

# Common Interest

The Official Publication of CAI-Connecticut

Vol. XVII: Issue 1 • 2022

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Registration and  
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In The Online World

## MANAGER'S COLUMN

One of Our Greatest  
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## SUPPLY CHAIN ISSUES AND RISING COSTS

Best Practices for Addressing  
Your Community's Capital  
Planning Needs

*...and more!*



*Ingredients for Success!*



- Community Building
- CAI-CT Membership
- Education
- Reserve Studies
- Professional Guidance
- Disaster Planning

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**Painting**

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## 2022 Board of Directors

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Nally Sahin .....	<i>Jefferson Woods Community, Inc.</i>
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### Committee Chairpersons

<b>Conference &amp; Expo</b>	<b>Golf</b>	<b>Membership</b>
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<b>Fall Fun</b>	<b>Marketing</b>	Lisa Ciotti
Lisa Ciotti	Sam Tomasetti, CPA	

### Staff

<b>Kim McClain</b>	<b>Ellen Felix</b>
<i>Chapter Executive Director</i>	<i>Director Program Operations</i>
kim@caict.org	ellen@caict.org

### 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



Frank Pindelski, EBP

*"The greatest benefit of CAI-CT is the education and sharing knowledge."*

Given the recent history and significant events in the last two years, I think it's fair to say 2022 could be a year unlike any other. January is typically filled with planning and resolutions, but how do you create a realistic plan and set obtainable goals in a world like this?

The reality is, this is life! Constantly moving and ever evolving. So, is planning a waste of time if everything is going to change anyway? I would certainly disagree with that logic. Creating realistic goals puts everyone on the same page, whether they agree or disagree they at least know where they are heading. Developing a plan to achieve those goals communicates what everyone must contribute and expect. Having experienced and knowledgeable members of your community and a strong support system are critical to making a community a great place to live and not just for the current unit owners, but for the future ones as well.

The greatest benefit of CAI-CT is the education and sharing knowledge. The prime event for our year is the Annual Conference & Expo which is coming up on March 19th and is scheduled to be in person! This is one of my favorite events of the year. Seeing the members that are the heart of this organization gathered and growing together is a great thing. Long time members mixed with new all working towards becoming better at what we do: ensuring that everyone within the community has a safe and sustainable place to live.

I look forward to seeing you all throughout the next year. There are a lot of great things happening and a lot of work to be done so let's get to it! ■

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

**Update today:**  
ONLINE at [www.caionline.org](http://www.caionline.org)  
EMAIL [addresschanges@caionline.org](mailto:addresschanges@caionline.org)  
MAIL to CAI, P.O. Box 34793,  
Alexandria, VA 22334-0793

**Have your community association board members changed since last year?**

**community ASSOCIATIONS INSTITUTE**

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## From the Chapter Executive Director

**"What strikes me is that there's a very fine line between success and failure. Just one ingredient can make the difference."**

~ Andrew Lloyd Webber



Kim McClain

Courtesy CAI-CT

Having the best ingredients are an important element of success, but if you are missing part of the instructions or you are not familiar with some of the tools needed to complete the recipe — you're cooked! (So to speak...) Here at CAI-CT, we strive to offer the programs and resources that will help your association operate smoothly.

Over the years, we have heard from so many of you time and time again, that attending our education programs is one of the best investments you have made. We are always gratified to get feedback that tells us that you find these opportunities to be critical to your ability to do your job as a board member, business partner or manager and to keep your sanity — most of the time.

Based on the types of calls we have had, especially in the past few months, it is clear that many unit owners — and board members — are feeling the strain of the ongoing pandemic. We are aghast at how many associations have reported that they are still not meeting — or meeting infrequently — stating that COVID keeps them from holding meetings. Oh my! Plan to attend the conference on March 19th and you will observe firsthand the value of online meetings and how you can bridge the live vs. Zoom meeting gap.

It's been two very long years since we've been together at our Conference & Expo. We're back in 2022! We are very much looking forward to seeing you soon!

Don't delay, register today at: [www.caict.org](http://www.caict.org)! ■

**CAI-CT CONFERENCE & EXPO**  
**Saturday, March 19, 2022**  
Aqua Turf, Plantsville, CT • 8:30 am - 2:00 pm

### Ingredients for Success!

- Community Building
- CAI-CT Membership
- Education
- Reserve Studies
- Professional Guidance
- Disaster Planning

**IN-PERSON**  
**GOOD FOR 4 CEU'S**

**Details and registration on pages 12-16 of this issue!**

# UPCOMING CAI-CT EVENTS

## CEO CAM Council

Hosted on Zoom

Tuesday, February 15, 2022 • 1:00 - 2:00 pm

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

Pre-registration is required.

## Chat & Chew with a Common Interest Author

Hosted on Zoom

Wednesday, February 23, 2022 • 12:00 - 1:00 pm  
(New Monthly Event - See page 35 for future dates!)

Ask Your Questions to your favorite authors!

Free — CAI Members

\$25 — Non-Members



## CAI-CT Annual Conference & Expo

"Ingredients for Success"

4.0

CEUs

Saturday, March 19, 2022 • 8:30 am - 2:00 pm

Aqua Turf, Plantsville, CT

We are IN-PERSON this year with over 75 exhibitors! Session Topics include: Maintenance Standards; Fire Marshal's Perspective; Avoiding Litigation; Electric Vehicles; Hybrid Meetings; Vetting Vendors and the Legal and Insurance Panel.

