexander, LLC; Michelle Dumas-Keuler, Esq. – CHRO

Join us for Summer Sizzler immediately following, included in price of admission.

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

APPROVED FOR 2.0 CONTINUING ED CREDITS

HELP ED

(Homeowner Education Leader Program)

Legal & Insurance Panel

Thursday, August 1, 2019 – Open to Board Members
Education from 3:00 - 5:00 pm / Networking Party 5:00 - 7:00 pm
Amarante's Sea Cliff, East Haven

Our program is designed especially for savvy community association board members will consist of a panel of two attorneys and an insurance expert. They will delve into the topics of:

- Medical marijuana and smoking restrictions;
 - Neighbor-to-neighbor disputes and the role of the board. (Yes. You may be required to get involved!); and
 - What is NOT covered in your directors and officers insurance policy.
- PLENTY OF TIME TO ASK YOUR LEGAL QUESTIONS!

Speakers: Carrie Mott, EBP — *Bowvier Insurance*
Steven J. Stafstrom, Jr., Esq. — *Pullman & Comley, LLC*
Kristie Leff, Esq. — *Bender, Anderson & Barba, P.C.*

Join us for Summer Sizzler immediately following, included in price of admission.

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

SUMMER SIZZLER PARTY

New Haven County Networking Party

Thursday, August 1, 2019, 5:00 - 7:00 pm
Amarante's Sea Cliff, East Haven



Community association board members work hard all year without nearly enough thanks. Take a well-earned break and join us for food, fun and festivities! Meet board members from neighboring communities and share your success stories. Meet others who face similar community challenges.

\$75 - Service Providers

Sponsorships are available for this event.

CONDO INC.

Saturday, September 14, 2019

Open to Board Members & Unit Owners
8:30 am - 3:00 pm • Light Breakfast, Lunch & Education
Farmington

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



Fall Fun Flash Education & Party

Thursday September 26, 2019

Aqua Turf, Plantsville

Sponsorships are available for this event.

Legal Symposium

Wednesday, October 30, 2019

Trumbull Marriott, Trumbull

Our panel of legal experts will cover topics important to your community. (All proceeds to benefit legislative advocacy for Connecticut Community Associations.) Bring your questions!

\$50 - CAI Members, \$75 - Non-Members

APPROVED FOR 4.0 CONTINUING ED CREDITS

Sponsorships are available for this event.



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

NEW & RENEWING MEMBERS

Welcome New Members

Associations

Brimfield Village Condominium Association, Inc.
Chapman Chase Homeowners Association, Inc.
Mountain View Condominium Association of Meriden, Inc.
Park of Wolcott
Snowberry Cobble Village Assn., Inc.
South Mill Village Condominium Assoc Phase IV, Inc.
Strawberry Fields Condominium Association, Inc.
Tudor Ridge, Inc.
Tumblebrook Estates Association Inc

Thank You Renewing Members

Associations

3000 Madison Ave. Condominium Association
Brookwoods II
Churchill South
Edgewater Association, Inc.
Founders Village Homeowners Association, Inc.
Henley Woods Association, Inc.
High Ridge Estates Condominium Association
Oldefield Farms Homeowners Association, Inc.
The Preserve Condominium Association
Prosperity Park Condo Association
Riverview Commons Association
Steeplechase Condominium Association
Sterling Village Assn, Inc.
Waters Edge Condominium Association

Management Companies

County Management Services, LLC
KWA Group Kuzmak-Williams & Associates LLC
Plaza Realty & Management Corporation
Residential Management Corporation
ThamesHarbour Real Estate, LLC

Individual Managers

Alan P. Barberino, CMCA
Lon Brotman, PCAM
William Brian Crawford
Lisa S. Glover, CMCA
Regina A. Hamel
Laura E. Jahn
Crystal Klatt
Michael McGovern, CMCA
John Staley

Business Partners

Bouvier Insurance
Eagle Rivet Roof Services Corp
Hodge Insurance Agency
Mutual of Omaha Bank
People's United Insurance Agency
Pilicy & Ryan, PC
SavaTree/SavaLawn
Simsbury Bank
Union Bank Homeowners Association Services
Webster Bank

People in the News...

Happenings at the CAI-National Conference!

Two CAI-CT Members Receive PCAM Designation

On May 16, 2019 at the CAI National Conference in Orlando, FL two CAI-CT members were welcomed into the PCAM (Professional Community Association Manager) community. **Karl Kugeler, Jr., CMCA, AMS, PCAM**, Director of Property Management at Imagineers, LLC and **Sabrina Wentworth, CMCA, AMS, PCAM** Senior Vice President of Community Management & Financial Controller at Westford Real Estate Management, LLC were sworn in as the newest PCAMs in Connecticut joining 10 others in our state and 1,950 around the world. This is a very elite group of dedicated, managers who made education and professional advancement one of their many priorities over the past several years. In order to achieve this designation, all 6 level M-200 must be taken, along with passing the CMCA exam. In addition, a very rigorous PCAM Case Study must be completed. We are proud of Karl and Sabrina's accomplishment. Congratulations!



Karl Kugeler, Jr.
CMCA, AMS, PCAM



Sabrina Wentworth
CMCA, AMS, PCAM

Courtesy CAI-CT

During the ceremony for awarding designations, Westford Real Estate Management, LLC received their Accredited Association Management Company (AAMC) designation from Community Associations Institute (CAI). Westford is one of only 150 management companies nationwide which has earned the highest level of professional recognition in the community association field. To earn the AAMC distinction, management companies need three years of experience in community association management and at least 50 percent of their managers must have earned professional designations. Congratulations!

CAI-CT Receives Award for Member Retention

During the recent National CAI Conference in Orlando, FL, our chapter was the recipient of an Achievement Award for Best Member Retention for a Very Large Chapter. Thanks to all of our loyal members who keep us growing strong!