### Board Members & Managers

\$25 — CAI Members (must sign into your account)

\$45 — Non-Members

### Service Providers

\$100 — CAI Members (must sign into your account)

\$150 — Non-Members

## Community Conversations — Virtual connections. Informed communities.

Hosted on Zoom

Wednesday, April 13, 2022 • 2:00 - 3:00 pm

Get to the heart of the matter about current news, issues, and trends we have in common. CAI's new Community Conversations happen quarterly in collaboration with CAI chapters. Each conversation is led by community association leaders and industry experts. Join us and find solutions to create a powerful and positive impact on the community associations we serve.

Free — CAI Members (must sign into your www.caionline.org account)

\$25 — Non-Members

Please note there are NO CONTINUING ED CREDITS for this session.



## EVENTS FOR YOU IN 2022!

### MAY

#### MAY 2022

Wednesdays 5/11/22, 5/18/22, 5/25/22 — 6:00-8:00 pm

#### Thursday 5/5/22

Spring Fling Event (IN Person Event)

3:00 - 7:00 pm - Location: tbd Hartford County

2.0

CEUs

#### Tuesday 5/17/2022

Manager CEO Council — 1:00 - 2:00 pm - ZOOM

### JUNE

#### Wednesday 6/15/2022

Paradise Event (IN Person Event)

Education 3:00 pm, Party 5:00 pm

Location: Norwalk, Connecticut

2.0

CEUs

#### Thursday 6/23/2022

23rd Annual Golf Tournament (IN Person Outdoor Event)

8:00 am - Location: Middlefield, Connecticut

### JULY

#### Wednesday 7/13/2022

Community Conversations — 2:00-3:15 pm — ZOOM

### AUGUST

#### Wednesday 8/3/2022

Summer Sizzler Event (IN Person Event)

Education 3:00 pm, Party 5:00 pm

Location: East Haven, Connecticut

2.0

CEUs

#### Tuesday 8/16/2022

Manager CEO Council — 1:00-2:00 pm — ZOOM

### SEPTEMBER

#### Wednesday 9/28/2022

Fall Fun (IN Person Event)

3:00-7:00 pm — Location: tbd, Hartford County

2.0

CEUs

### OCTOBER

#### October 2022

Condo Inc.

#### Wednesday 10/12/2022

Community Conversations — 2:00-3:15 pm — ZOOM

#### Tuesday 10/18/2022

Manager CEO Council — 1:00 - 2:00 pm — ZOOM

#### Wednesday 10/26/2022 or

Thursday 10/27/2022

Legal Symposium

1:00-6:00 pm — ZOOM/HOPIN

4.0

CEUs

Visit [www.caict.org](http://www.caict.org) to register and for updated information.



# 2022 CAI-CT BOARD OF DIRECTORS



**Frank Pingelski, EBP**  
*President*



**Charles (Chas) Ryan, Esq., EBP**  
*President-Elect*



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



**Christine Carlisle, CPA**  
*Treasurer*



**Jim Carroll**



**Wendy Colleary, EBP**

## **Frank Pingelski, EBP — President**

Frank Pingelski is the Vice President of Community Associations at Tooher-Ferraris Insurance Group. Frank has over eighteen years of experience in risk management implementation as a program manager and as an infantry officer in the US Army. He currently serves on the CAI-CT Annual Conference Committee, Golf Committee and is a Director for the Connecticut Young Insurance Professionals.

## **Charles ("Chas") Ryan, Esq., EBP — President Elect**

Chas Ryan, Esq., EBP is a partner at Policy & Ryan, PC. The firm represents condominiums, planned communities and cooperatives throughout Connecticut. Attorney Ryan is on the CAI-CT Lawyers Council, Conference Committee and Education Program Committee. He also currently serves as Chair of our Legislative Advocacy Committee.

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

Gregory W. McCracken, Esq., EBP is a partner at Jacobs, Walker, Rice & Barry, LLC. His practice emphasizes common interest community law and land use, planning, and zoning law. He represents community associations and developers, and he advises property owners and other lawyers. He was admitted to the California Bar in 1993 and the Connecticut Bar in 2001. He is a member of the Executive Committee of the Real Property Section of the Connecticut Bar Association (CBA), the Planning and Zoning Section of the CBA, and the Developers Forum of the Connecticut Home Builders and Remodelers Association (HBRA-CT). He represented the HBRA-CT when he served on the Connecticut Law Revision Commission Study Committee, which adapted the 2008 revisions of the Uniform Common Interest Ownership Act for adoption in Connecticut, and he is a co-author the Connecticut Common Interest Ownership Manual (2nd Ed.), published by the CBA. Greg is a frequent speaker for Connecticut Chapter of CAI, and he has given presentations on the Common Interest Ownership Act for CBA and HBRA-CT.

## **Christine Carlisle, CPA — Treasurer**

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

## **Board Members:**

**Jim Carroll** is President and Owner of JP Carroll Construction, Inc. in West Hartford. For over thirty years, Jim has worked with many Community Associations, advising Boards and Property Managers regarding roof replacements and maintenance. He has enjoyed active participation with CAI-CT over the past eight years.

**Wendy Colleary, EBP** is a Vice President in Commercial Lending Business Development at Windsor Federal Savings. Wendy has spent her banking career in credit analysis and commercial lending and now specializes exclusively in lending to condominium associations throughout Connecticut, Massachusetts, and Rhode Island. She has been an active member of CAI-CT for many years and currently serves as chair of the Membership Committee.

**Lynn Jackson, CMCA, AMS** has been an active condo association Board Member and Property Manager for more than 20 years, the last seven years with The Property Group of CT, LLC. She has been a member of the Paradise Committee since 2017, and became Committee Chair in 2021. Lynn has been a speaker at the many CAI-CT events, and won the CAI-CT Rising Star Award in 2017. She looks forward to serving on the CAI-CT board.

**Karl Kuegler, Jr., CMCA, AMS, PCAM** Karl has been a member of the community association management staff at Imaginers, LLC for over 25 years serving the last sixteen years as its Director of Community Association Management. Karl has served CAI-CT 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 Award.

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

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

**Nally Sahin** is the Board President of Jefferson Woods Community, Inc., a 285 unit property in Branford, CT. She began serving the Association in 2004 on various committees and is now serving as President for the second time. Nally has been a member of CAI-CT since 2017 and has attended a number of CAI-CT events over the years. In her professional career, she also serves as a Health and Physical Education Teacher K-12 in New Haven, CT. She has coached a variety of high school varsity sports for the past 25 years. Nally is no stranger to serving on Boards and committees. She is a current Member-at-Large for the Society of Health and Physical Education America (SHAPE America), Vice-President Elect of Health Education of the Eastern Seaboard of National Academy of Health and Physical Literacy (NAHPL). Nally also serves with the Connecticut Health Cadre. Nally is currently seeking her fourth degree in Educational Leadership from Southern Connecticut State University in the pursuit of becoming a future Administrator in Health or Athletics.



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



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



**Dan Levine, MBA, CPA**



**Carrie Mott, EBP**



**Nally Sahin**

**Thank you to our  
retiring board  
members  
Reggie Babcock  
and  
Greg Zajac, EBP**



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

## Conference Committee Chair Message

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

**W**e are so excited to be back together in person for the CAI-CT Conference & Expo on March 19th at the Aqua Turf. Although the virtual conference last year was a big success, nothing can compare to an in-person conference; which offers all of the additional networking and education that takes place on the Expo floor and throughout the conference venue.

Whether you are a cook or just someone that enjoys food, you know that the ingredients make all the difference in any great meal. Our theme for this year, Ingredients for Success, makes the same correlation with the operation of your association. Knowing the best practices for governing and running a community can prevent those burnt to the pot, hard to cleanup, messes that can cause aggravation and waste money.

Our session topics are like an epicurean market of common interest community fine ingredients. Just like trends in cooking, how communities function today is dramatically different from just two years ago. Our speakers will provide insights into ways to succeed in this new environment. Come feast on sessions ranging from the lack of civility in communities, to the use of technology in meetings, and preparing for the future of electric cars. Sink your teeth into sessions on how to successfully navigate rules enforcement, having safe communities and avoiding litigation.

If that menu of sessions isn't enough to satisfy your appetite, the Legal & Insurance Panel will offer opportunities to ask whatever legal or insurance question is simmering inside you. The ever-popular "Lunch with an Expert" is back. For an additional fee, during the online registration, attendees can select a topic and an expert to enjoy time and conversation over a delicious lunch.

Our equivalent to the fine dining food court is our Expo floor; packed with industry service providers and experts just waiting to



*"Our session topics are like an epicurean market of common interest community fine ingredients."*

help you with your common interest needs. Please be sure to stop and visit the vendors to see what great tips and services they can offer your community.

A special thanks to Kim and Ellen from CAI-CT. They have certainly gone above and beyond in their efforts and creativity in helping our committee. The amount of work that goes into this event is incredible and started over a year ago. I truly appreciate and thank the very dedicated group of volunteers that serve on the Conference Committee for all their commitment and work to help make this conference an awesome event.

I am hopeful that you share my same excitement in this year's CAI-CT Conference & Expo. There is no other event in Connecticut that is this chock full of information and experts. Strike when the cast iron skillet is hot and register online today! I can assure you that you will not be disappointed in the 5-star event that awaits you and that will leave you with a whole shopping cart of fine ingredients for success in your community. ■

**CAI-CT CONFERENCE & EXPO**

**Saturday, March 19, 2022**

**Aqua Turf, Plantsville, CT**

**8:30 am - 2:00 pm**

*Ingredients for Success!*

**Details and registration information on pages 12-16 of this issue!**

## THANK YOU NEW & RENEWING MEMBERS

### Welcome New Members

#### Associations

Applegate Homeowners Association  
St. John's Common

#### Individual Managers

Jill Brennan, CMCA  
Cathleen Miller

#### Business Partners

Transblue

### Thank You Renewing Members

#### Associations

Canaan Close Association  
Crown Village Condominium Association  
Devonwood  
Glenwood Place Condominium Association  
Oceanview of Lordship  
Oyster River Landing Association, Inc.  
Pine Lake Commons Condominium Association, Inc.  
Southbrook  
Southridge Condominium Association, Inc.  
Thames Landing Condominium Association, Inc.  
Windermere West Owners' Association  
Woodfield Village

#### Individual Managers

Anthony R. Benedetto  
Barry Cyr, CMCA  
Jonathan Gosnell, AMS  
Shannon Kennedy, CMCA  
Christopher Kohnle, CMCA  
Jo Titsworth, CMCA

#### Management Companies

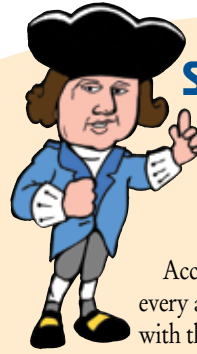
Elite Property Management, LLC  
G & W Management, Inc.  
South Shore Property Management, LLC

#### Business Partners

American Integrity Restoration  
American Pool  
CIT  
Crystal Restoration Services of Connecticut  
CSC Services, LLC  
John M. Glover Agency  
M & S Paving and Sealing, Inc.  
ServPro of Norwalk

### CAI MEMBERS —

**Pick Up Your 2022 Membership  
Directory at the Conference & Expo  
on March 19, 2022**



## Statutory Snippet...

**Is your Association in Compliance  
with the Annual Recording Law**

**Don't miss the January 31st deadline!**

According to the Connecticut General Statutes Sec. 47-270(e), every association is required, by law, to formally file information with the town clerk of their town. The statute reads as follows:

*The association shall, during the month of January of each year, file in the office of the town clerk of the municipality or municipalities where such common interest community is located a certificate setting forth the name and mailing address of the officer of the association or the managing agent from whom a resale certificate may be requested, and shall, thereafter, file a certificate within thirty days of any change in the name or address of such officer or agent. The town clerk shall keep such certificates on file in his/her office and make it available for inspection.*

Be certain your association contact information is up-to-date.