Courtesy CAI-CT

(above, left to right) Tom Skiba, CEO CAI, Karl Kugeler, Jr., CMCA, AMS, PCAM and CAI-CT Board Member and Kim McClain, Chapter Executive Director

Happy Anniversary Kim!

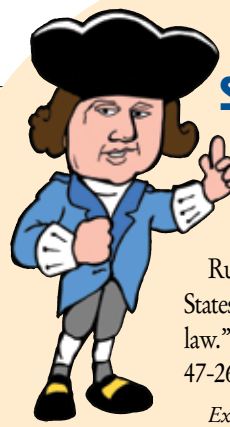
During the National CAI Conference in Orlando, CAI-CT Executive Director, Kim McClain, was presented with a plaque celebrating her 20 year anniversary with CAI. The plaque reads:

-1999-
20 Years
240 Months
1040 Weeks
184,080 Hours
11,044,800 Minutes



Kim McClain

Statutory Snippet...



Does any applicable statute regulate the flying of the American Flag?

Rules regulating display of the flag of the United States of America "must be consistent with federal law." (Common Interest Ownership Act, Subsection 47-261b(d))

Excerpted from State of Connecticut: Frequently Asked Questions by Matthew Perlstein, Esq. CCAL Feldman, Perlstein & Greene, LLC. Reprint permission granted.



Scott J. Sandler, Esq.,
CCAL

2019 Legislative Summary

By Scott J. Sandler, Esq., CCAL

The 2019 Legislative Session ended on June 5, 2019. Despite being largely distracted by tolls, recreational marijuana, and the state's budget, the Connecticut General Assembly adopted three bills that were largely influenced by the efforts of our Legislative Action Committee.

HB 7299: AN ACT MAKING CHANGES TO DEPARTMENT OF CONSUMER PROTECTION ENFORCEMENT STATUTES.

This was a large bill that addresses numerous issues regulated by the Connecticut Department of Consumer Protection ("DCP").

Sections 12 and 19 through 27 of the bill specifically addressed the licensing of community association managers. These sections are the result of our negotiations with DCP. As the chairman of the LAC, I spent many hours working with DCP to craft acceptable language. We owe a debt of gratitude to both Karl Kuegler, Jr., CMCA, AMS, PCAM, of Imagineers, LLC, and Reggie Babcock, Esq., of Westford Real Estate Management, LLC, for their support in reviewing and commenting on the various drafts.

The bill, in part, amends the manager licensing statutes as follows:

- The bill creates a new definition for a community association manager trainee.
 - An applicant for the trainee registration certificate must apply to DCP in writing on a DCP provided form, which includes the following:
 - The applicant's name.
 - The applicant's home and business addresses.
 - The applicant's telephone number.
 - Whether the applicant was convicted of a felony.
 - The trainee's registration is valid for up to six months.
 - There is no fee for applying for a trainee registration certificate.
 - The trainee must be directly supervised by and act under the direction of a registered community association manager.

- The trainee may provide the following services:
 - Preparing financial documents.
 - Assisting in conducting association meetings.
 - Assisting the association in obtaining insurance.
 - Coordinating the association's operations.
 - Advising the association on its operations.
- The trainee may not collect, control, or disburse association funds.
- The supervising manager is liable for the trainee's actions or failures to act.
- The bill allows community association managers to employ or contract with support or administrative staff who are unregistered as community association managers.
 - Support or administrative staff may not have direct access to or control over association funds.
 - The manager must directly supervise, and is liable for, the work performed by his or her support or administrative staff.
- The bill requires community association managers to include their registration numbers in advertisements.
 - The advertisement must identify at least one of the entity's principals, officers, or directors who is a registered community association manager, including his or her registration number.
- The bill requires DCP to notify an applicant of a denial to issue a community association manager or trainee registration.
 - The applicant has a right to request a hearing within 10 days after receiving the denial notice.

These provisions of the bill become effective on October 1, 2019.

[Continues on page 35.]

Legally Speaking...



Adam Cohen, Esq.

Key Provisions in Management Contracts

By Adam J. Cohen, Esq.

When an association hires a management company, the law gives the parties broad flexibility on what the contract will say. They can agree to nearly any services to be provided, fee structure, and level of delegated authority they wish, consistent with the association's own governing documents. Under state law, the contract need only be in writing and provide that the manager: (1) is licensed and bonded; (2) will neither issue a check for, nor transfer the association's funds over, a specified dollar amount without written approval of one of the association's officers; and (3) will not enter a contract binding the association over a specified dollar amount without written approval of one of the association's officers except in an emergency.

The maximum dollar amount set for checks, transfers, and third-party contracts is often somewhere between \$500 and \$3000, and the contract may require the manager to solicit competitive bidding. When negotiating the amount to write into the contract, the association's board needs to weigh the level of control the board wishes to retain against the bother of constant approval requests for routine expenditures. Of course, the board should regularly review its financial records to ensure the manager is adhering to the dollar caps and spending the association's money wisely.

The law also says that management contracts are forbidden from saying two things: (1) that the association must also use the manager for other non-management or professional services; or (2) that the association will indemnify the manager for losses caused by the manager's own negligence or willful misconduct. Of course, the association can choose to use the management company or its affiliate for other services, such as repair jobs or accounting work, as long as the affiliation is disclosed. Indemnity clauses which say each side will reimburse the other for losses they cause are usually reasonable as long as they are mutual – that is, both sides agree to the same responsibility. The trickier issue is when neither side is at fault. Usually the association will agree to add the manager to its liability policy so that insurance will cover both of them against a lawsuit brought by a third party (like a vendor or unit owner), but what if the claim is excluded in the policy or denied by the carrier, and what about the deductible? The manager and association may wish to negotiate how to apportion those expenses, which can be significant.