## Legislative Update



ChrisBoswell/Stock/Getty Images Plus

The Connecticut General Assembly will convene for its next session on February 9, 2022. Given that this is a short session year, we anticipate that there will not be any significant activity with respect to common interest communities. Since the tragedy in Surfside, Florida last year, there has been increasing interest in many states with respect to legislation that would address some of the serious issues raised as a result of that disaster. We hope to convene a study group to determine the best options for protecting communities in our state with the goal of creating legislation for the 2023 session.

As always, we encourage you to stay connected to legislative issues by signing up to receive Legislative Alerts: <https://www.votervoice.net/CAI/home> You will receive notices regarding any upcoming key legislation on the state or Federal level. Your voice is important! ■



# HYBRID MEETINGS

COMFORT. CONVENIENCE. CHOICE.



## BENEFITS OF VIRTUAL & HYBRID MEETINGS

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- Board Member Action Transparency
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**W&K**  
WHITE & KATZMAN

**CONTACT ADAM TODAY TO LEARN MORE**

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111 ROBERT STREET, SUITE G1, EAST HARTFORD, CT 06108

## Legally Speaking...



Adam Cohen, Esq.

### Problem Payments — *Handling Bounced Checks, Partial Payments, and Restrictive Endorsements*

By Adam J. Cohen, Esq.

Unit owners who pay their common charges in full and on time every month are a pleasure. Unit owners who never pay at all go into collections. But what about the people in between, who pay erratically or selectively?

Partial payments should usually be applied against collection expenses first and then to fees and interest before the principal of each assessment in chronological order (oldest first). Rules or bylaws can be written to require that partial payments be credited in this order and to further clarify the order for any fines, unsecured debts, or other amounts owed. That way, unit owners cannot purport to pick and choose what they are paying, and the Association's statutory priority over other creditors the unit owner may have (such as a mortgage bank) will not lapse as quickly. Governing documents can also be amended to give the Executive Board the option in severe cases to accelerate future assessments for the remainder of a fiscal year, so that the entire amount can be foreclosed simultaneously. A policy like this is also an effective deterrent against "perpetual delinquents" who try to pay just enough to not be worth suing.

The date on the check may also be relevant. A check which is more than six months old is considered "stale" and a bank has the right to refuse it for deposit. The Association can still accept the check from the unit owner, but the actual date of receipt should be clearly noted in the account history and not inadvertently logged as a prepayment. Post-dated checks are trickier. State law prohibits Associations from depositing a check before the date written on it, or even threatening to do so. If a unit owner offers a post-dated check or asks that a check not be deposited before a certain date, be sure to notify him or her that the payment will not be considered received until then, and late charges or interest may accrue in the meantime.

What should you do if a unit owner's check is returned by the bank for insufficient funds or because the account has been closed? Obviously the payment will not reduce the account balance, and interest or late fees will accrue as if the check had never been submitted. State law also authorizes the Association to add a service fee of no more than \$20.00 for processing the bounced check. The Board should promptly send the unit owner a return-receipt letter explaining that the service fee has been added and that he or she must replace the payment within eight days after the letter is received. If the unit owner fails to do so, he or she may actually be committing a crime, and the Association has the right to call the police. Depending on the circumstances, a police officer may threaten the unit owner with arrest unless the debt is paid in full immediately. Do not wait too



AndreyPopov/Stock/Getty Images Plus

*"Sometimes a disgruntled unit owner will write "payment in full" or similar words on the front or back of a payment, or in a letter accompanying it..."*

long to resort to this measure, because very shortly after the eighth day the police will not bother to get involved.

Sometimes a disgruntled unit owner will write "payment in full" or similar words on the front or back of a payment, or in a letter accompanying it, even though the amount of the payment is less than the true amount owed. Difficult as it may be to turn away the money, depositing such a payment (or even holding on to it for too long) might constitute a permanent waiver of the Association's right to recover the balance. As long as a bone fide dispute exists over the debt, accepting a payment with a "restrictive endorsement" like this is often the equivalent of consent to the lesser amount offered. Crossing out the words or writing words of protest on the check before depositing it will not matter. Instead, the Board should quickly return the check to the unit owner with a clear denial that it is payment in full, and request a new check that is either for the full amount or free of restrictive language. If the unit owner refuses, a legal opinion on the unit owner's basis for disputing the amount due may be useful. ■

*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 revenue collection strategies to commercial disputes. He is also the author of regular newsletters with circulations throughout Connecticut called Special District Update and Condominium Update.*

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# CAI-CT CONFERENCE & EXPO

**Saturday, March 19, 2022**

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

## General Admission Includes:

- 5 Fabulous Education Sessions!
- Phenomenal Prizes!
- Fantastic Exhibitors!
- Fascinating Networking Opportunities!

## Additional Options Requiring Pre-Registration Include:

- Presidents' Breakfast
- Exclusive Managers' Breakfast
- Optional Lunch With an Expert — \$32

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It's time to start cooking up plans for your association's success in 2022! While many ingredients may already be baked in, e.g. an educated board, engaged unit owners, a well-maintained property, etc., some key ingredients may be missing. The CAI-CT 2022 Annual Conference & Expo offers many opportunities for you to stock your knowledge cupboard.