Perhaps the most bitterly-contested management clauses are the ones which say how the management contract can be terminated. Most will say they renew automatically on an annual or some other



“Perhaps the most bitterly-contested management clauses are the ones which say how the management contract can be terminated.”

basis unless the association cancels in writing – often with strict notice deadlines and penalties for terminating earlier. Managers are certainly entitled to rely on continuing the client relationship in which they've invested, but associations must also be able to release themselves from a manager who underperforms or does not get along with the board. A contract which allows either side to terminate with a reasonable amount of advance notice, perhaps 30 to 90 days at any point with or without cause, is generally fair.

A property manager can provide significant benefits to a community association because management companies have the expertise, staff, and resources to take care of both major projects and the community's day-to-day needs which the volunteer board may be less equipped to handle. Just like any contract, the more carefully the parties consider the potential situations which can come up during the relationship, the better that relationship will be. Associations should work closely with their attorneys to make sure their management contracts include the terms the law requires as well as the terms the association will need to best serve their unit owners. ■

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.

THURSDAY, AUGUST 1, 2019

Education & Networking Party

Amarante's Sea Cliff, East Haven



HELP ED (Homeowner Education Leader Program)

LEGAL & INSURANCE PANEL

Open to Board Members • 3:00 - 5:00 pm

Our program, designed especially for savvy community association board members will consist of a panel of two attorneys and an insurance expert.

Speakers: Carrie Mott, EBP — *Bovvier Insurance*
Steven J. Stafstrom, Jr., Esq. — *Pullman & Comley, LLC*
Kriste Leff, Esq. — *Bender, Anderson & Barba, P.C.*

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

CAM ED (Community Association Manager Education)

CHRO & FAIR HOUSING

Open to Community Association Managers • 3:00 - 5:00 pm

Speakers: Kristen Schultze Greene, Esq. - *Feldman, Perlstein & Greene, LLC*; Christopher Hansen, Esq., *Sandler, Hansen & Alexander, LLC*; Michelle Dumas-Keuler, Esq. - *CHRO*

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

Education Attendees — Join us for Summer Sizzler immediately following, included in price of admission.

**GOOD FOR 2.0
CONTINUING
ED CREDITS**



New Haven County Networking Party

5:00 - 7:00 pm • Amarante's Sea Cliff, East Haven

Community association board members work hard all year without nearly enough thanks. Take a well-earned break and join us for food, fun and festivities! Meet board members from neighboring communities and share your success stories. Meet others who face similar community challenges.

\$75 - Service Providers

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Financially Speaking...



Daniel Levine, CPA

Accounting Fundamentals

By Daniel Levine, MBA, CPA

For those charged with governance at their association, it is important to have a good foundation in the fundamentals of accounting. This will allow them to interpret their statements and understand how complex entries will impact their records. This article will look to highlight some accounting basics as a guide to assist in understanding how transactions impact association records in general.

The Accounting Equation

Recording transactions is done in a very standard manner through what is known as double entry bookkeeping. For every transaction there are two sides to each entry and therefore a “double” entry is made in the records. The reason for this is so that the records do not violate what is known as the accounting equation. This equation cannot be broken or that will mean a transaction isn’t recorded appropriately.

This equation is: “Assets = Liabilities + Equity.”

To further break this down we will also define equity as Equity = Beginning Equity + Current Year Income – Current Year Expenses.

To put this all together our accounting equation is the following:

Assets = Liabilities + (Beginning Equity + Current Year Revenue – Current Year Expenses)

By recording journal entries through double entry accounting each category of the equation is impacted.

Debits, Credits, and Journal Entries.

To record the association’s economic transactions and produce financial statements, the association records “journal entries.” Journal entries impact individual accounts and are comprised of Debits (dr) and Credits (cr). Entries will either increase or decrease an account balance based on if the account balance is currently a debit or a credit. “Debiting” an account with a debit balance will increase it, while “Debiting” an account with a credit balance will decrease it and vice versa for credit balance accounts. An important rule for every journal entry is that the total debits must equal the total credits.

Generally, the categories comprising the accounting equation will be broken down with the following balance types:

Debit Balance Accounts:

Assets
Expenses

Credit Balance Accounts:

Liabilities
Equity
Revenue

“Recording transactions is done in a very standard manner through what is known as double entry bookkeeping.”



Assets, Liabilities, Equity

The last component we need to have is a general understanding on are what types of accounts are usually classified under the different components of the accounting equation. By understanding this, when an association records a journal entry it will be better understood whether it is increasing or decreasing an account based on which part of the accounting equation it belongs to.

Most individuals have a basic understanding of what revenue and expenses are, so the last three parts will be defined in this section in very general terms.

Asset: These are items which the association owns or are owed which have future economic benefit. Examples include: Cash, accounts receivable, prepaying for landscaping, equipment, etc.

Liability: These are items which the association owes to others. Examples include accounts payable, bank loans, common charges received in advance of when they are owed, etc.

Equity: This account represents the difference between assets and liabilities.

Tying it Together

Conceptually the above sections highlight how recording entries will impact the accounting records. However, let’s use examples to drive the concept home.

Let's look at an association with the following aggregated information.

Assets	=	Liabilities	+	Beg. Equity	+	Revenue	-	Expense
6,000		2,500		1,000		3,000		500

Example 1

Now let's look at how the entries for an accrual basis association receiving common charges for one unit impacts the equation. For our example each month a unit owes \$450 in common fees month and assume the unit owner doesn't prepay each month.

When the unit owner is charged their fee at the start of the month the association would have to reflect an increase in income and an increase in their receivables as they haven't received the cash payment yet but is owed the fee. Accounts receivable are assets and have a debit balance and revenue should have a credit balance. To increase revenue, we will need to credit the revenue account and to increase the asset we will have to debit the accounts receivable account.

The journal entry is as follows:

DR:	Accounts receivable	\$450
CR:	Common Charge Revenue	\$450

This would change our initial equation in following way:

Assets	=	Liabilities	+	Beg. Equity	+	Revenue	-	Expense
6,450		2,500		1,000		3,450		500

As can be seen here your overall assets have increased, and revenue has increased as well. But what happens once the unit owner's payment is received?