Our Exciting Expo Hall will be filled with the experts that will be ready to answer your common interest conundrums. Do you have legal or insurance issues that are often too hot to handle? Does money seem to pour through a sieve in terms of the association's expenses? Our professional service providers will be dishing up services and products to help you save money and avoid the heat in the kitchen. Be sure to stay for the treat of prizes at the end of the day.

*This is THE Condo/HOA event of the Year.  
Don't Miss Out! R.S.V.P. today!*

Conscientious and proactive boards encourage as many of their members as possible to take advantage of the variety of learning opportunities. Check out the board resolution in this issue (p.16) for association support

to attend the conference. Don't delay — register today!

Our Exclusive Breakfast sessions for Association Presidents and Property Managers require pre-registration to attend. If applicable, please select this option when you register. *There will be very limited seating for non-members.*

Join us for Lunch with an Expert! If you wish to attend this session, you MUST select this option at registration and include the additional \$32 fee.

Save money and register early for the low-cost admission of only \$25/members, \$45/non-members and \$100/\$150 for business partners. You must R.S.V.P. by March 1st to avoid the late registration fee of \$15. *There will be PLENTY of FREE parking!*

**Register Early and Bring Your Entire Board!**

## PRE-REGISTRATION BY MARCH 1ST:

\* Add \$15 after March 1st

### GENERAL ADMISSION:

Association Managers, Presidents,  
Board Members and Unit Owners

All Service Providers

CAI MEMBERS	NON MEMBERS
\$25	\$45
\$100	\$150

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**Education Sessions  
on the next page...**

# Ingredients for Success!

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

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

## Morning Sessions (Pre-registration is required, limited to Presidents & Managers)

8:30 - 9:30 am

(GLASS ROOM)

### PRESIDENTS' BREAKFAST - MAINTENANCE STANDARDS AND HEARING PROCEDURES: ARE THEY HALF-BAKED?

This event is exclusively for presidents. You **MUST** select this registration option if you wish to attend.

**Speaker:** Chas Ryan, Esq., EBP — Pilicy & Ryan, P.C.

**Moderator:** Mark Liberman, CMCA — On the Mark Management, LLC

Have you ever worried that maybe your association does not quite follow the recipe for holding proper hearings? Does it seem that your maintenance standards (if you have them) might be missing something? Our speakers will offer a lively discussion about the key ingredients for having your association taste success. This session will be interactive!

**Sponsored by:** On the Mark Management, LLC

8:30 - 9:45 am

(WAGON ROOM)

### MANAGERS' BREAKFAST - TOO HOT TO HANDLE: A FIRE MARSHAL'S PERSPECTIVE ON DEALING WITH COMMON ISSUES

This event is exclusively for state registered Community Association Managers (CAMs). You **MUST** select this registration option if you wish to attend.

**Speaker:** Walter Summers — South Windsor Fire Marshall

**Moderator:** Greg Zajac, EBP — Building Renewal, LLC

How can hoarders be managed? What about those fire pits and grills close to buildings? How can the local Fire Marshal help you communicate to owners the importance of sound fire safety protocols?

**Sponsored by:** Building Renewal, LLC

## 10:15 - 11:00 am • General Session I

### A: BUILDING COMMUNITY TO AVOID LITIGATION (GLASS ROOM)

**Speakers:** William Ward, Esq. — Ackerly & Ward  
Matthew Felner, CMCA — Felner Corporation

**Moderator:** Carrie Mott, EBP — Bowwler Insurance

When owners start to simmer, things can often boil over into a big litigation mess. Cooking up ways to create harmony in communities takes patience and flexibility. Our speakers will offer suggestions for managing the smorgasbord of personalities and interests in associations.

**Sponsored by:** Prime Touch Services

### B: ELECTRIC OR GAS? (THIS IS NOT ABOUT STOVES!) SPARKING INTEREST IN ELECTRIC VEHICLES (WAGON ROOM)

**Speakers:** Robert Pacelli, Esq. — Zeldes, Needle & Cooper  
Paul Young — JuiceBar

**Moderator:** Mike Famiglietti, CMCA, AMS — CM Property Management

Electric vehicles (EVs) are becoming more prominent on our roads and in association parking lots. Are your owners starting to clamor for EV charging stations? Find out what legal issues need to be considered. Learn about the options for installing charging stations. Plug into the future and attend this session!

## 11:00 - 11:45 AM • EXHIBIT HALL

## 11:45 - 12:30 pm • General Session II

### A: VIRTUAL & HYBRID MEETINGS — WATCH OUT FOR COOKIES (GLASS ROOM)

**Speakers:** Karl Kuegler, Jr., CMCA, AMS, PCAM — Imagineers, LLC  
Jessica Towles, CMCA, AMS, PCAM — Hammersmith

**Moderator:** Kristie Leff, Esq. — Bender, Anderson & Barba, PC

Turn on Zoom and stir. Most of us have been conducting business and even socializing virtually for nearly two years. We have learned the concept of "too many chefs can spoil the broth" as we struggled to find that global mute button to keep people from all talking at once. How have virtual meetings helped communication? How can we continue to adapt to this technology and include options for hybrid meetings?

**Sponsored by:** United Property Restoration Services

### B: VETTING VENDORS — DON'T GET BURNED (WAGON ROOM)

**Speakers:** Christopher E. Hansen, Esq. — Sandler & Hansen, LLC  
Greg Roberts, CMCA — Westford Real Estate Management, LLC  
Frank Pingelski, EBP — Tooher Ferraris Insurance Group

**Moderator:** Megan Elgard — The Falcon Group

Hiring the right contractor can be a dicey situation. Knowing the important questions to ask, ensuring proper insurance and licenses are up to date, having properly drafted contracts so that the contractors feet can be held to the fire if need be are all important to consider when seeking vendors for your association. Tune in to discover the key ingredients for keeping your projects on track.