Once the association has deposited a check into the bank, cash has increased. Cash is an asset, and this would require a debit in our journal entry. However, we don't want to record additional revenue as that would double count the revenue recorded before. So, in this case accounts receivable would need to be reduced as the association no longer has an outstanding common charge. To lower an account with a debit balance we must use a credit which allows our entry to remain balanced.

The journal entry is as follows:

DR:	Cash	\$450
CR	Accounts receivable	\$450

As the entry is impacting two asset accounts you will see the accounting equation would be the following:

Assets	=	Liabilities	+	Beg. Equity	+	Revenue	-	Expense
6,450		2,500		1,000		3,450		500

There is no change to revenue and assets remain the same as we have lowered one asset and increased another, however the detailed assets would reflect more cash than accounts receivables.

Example 2

Returning to the original accounting equation before the journal entries in example 1, let's now look at an example where an association is invoiced for work.

[Continues on page 35.]



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Paradise 2019

Paradise was held on June 5, 2019 back at beautiful Shore Haven Country Club in Norwalk. Our education program focused on how to capture energy rebates from utility companies and how to harness the sun for solar energy. All four speakers delved into the many nuances of making energy upgrades and how to pay for them. We also had a discussion about some of the legal ramifications of solar installation and other related concerns. This was new territory for many attendees, the information conveyed was very useful.

Everyone seemed to enjoy the food and libations at the networking portion of the event. Lots of great energy and laughter filled the room!

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(above) David Velasco, Lifetime Tool & Building Products, LLC and Reggie Babcock - Westford Real Estate Management, LLC

Bioengineered Living Shorelines — *the Newest Erosion Control Solution*

By J. Wesley Allen

When development companies design community associations with lakes and stormwater ponds, they envision them as beautiful aquatic resources to attract homeowners, connect with nature and enhance the surrounding property. Without proper management, however, these waterbodies can quickly become eye-sores that produce harmful algae and bad odors, lead to damaged and eroded shorelines, and result in displeased community members.

Most aquatic management professionals will tell you that when a property manager calls about an issue at their waterbody, it's often past the point of a quick fix. This is regularly the case when we arrive onsite to look at an erosion issue on a lake or pond embankment. Rather than finding a few prob-

“Erosion is a natural process caused by wind, rainfall, poor design, cultural impacts like mowing and recreation, or simply an aging aquatic ecosystem.”

lematic patches of rock or soil, we discover steep, unstable banks, deep washouts and extensive bottom muck caused by years of sedimentation.

Erosion is a natural process caused by wind, rainfall, poor design, cultural impacts like mowing and recreation, or simply an aging aquatic ecosystem. These erosion issues are all exacerbated by human disturbance. Unfortunately, erosion can also negatively affect your lake, stormwater pond, canal or coastline by causing loss of habitat and property value, nutrient loading, reduced storage volume and waterbody depth, and excess runoff. When topsoil is displaced, stormwater pipes and structures can be exposed and damaged. Overtime, erosion can lead to the formation of trenches and gullies that pose a serious danger to the public.

There are many ways to correct erosion with rip-rap, bulkheads, and other hard armoring systems; in certain situations, they may be the preferred option. In my experience, however, reestablishing the



(above) before and (below) after.



Photos courtesy CAI-CT.

embankment utilizing vegetation, whether turf grass for recreation or native vegetation for habitat, has always been an excellent way to halt erosion and enhance community waterbodies. There are several best management practices that can help stop erosion and establish vegetation, but a lot of them have a shorter life-span or planting restrictions. Fortunately, there is a new solution available for both the immediate and long-term stabilization of shorelines and hillsides.

[Continues on page 16.]



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BIOENGINEERED SHORELINES...from page 14.

Bioengineered living shorelines are the latest technology in erosion control. These patented woven systems offer an innovative, environmentally-friendly solution to immediately stop shoreline and embankment erosion and create a natural foundation for vegetation. The most effective systems available are designed using a combination of ecofriendly, biodegradable burlap sock-like fabric and heavy-duty knitted mesh. The socks can be filled with local pond muck and sediment, which is why many property managers choose to pair this solution with proactive hydro-raking projects. After the woven mesh systems are filled, they are then secured to the embankment and can be immediately sodded, planted with native beneficial buffer plants, or seeded through the mesh and fabric layers.

As an Environmental Scientist, I've utilized several different shoreline restoration techniques over the years, but this innovative system is certainly creating some excitement! It provides immediate stabilization while effectively filtering and buffering run-off water, removing harmful contaminants and benefiting waterways and water quality, all the while providing a seamless planting platform and long-lasting erosion control. Restored banks and hillsides can be walked on within just a few days, making bioengineered shorelines a fast, aesthetically-pleasing and long-lasting solution for most properties.

Depending on your waterbody and specific erosion issues, goals and budget, your lake management professional may recommend other natural restoration tools. Lakes and ponds that experience heavy water movement may be suitable candidates for erosion control using logs comprised of coconut fibers. Installed in areas with direct water flow, these biodegradable logs can help redirect water movement while

reducing erosion along delicate banks. Coconut "coir" logs are biodegradable, compact and excellent solutions for properties in need of a truly custom erosion control approach.

Whether you decide to move forward with a complete shoreline restoration or are several years away, it's imperative to properly budget and integrate proactive management strategies that protect your banks and hillsides, while preserving the water quality of your aquatic resource. Cultivating a beneficial vegetative buffer with flowering native vegetation will help stabilize soil during rainstorms. Deep-rooted flowering plants can also help pull excess nutrients from stormwater runoff, preventing the growth of nuisance weeds and algae in the water resource. Undesirable nutrients can be further combated with the professional application of naturally-occurring nutrient remediation products, which permanently "lock up" and prevent nutrients from fueling aquatic weeds or algae.