**Sponsored by:** Imagineers, LLC



**12:30 - 1:00 PM • EXHIBIT HALL — LAST CHANCE TO VISIT EXHIBITORS**

**1:00 - 2:00 pm • Session III**

**A: LEGAL PANEL — IF IT'S TOO HOT...**  
**(GLASS ROOM)**

**Speakers:** Kasey Burchman, Esq. — *Feldman, Perlstein & Greene, LLC*  
 Kristie Leff, Esq. — *Bender, Anderson & Barba, PC*  
 Carrie Mott, EBP — *Bowvier Insurance*

**Moderator:** N. Lynne McCarron, CMCA — *Sentry Management, Inc.*

Our legal and insurance experts will be ready to answer your burning questions. Are you wondering how to manage some sticky issues? Learn how to avoid legal problems and stay on top of those that may already exist.

**B: LUNCH WITH AN EXPERT OF YOUR CHOICE**  
**(WAGON ROOM)**

Pre-registration for this session is required. Additional \$32 fee required. Seating limited to 8 per expert.

**Moderator:** Benjamin Whittemore, CMCA —  
*Pro-Klean Cleaning & Restoration Services*

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

**Your Choice includes:**

- **Legal: General (for Homeowners)**  
 Franklin Pilicy, Esq. — *Pilicy & Ryan, P.C.*
- **Legal: General (for Community Association Managers)**  
 Robert Pacelli, Esq. — *Zeldes, Needle & Cooper*
- **Legal: Attorney Client Privilege**  
 Brian R. Smith, Esq. — *Robinson + Cole, LLP*
- **Legal: Bank Loans**  
 William Ward, Esq. — *Ackerly & Ward*
- **Legal: Minutes & agenda formalities of board meetings**  
 Ron Barba, Esq. — *Bender, Anderson & Barba, P.C.*
- **Insurance: General (Community Association Managers)**  
 Bob Jones, EBP — *FCB Insurance Services, Inc.*
- **Insurance: Maintenance standards, the declaration and how they impact condo claims**  
 Dave Pilon, CIRMS, EBP — *Bowvier Insurance*
- **Reserve Studies**  
*The Falcon Group*
- **Disaster Planning**  
 Steve Weir, EBP — *American Integrity Restoration*



**2:00 PM • RAFFLE (WAGON ROOM)**

**NEW THIS YEAR — YOUR NAMETAG IS YOUR RAFFLE CARD**

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



# MAIL REGISTRATION INFORMATION FOR MARCH 19, 2022 at the Aqua Turf in Plantsville, CT • 8:30am - 2:00pm

## March 19, 2022 Conference & Expo Registration Through U.S. Mail – (Clip & Mail, Copy as Necessary)

**\*Pre-registration by March 1, 2022.**

Company/Association: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Member # \_\_\_\_\_

Please select best description for you:

☐ President ☐ Board Member ☐ Manager ☐ Other

Please Select Registration Fee Based on Member Status:

☐ CAI Member Manager, Board Member or Unit Owner (\$25)\*

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

☐ CAI-Member Service Provider (\$100)\*

☐ CAI Non-Member Service Provider (\$150)\*

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

☐ No ☐ Yes

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

☐ No ☐ Yes

Would you like to attend the Lunch with the Experts for an additional \$32\*:

(Please note: seats are limited and are assigned on a first come first serve basis.  
You will be contacted if your selection is not available.)

☐ No ☐ Yes, please also select one expert below:

☐ Legal: General (for Homeowners)  
Franklin Pilicy, Esq. — *Pilicy & Ryan, P.C.*

☐ Legal: General (for Community Association Managers)  
Robert Pacelli, Esq. — *Zeldes, Needle & Cooper*

☐ Legal: Attorney Client Privilege  
Brian R. Smith, Esq. — *Robinson + Cole, LLP*

☐ Legal: Bank Loans  
William Ward, Esq. — *Ackerly & Ward*

☐ Legal: Minutes & agenda formalities of board meetings  
Ron Barba, Esq. — *Bender, Anderson & Barba, P.C.*

☐ Insurance: General (Community Association Managers)  
Bob Jones, EBP — *FCB Insurance Services, Inc.*

☐ Insurance: Maintenance standards, the declaration and how they  
impact condo claims  
Dave Pilon, CIRMS, EBP — *Bouvier Insurance*

☐ Reserve Studies  
The Falcon Group

☐ Disaster Planning  
Steve Weir, EBP — *American Integrity Restoration*

Total Enclosed : \$ \_\_\_\_\_

**MUST BE POSTMARKED BY MARCH 1, 2022.**

Mail to: CAI-CT  
1489 Main Street  
Glastonbury, CT 06033

## Community Association Board Resolution for Attendance at the CAI-CT 2022 Conference & Expo

Whereas, The \_\_\_\_\_ Association (hereafter referenced as the "Association") board serves in the best interests of all owners in the community;

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

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

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

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

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

Whereas, attendance at the 2022 CAI-CT Conference & Expo will give Association directors access to valuable ideas, information and insights through educational sessions and awareness of products and services;

Resolved, That the Association invest in a funding the attendance of \_\_\_\_\_ board member(s) to attend the 2022 CAI-CT Conference & Expo; and

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

Resolved, That the Association strongly encourages its manager and other professional service providers to attend the CAI-CT Conference & Expo to gain the knowledge, information and insights that enable them to better serve the association.

SO RESOLVED BY THE BOARD OF DIRECTORS on this, the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_.

\_\_\_\_\_

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



# TIME

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## FinanciallySpeaking...



Daniel Levine, CPA

### Accounting Fraud in the Online World

By Daniel Levine, MBA, CPA

In the modern age, technology has become a great tool in streamlining many things including the accounting function. While technology has helped reduce costs, create efficiency, and make data accessible remotely, there is a downside to implementing more and more technology specifically with how data is accessed or how correspondence is conducted. This downside is the increased risk that the association becomes a target of cyber fraud. Cyber fraud is not just targeted at individuals anymore and overall, it is on the rise given the high rate of return and low risk to the individuals that conduct this type of fraud.

As associations implement more technology in how they are managed or conduct business they are becoming increasingly exposed to a type of fraud that was not necessarily a concern previously. This article will look to highlight some potential examples of cyber fraud in the payable process and highlight potential considerations an association may want to consider in this ever-advancing technological era.

#### Impact of technology on the accounting function

To understand where fraud can occur, first the impact of technology on the accounting function in the industry must be analyzed.

In the past, most transactions were completed in person or via hard copies. Invoices were mailed, processed by personnel, and paper checks printed, reviewed, and signed. Technology has taken much of this process into the cloud.

Invoices are mailed and processed via a third-party payable vendor and uploaded into software, approvals are being done via email or through a software tool. Check payments are processed via online instructions to a financial institution or done via electronic funds transfer.

Relegating so much activity to the cloud creates a situation where the normal checks and balances of a payable process might not be sufficient. Malicious third parties have many more avenues to impact this process than previously and as a result additional consideration to this exposure needs to be given.

#### Weak points in technology

With so many items being in the cloud, verification of identity becomes paramount, but this now becomes more difficult given the broad spectrum of who is involved in the association payable process.

When paying an invoice, typically the parties involved are the association board, the management company and the vendor themselves. Given cyber security varying across these three entities,



*“Malicious third parties have many more avenues to impact this process than previously and as a result additional consideration to this exposure needs to be given.”*

they can now all become targets in the process for cyber criminals. and it only takes one weak link in the chain to create an opportunity for financial fraud.

In the last few years, I’ve encountered the following examples where fraud was able to occur:

- 1) A vendor’s email became compromised and new banking information was provided to the management company. The invoices were processed, and electronic funds transferred occurred and instead of paying the vendor the malicious third party was paid instead. When the vendor followed up on outstanding balances, the association became aware of the fraud.
- 2) A management company’s staff email was compromised, and a fake invoice was submitted for processing with manager approval. The invoice was ultimately processed as a rush payment with online payment instructions and the funds went to a malicious third party.

In both these examples the association is reliant on the third-party vendors to ensure compliance with cyber security. However, the association can also become exposed if individual board members are

not careful. If a board member's personal email becomes compromised fictitious approvals or invoices can be given under their identity which can also result in fraudulent payments.

### What can an association do?

For cyber fraud, the best actions an association can take is to understand the areas where it can be impacted and to develop proper internal controls for accounting procedures as a counter measure. Some simple controls that should be in place and followed to help detect fictitious requests can be as follows:

- 1) Requiring proof of insurance or a valid W9 for all new vendors prior to payment. This will prevent issues of a fake company invoice being processed. Most likely this is already a control in place at the association, but it should be revisited.
- 2) Requiring multiple approvals for invoices over a certain dollar amount. This can help prevent material fraudulent payments from occurring as it will require two sets of eyes prior to a disbursement.
- 3) Follow up with a phone call for any payment change requests received by a vendor or property manager. If a request for a change in banking information is received, have the accounting function call the vendor or manager directly to confirm the changes requested. Most cyber fraud will rely on electronic communication and getting an individual on the phone is an effective method of ensuring requests are legitimate.

*[Continues on page 20.]*

## Take Action with Authority

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- Loan Closings
- Contract Negotiation
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**FINANCIALLY SPEAKING...from page 19.**

4) Continuing education.\* Having board members become educated on accounting best practices and how cyber fraud can occur can help the association prevent fraud. Education on what to do in the event there is cyber fraud as well can be helpful in the case fraud occurs.

The above points are simple and effective controls for preventative measures. An association should also have measures in place in the event fraud occurs. Discussing with the association's insurance agent the applicability of a cyber liability insurance can help an association be protected. Additionally building connections with local authorities or discussing with your financial institution what to do in the event of fraud can help the association develop a plan to follow in the event fraud occurs, or give insight to additional controls to help prevent cyber fraud.

**\*Editor's Note: Financial Literacy for Condo Boards is a key component of our popular Condo Inc. program. Our experienced speakers cover the key areas of association operations. Learn how to prevent problems like fraud before they happen. Our next program will be offered in late January and early February via ZOOM webinar with all the modules available on demand. It's convenient and worthwhile. Register today: [www.caict.org](http://www.caict.org).**

*"Having board members become educated on accounting best practices and how cyber fraud can occur can help the association prevent fraud."*




### Conclusion

It's a brave new world and technology is becoming a greater and greater part of how business is conducted. With new processes comes new risks. Associations are not immune to these risks and, in the realm of cyber fraud, an association should carefully consider their current accounting procedures and if any changes should be implemented to safeguard an association's assets. Catching cyber criminals can be very complicated given the remote nature of the crime so an association will want to consider both preventative and restorative measures to deal with this type of fraud. ■

*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 At Large Legislative Advocacy Committee and serves on the CAI-CT Board of Directors.*

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## Manager's Column...



Steve Margolis, MS,  
MBA, CMCA, AMS

### One of Our Greatest Freedoms...

By Steve Margolis, MS, MBA, CMCA, AMS

Recently, our granddaughter turned six years young (with the intellect of a 12-year-old). We gave her a book entitled, “The Boy, the Mole, the Fox and the Horse”. It is story about the journey of a young boy with the friends he makes along the way. It is full of thoughts of friendship and companionship. On one of the pages, all by itself, was this phrase, “One of our greatest freedoms is how we react to things”.