Just like lawncare, lake and stormwater pond management is an ongoing commitment that requires different approaches throughout the year. While no two waterbodies are the same, each and every aquatic ecosystem is susceptible to shoreline erosion and can benefit from custom management plans that integrate buffer management and nutrient remediation, as well as other sustainable tools like hydro-raking, aeration, biological augmentation, and regular water quality testing. Whether your waterbody is in its prime or has seen better days, contact your lake management professional to restore and prolong your water resources—starting with the shoreline. ■

J. Wesley Allen is an Environmental Scientist and Regional Manager at SOLitude Lake. He has nearly two decades of experience leading high-profile shoreline stabilization and wetland restoration projects. This article is the second in a series featuring new break-through technologies that will revolutionize the management of lakes, stormwater ponds, wetlands and fisheries in 2019.



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Manager's Column...



Reggie Babcock



Rich Wechter, CMCA

Being Practical, Part LVI

Navigating Modifications to Units

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 how boards and managers can best navigate the review, processing and approval of modification requests to units.

We will examine various issues that arise with such submissions and offer recommendations on how boards and their property managers can best handle these modification requests.

A. Setting the Table on this Topic

Upon purchasing a condominium, new owners, in many cases, deem it necessary to make substantial changes to their new home. These changes include, but are not limited to, new flooring, internal doors, windows, cabinets, countertops, bathrooms and lighting. The list is endless and is generally limited only by funds available for this effort. From the perspective of future sellers of units at an association, improving the look of units will likely drive up the price of sales of units, benefiting all unit owners. It is true, however, that those unit owners who do not keep up with the times will have more difficulty in selling their respective unit for what other unit owners who have improved their units have obtained. However, the need to "Keep up with the Joneses" will likely drive up the number of modifications performed at an association which will similarly drive up the amount of work for boards and managers to handle the modification requests. It is in this context that we examine this issue and offer comments to guide boards and managers thru the maze of modification request to units.

Please also note that a board's responsibility to review modifications extends inside the "Unit" as that term is defined in the Declaration. In other words, the Association's responsibility is not limited to modifications of common elements and limited common elements.

B. The Issues

1. Establishing the Universe of Items of Renovation that Boards Wish/Need to Review

It is vital that boards establish what items of renovation will need to come before the board. It is not necessary, in the opinion of the authors of this article, for boards to review every potential modification to a unit. Examples of such "modifications" that do not rise to the level of board review include, but are not limited to, painting of units,



"From the perspective of future sellers of units at an association, improving the look of units will likely drive up the price of sales of units, benefiting all unit owners."

replacing internal doors, trim, and/or outlets, replacing water heaters, replacing HVAC units, replacing carpet with carpet, and installing "California closets," bookcases, shelving, or similar storage facilities. On the other hand, modifications such as windows and external door replacements, bathroom renovations, kitchen renovations, lighting alterations, and conversion to wood flooring in units above the ground floor would rise to the level of board review. One tip to establish the items that boards review is to confirm what your local building department requires a permit for. It may surprise many to know that the list of items requiring a permit is endless. Tying in what a board needs to review with what work requires a permit is one valuable way to set the parameters on what boards need to review. Another way that boards can set the line for board review is to look at the impact of a requested modification on neighboring units.

Boards need to separate what they want to review with what they need to review. In some cases, the two are not identical. We suggest that boards strive to have the answers to these two questions be the same.

2. Establishing a Viable Submission Process

A clear and concise submission process is required to handle the volume of modification requests. Without such a submission process, chaos will reign, and boards and managers will be gasping for air while trying to deal with all that comes with a modification request. Accordingly, we offer a few suggestions in establishing a simple but effective modification submission process.

First, establish what you need to properly examine and act upon unit modification requests. We recommend that the following documents be provided for all unit modification requests:

- 1) a Modification Request Form that provides all necessary information about the modifications requested. This form should have the requesting unit owner note if a permit is required and confirm that what is being done is in conformity with association standards. Examples of the latter include confirmation that replacement exterior windows and doors are of a like kind, quality and color;
- 2) appropriate photographs, data sheets, diagrams, and sketches to the request. Boards do not need to guess as to what is being proposed;
- 3) a copy of the business license for the general contractor and all subcontractors. You do not want unlicensed contractors of any sort working anywhere on your properties;
- 4) a copy of the Certificate of Insurance for the general contractor and all subcontractors, each naming the association, management company and unit owners as additional insureds on their respective liability policies;

[Continues on page 20.]

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MANAGER'S COLUMN...from page 19.

- 5) a copy of all permits required for the work to be performed. If a municipality requires an approval letter from the association before issuing a permit, then a copy of the permit must be provided before work can commence; and
- 6) An internal checklist that the manager prepares to confirm receipt of the above documents. This will accompany the above documents when managers submit modification requests to boards for approval.

Second, establish how unit modification requests are received for review and approval. For savvy internet users, submissions can be made on an association web portal and reviewed and approved by equally savvy board members. For less knowledgeable unit owners on the ins and outs of association web portals, unit modification requests can be provided by electronic or regular mail means and provided to boards by managers for e-mail review and approval. Additionally, unit owners need to be repeatedly advised that all required documents must be received before their unit modification request can be submitted to the board. This cannot be overstated even if unit owners express extreme disagreement with this requirement. Too much time is taken up on partially submitted requests!!!

Third, establish a timetable for review of the fully submitted unit modification request by the board. Board members need to follow e-mails from managers on a daily basis, especially when it comes

to unit modification requests from unit owners who want to start their respective work yesterday, not today or tomorrow. Managers and boards are strongly encouraged to have these requests dealt with between meetings by 2/3 consent in order to provide more timely responses to requesting unit owners and to reduce the number of items on the agenda for board meetings.

Fourth, seek professional help from architects or engineers for those unit modification requests that require the eyes of such professionals rather than board members or managers without the expertise required for such review.

Fifth, establish the unit modification process into the Association Rules, if not already in place.

Finally, set a short turnaround for transmittal of either the approval, denial or tabling of a unit modification request to the particular unit owner.

3. Establishing an Appropriate Review Process

It is important to establish a process by which unit modifications, once approved, are reviewed. The purpose of this review process is to confirm that what was requested was actually performed. It would not surprise our readers to know that some unit owners have work performed beyond what was requested or permitted. A

"It is important to establish a process by which unit modifications, once approved, are reviewed."

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simple process for review of work would entail a representative of the board, or management company, or in some cases, a consulting architect or engineer to review the requested work either during the progress of the work and/or at the completion of the work. When a permit has been issued, a successful close out of the permit should be provided to the manager.

4. Final Thought

Boards and managers need to be constantly reminding unit owners of the requirements of unit modification requests. Many a day goes by when unauthorized and unapproved unit modifications are being made inside a unit. While neither boards nor managers can be providing 24/7 eyes all over an association, it is important to be vigilant in watching for signs of unauthorized and unapproved unit modifications.

C. Conclusion

The work performed inside a unit, if not done properly, can have dire consequences for an association. We believe that following the suggestions set forth in this article will reduce the chances of problems and damages to units and common areas. We hope that this article will aid property managers and boards in coping with unit modification requests. ■

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.

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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:

J.V. from New London County, Connecticut writes:

Dear Mister Condo,

It is 50 degrees outside today and when I got home the temperature inside my condo was 78 degrees. I live on the middle floor of the building with a southern exposure and today was a cloudy overcast day. Is there anything I should be concerned about that could possibly be causing the temperature of my condo to be this warm on a chilly day?

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

C.F. from Hartford County, Connecticut writes:

Dear Mister Condo,


I live in a small condo complex. We have a nice park like setting. Unfortunately, that brings in non-residents to walk their dogs, or jog. The front entrance to our complex has a sign posted Private Property No Soliciting. In the past I have had to speak to people coming onto the property to walk their dogs and who let them relieve themselves on our property. I had to even call the police on one person since telling them three times this is private property for residents living here only did nothing to deter them other than to smile and come back again the next day. Please tell me what are the issues of allowing the “public” to use our land. I see liability first and foremost. I feel that if I pay for insurance, taxes and upkeep of the land, then it should be just for the residents living here to use.

Mister Condo replies:

C.F., sounds like you have a lovely community. I am sorry that it is bringing in a trespasser. First off, it would appear that your signage isn’t working. “No Soliciting” is not the same as “No Trespassing,” which is what these non-residents are doing. My advice is to work with your local police department to devise a plan for keeping these intruders off property. I am thinking a change to the signage from “No Soliciting” to “No Trespassing” would be a good start. Second, you could install security cameras (or fake security cameras for that matter) that indicate the area is under surveillance and that police take notice would also help. Finally, if all of that doesn’t work, it may be time for some fencing that discourages the trespassing altogether. The land is commonly owned by the association and is an important asset to protect. Trespassers also pose a potential liability to the association. What if someone falls and gets hurt? What if someone is bitten by a dog? The likely result is a lawsuit which will cost the association money to defend. Work with your local authorities to get this problem under control. Good luck!

Did you know that you can follow Ask Mister Condo on Facebook? Just search for “Ask Mister Condo” on Facebook or go to <https://www.facebook.com/AskMisterCondo/> and Like the page!

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David Velasco, EBP

The Plumbing Pipe Flashing – *the weakest link on your roof*

By David Velasco, EBP

Roofing shingles and component parts such as pipe flashings are installed on your roof for one primary purpose – to keep moisture out of your home. The failure of either shingles or pipe flashings will allow water to enter your home, resulting in extensive damage and expense. While roofing shingle manufacturer's warranty their products for twenty-five, thirty years or more, the average pipe flashing will fail in five to seven years. What's worse, when you finally realize the failure has occurred, the damage is done to your home and the roofer will typically charge to replace the flashing with another of similarly poor quality. The short lifespan of plumbing pipe flashing is creating a less than ideal situation for the integrity of your home, your own peace of mind and your wallet.

First, it may be helpful to take a quick look at what a plumbing pipe flashing is, how it should work and why it is necessary.

Plumbing pipes inject air into the plumbing system and many people are not aware that without these pipes, toilets would not flush, and sinks would not drain. The pipes exit the house through a hole in the roof. Because of this roof penetration, there is now a convenient place for rain and weather to enter the home. The purpose of the plumbing pipe flashing is to prevent this water intrusion. A flashing is installed around the pipe and it covers the opening in the roof that was created for the pipe to pass through. Standard pipe flashings are typically made of a small plastic or metal plate and a thin rubber gasket. This arrangement is supposed to ensure a leak-proof seal, providing that the flashing is installed correctly and equally important, that the pipe flashing was designed and fabricated to last.

Failure IS an option!

Pipe flashings can fail for many reasons, but the most common failure point is the 'rubber' gasket that stretches around the pipe. These gaskets are typically made from some type of flexible plastic that is not U/V stable and will eventually break down in sunlight. Once the gasket has failed, the leak is inevitable. Added to the gasket problems, the flashing plates have become significantly smaller over the past two decades. Originally touted as a cost saving measure, they are now so small that the plate is not wide enough for the shingles to adequately overlap. Now, in addition to the gasket failure, the undersized flashing allows water to leak into the home from the perimeter of the plate. Typical flashings have one additional design flaw; the gasket is round and when it is forced onto a pitched roof, the pipe shape becomes an oval. The round gasket cannot stretch enough to fit this oval and it can bow open



Photos courtesy CAI-CT.



"Once the gasket has failed, the leak is inevitable."

in the front of the pipe and fail before the installation is completed. Pipe flashings can also be constructed from pure lead. The CDC is very clear on the toxicity of lead and it has been removed from all homes but is still available for installation on a roof. As rain and snow travel down the roof, the lead leaches into ground water and causes contamination in yards where children play. Aside from the obvious issue of having a toxic metal installed on your home, lead comes with its own set of performance issues. Lead flashings are apt to crumble and fall away because the pipes move slightly with temperature changes. This is called thermal movement and neither lead, nor plastic can adapt to it. There is one other common problem associated with lead flashing – squirrels. Believe it or not, squirrels are attracted to the sweet tasting salts present in lead flashings and they will gnaw their way through them!

These well-documented failures are so common that a roofing contractor will always look at the pipe flashings first when determining the source of a roof leak.

The Aftermath.

Single family homes often have two to three pipe flashings. The real costs arise when one or more of these flashings fail. The leaks often travel down the inside of the walls causing wood rot, mold and a host of other damages to the home. Undetected leaks such as these are a homeowner's nightmare and can be very costly, especially since they are easily avoided. Initially the leak can damage drywall and carpeting, but the long-term hidden leaks are the most damaging as they encour-



“A life-of-the-roof plumbing pipe flashing is your only solution to this common and destructive problem.”



Photos courtesy CAI-CT.

age the growth of mold and mildew. Mold is expensive to remove, difficult to effectively treat and quite hazardous to health.

Multi-family dwellings are especially at risk even if the leaks are caught quickly; the repair/replacement costs are dramatic because the average multi-family building can have as many as fifty or more pipe flashings. Even if repaired, the flashings can continually fail; as many as five times over the course of the average shingle warranty period. To make matters worse, insurance can exclude these failures as they can be deemed to be a maintenance issue. If the leaks are not caught early, the cost, when paired with interior damage, health remediation, tenant relocation and potential litigation can be very costly.

A better way.

To avoid this vicious cycle of repair and repair again, the best option is to use a pipe flashing which; does not contain plastics or lead, is large enough to accommodate effective edge flashing and has the ability to handle all roof pitches. A life-of-the-roof plumbing pipe flashing is your only solution to this common and destructive problem. When you avoid these three areas of failure, the #1 Roof Leak will be a thing of the past. ■

David Velasco, EBP is the Business Development Manager for Lifetime Tool & Building Products. He is a new member of CAI-CT. David has been in the roofing industry for over five years and covers Delaware, New Jersey, Eastern PA, CT and NY Metro.

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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.

The Nightmare Paving Project

By Timothy Wentzell, P.E.

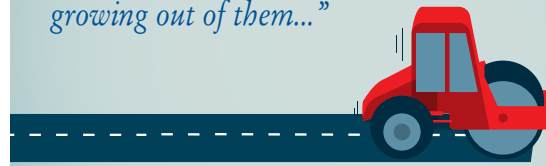
Within a few days of finishing my last edition's column, I received an interesting call from a community association in central Connecticut. The association's president was somewhat frantic as last summer they had completely re-paved their medium-sized complex, spending well into six digits to complete the task, and they were already seeing very significant cracks in the brand-new pavement. Her association members were complaining to her at every opportunity about what might have gone wrong and, of course, offering many theories. I agreed to visit the association to take a look at the pavement and offer my opinion. However, as is our usual practice, I asked for specifications for the project and a copy of the contract, which she forwarded to me before my visit.

Upon receipt, I realized that the entire specifications for this project consisted of a three-line proposal from the contractor that was, in reality, little more than a requirement for making the surface of the pavement black. The contractor's proposal called for the surface to be swept, if needed, cracks to be repaired as needed, and two inches of asphalt to be applied. There was no mention of details important to a project such as applying tack coat, how the cracks would be repaired, final grades, or, worse yet, whether the two inches was an as-applied thickness or a compacted thickness.

When I arrived at the site to meet with the association president, she handed me a stack of photographs that were taken during the paving project by a unit owner. These photos showed very large cracks in the existing pavement, many areas with significant closely aligned cracks commonly referred to as "alligatoring," and wide separations around the storm drains, as well as numerous other pavement abnormalities. A review of the photos taken during the paving process showed one of the workers sprinkling asphalt into cracks, which still had weeds growing out of them, ahead of the paving machine that followed, and no evidence of any tack coat being applied during the process. This obviously concerned me that this would cause cracks to show relatively soon through the new pavement, a process often referred to as "reflective" cracking, and the absence of tack coat would tend to allow the new asphalt to not adhere properly to the old.

I took the liberty of contacting the paving company on behalf of the association to inquire about the thickness of the asphalt and was

"A review of the photos taken during the paving process showed one of the workers sprinkling asphalt into cracks, which still had weeds growing out of them..."



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loudly assured by the paving company owner that the two inches was the uncompacted thickness and that had been clearly explained to the association. He went on to state that that was the way pavement was always specified. Those of us who write specifications on a regular basis know better. I made a second visit to the site to try to measure the actual pavement thickness in the re-cracked areas, as this would be one of the few locations where the pavement could be accurately measured. I generally found anywhere from a ¾-inch to 1¼-inch pavement thickness, which certainly had exacerbated the fact that the cracks had not been properly repaired. I felt very sorry for the association, and especially the president, but had almost nothing to offer them. The contractor, ironically, appeared to have done somewhat what was promised, and, as the specifications were so limited, the association had relatively little recourse.

What could have prevented this fiasco? The answer would have been a clearer set of specifications written by an independent party who would have delineated either the areas to be repaired before paving or, alternatively, set out a method of payment, on possibly a square foot basis, where the site would be walked with the contractor before starting. These specifications would also clearly describe how the pavement would be repaired, i.e., to what depth, how thick, and

[Continues on page 29.]



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TECHNICAL EXPLANATIONS...*from page 26.*

what material would be used. Then, other aspects of this project, such as application of a tack coat, the grade and type of asphalt, and the compacted thickness, could be clearly delineated along with such characteristics as how the pavement would be blended into the existing storm drains and flatness requirements so that puddles could be minimized or prevented. Added to these kinds of details, the specifications would outline the usual acceptance requirements, insurance, and, possibly more important, warranties for a project such as this. Ironically, the paving job described above had many potential puddling areas, but, since there were so many improperly repaired cracks, it allowed the water to drain through the newly appeared cracks.

We all feel bad when we hear stories like this. Unfortunately, this association is probably no better off than before they spent what was for them a large expenditure for a project that likely will need to be re-done in the relatively near future. ■

Please address any questions or areas of interest that you would like answered in future columns to Timothy Wentzell, P.E., e-mail: ConnPropEng@cox.net.

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Thunderstorm Safety – Avoiding a Lightning Strike

Warm weather usually means fun in the sun, but summer heat also can bring severe weather. Threatening thunderstorms often loom large on summer afternoons so it's important to be prepared for downpours and accompanying lightning, which can strike outdoors or indoors. Consider the following suggestions when planning both outdoor and indoor events this summer to reduce the risk of a lightning strike.

- **Watch the weather.** Pay attention to your local weather forecast before participating in outdoor activities. If there's a chance of thunderstorms, consider rescheduling or moving events indoors. If that's not possible, have an emergency plan in place in case a severe storm rolls in and designate a sufficient nearby structure as an emergency shelter.
- **Stay inside.** If severe thunderstorms are imminent, go indoors and wait until they pass. Safe, enclosed shelters include homes, schools, offices, shopping malls and vehicles with hard tops and closed windows. Open structures and spaces do not provide adequate protection.
- **Duck and crouch.** If you're caught outside during a severe storm, it's important to crouch low on the ground, tuck your head and cover your ears to help protect yourself from harm. Do not lie down; lightning strikes can produce extremely strong electrical currents that run along the top of the ground, and laying horizontally increases electrocution risk.
- **Turn off faucets.** During a thunderstorm, lightning can sometimes be conducted through the plumbing. Avoid any type of contact with running water, including bathing, showering, and washing your hands, dishes, or clothes.
- **Turn off electronics.** All electrical appliances—televisions, computers, laptops, gaming systems, stoves, and more—that are plugged into an electrical outlet could carry a current from a lightning strike. Surge protectors will reduce the risk of damaging electronics.
- **Stay away from windows.** Not only is lightning a threat, but high winds and hail create flying debris that could be harmful during a thunderstorm. Close all windows and doors and keep away from them. ■

"Pay attention to your local weather forecast..."



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LEGISLATIVE UPDATE...from page 7.**HB 7179: AN ACT CONCERNING CRUMBLING CONCRETE FOUNDATIONS.**

Addressing the issue of crumbling foundations is an ongoing challenge. This bill provides for the following:

- The bill amends the definition of “residential building” to include, among other things, buildings containing more than four condominium units.
- The bill expands a concrete seller disclosure requirement and certain municipal bonding authorities.
- The bill establishes a concrete foundation replacement technology grant program to reduce the cost of repairing or replacing crumbling concrete foundations.
- The bill appropriates eight million dollars from the General Fund for the above grants and requires the Connecticut Foundations Solutions Indemnity Company (CFSIC) to assess and approve grant applications.
- The bill amends the \$12 Healthy Homes Fund insurance surcharge by expanding the surcharge to meet the new definition of residential

dwelling and requiring surplus lines brokers to collect and remit the surcharge on applicable policies.

HB 6291: AN ACT CONCERNING PROTECTIONS FOR CERTAIN GROUP CHILD CARE AND FAMILY CHILD CARE HOMES; and**HB 7276: AN ACT CONCERNING CERTAIN GROUP CHILD CARE AND FAMILY CHILD CARE HOMES.**

These bills, as originally proposed, would have prevented condominium and homeowner associations from prohibiting the use of units as group child and family care facilities.

Many CAI-CT members signed petitions urging their representatives to vote against HB 6291 and 7296. In all, we submitted over 400 petitions. As a result of these efforts, the bills were amended to remove the provisions regarding associations. Ultimately, neither bill was passed. Nonetheless, this is a perfect example of how our membership can impact laws governing their associations. ■

Scott J. Sandler, Esq., CCAL is the managing partner at Sandler, Hansen & Alexander, LLC. Scott serves as Chair of the CAI-CT Legislative Action Committee. He is a past president of CAI-CT and has also chaired the Conference Committee.

FINANCIALLY SPEAKING...from page 11.

Once the association is billed by a vendor for services totaling \$2,000, but payment hasn't been made, the association should reflect the expense and the fact that they owe someone payment for service. To increase an expense, we will have to debit the account. To balance our entry, we will now need to credit an account. When the association owes someone money this is considered a liability, which are increased by crediting the accounts. Therefore, our entry is as follows:

The journal entry is as follows:

DR:	Expense	\$2,000
CR	Accounts payable	\$2,000

And the accounting equation is as follows:

Assets =	Liabilities +	Beg. Equity +	Revenue -	Expense
6,000	4,500	1,000	3,000	2,500

When the association pays the bill, the total assets will have to be lowered as cash has decreased, but what the association owes to third parties also decreases. To decrease an asset, we will credit the account and to decrease liabilities the entry will have to debit the liability accounts.

The journal entry is as follows:

DR:	Accounts payable	\$2,000
CR	Cash	\$2,000

And the accounting equation is as follows:

Assets =	Liabilities +	Beg. Equity +	Revenue -	Expense
4,000	2,500	1,000	3,000	2,500

Conclusion

The previous sections give a strawman framework as to how accounting journal entries work and how they impact the overall framework accounting equation of an association. Journal entries can impact as many accounts as needed and multiple different areas of an accounting equation. However, journal entries must always have the same number of debits as credits and the associations accounting equation must always balance. ■

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 programs 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.



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