One of the key attributes of a great leader is her or his ability to listen. Listening intently and earnestly causes you to push your own thoughts to the side as you try and capture the words and even feelings of the person to whom one is listening.

What great listeners often do is reflect back to the speaker or speakers what the listener believes is being communicated. This provides an opportunity for clarity — it allows the speaker(s) to elaborate on what she or he is saying so the listener can get a clear picture.

That act alone can open a channel of communication. It confirms for the speaker that she or he is communicating with someone who cares and wants to understand the issue(s).

Great listeners are effective due to their ability to accept criticism, even if she or he believes it may not be warranted. By reflecting back what the other person is saying, it doesn't necessarily mean the listener agrees with the speaker; the listener is looking for clarity — what is the real issue.



kupicoo/E+/Getty Images

*“By reflecting back what the other person is saying, it doesn't necessarily mean the listener agrees with the speaker...”*

Great listeners have self-confidence, and carefully choose how they react to things. ■

*Steve Margolis, M.S., M.B.A., CMCA, AMS is the managing member of Margolis Management and Realty, LLC*

### CEO CAM Council – Hosted on Zoom

**Tuesday, February 15th from 1:00 - 2:00 pm**

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Michael Lockhart

## TECHNICAL EXPLANATIONS

### Supply Chain Issues and Rising Costs – *Best Practices for Addressing Your Community’s Capital Planning Needs*

By Michael Lockhart

We are often asked, “how can my association account for supply chain issues and rising costs when addressing our capital planning needs?” Unfortunately, this question often times arises when a community is in the thick of addressing urgent capital projects and the costs far exceed what was budgeted or expected. Fortunately, most communities have options to address recent supply chain issues and rising costs while not sacrificing the long-term physical and financial health of the property.

Below are several best practices that can help your community address its near-term capital planning needs.

#### Project Prioritization

Increased costs can lead to tough budgetary decisions. Communities should review near-term project needs and prioritize those of utmost importance. These would be projects that, if left unaddressed, could affect the structural integrity of your building as well as any other projects that when ignored, result in safety hazards. Items such as roof replacements, window sealants and exterior paint are a few common examples of projects to prioritize.

#### Repair in lieu of Replace

In some instances, prioritizing critical projects may not be enough. As of November 1, 2021, our clients are paying on average, 10% more to replace asphalt shingle roofs compared to last year. Associations might consider conducting isolated repairs that would extend the remaining life of a particular component, thus resulting in a future replacement date when supply chain issues are in our rearview mirror.

#### Continue to Fund Reserves

With significant increases in costs, it is more important now than ever to maintain appropriate reserve funds. Insurance premiums and other association expenses are also on the rise and, as a result, it can be difficult to raise annual reserve contributions in addition to operating budget increases. Newer associations with no near-term major projects might feel compelled to freeze reserve contributions. What is not funded for today will ultimately need to be funded for later to avoid a future financial shortfall. Continuing to fund reserves to the appropriate levels minimizes the risk of future deficits and/or deferred maintenance.



#### Communicate to Owners

Good board governance requires effective communication and transparency. Boards should strive to keep owners informed of key decisions. Effective communication minimizes conflict and supports the board’s ability to manage the community. Having a clear understanding of board decisions instills confidence in owners that their best interests are being served.

#### What You Can Do

- **Reserve Study Updates** – If your reserve study was performed shortly before The Pandemic began, supply chain issues and rising inflation can have a significant impact on previously recommended reserve fund needs.
- **Don’t Have a Reserve Study?** A qualified reserve study firm can work with your board to tailor a plan that meet’s your community’s specific needs. A reserve study serves as a roadmap to maintaining adequate reserve funds while addressing all of the capital repair and replacement needs your community faces both near-and-long-term. ■

*Michael Lockhart is a Regional Account Manager for Reserve Advisors and is responsible for assisting managers and community boards throughout New England and the Mid-Atlantic with their custom reserve study needs. Michael is a member of the CAI-CT Education Program Committee and is a frequent speaker at our education sessions.*

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Rich Wechter, CMCA

## Being Practical, Part LXXV Adopt a Neighbor

By Rich Wechter, CMCA

In this column, our 75th foray into the world of community associations, we tackle various topics of interest with the intent of imparting practical advice. In this issue's column, we comment on a facet of the neighborhood aspect of community associations: the need to aid our fellow residents. Property managers are taught that community associations are a combination of a corporation, a government and a neighborhood. It is the latter that tends to be given the short end of the stick. In titling this article "Adopt a Neighbor," it is our intention to focus attention on what can be the most rewarding thing that a resident can do: look out for a fellow neighbor and offer aid, comfort, support, and, in some cases, life-saving measures.

### A. Setting the Table on this Topic

George Bernard Shaw once stated that "We are members one of another; so that you cannot injure or help your neighbor without injuring or helping yourself." Everyone comes with baggage. You just need to find someone who loves you enough to help you unpack. Community associations are made up of living, breathing human beings and pets, most of whom from time to time need the help of someone else. It is in this context that we offer a brief but hopefully persuasive commentary on the need to "adopt a neighbor."

### B. The Need for Aid

Every community association has its own individual needs and requirements and a set of residents (owners and tenants) that are not all the same. However, it is safe to say that within the typical community association, you will find the following groups of residents: senior citizens, teenagers, younger children, people who have downscaled from non-community association homes into smaller community association living quarters, divorcees, people who have recently lost a loved one, physically challenged individuals, intellectually challenged individuals, people who have recently lost a job, or lost the ability to drive a vehicle, and finally, those residents of any age who live on their own. I am sure that we could come up with other groups of people with their own unique issues. All of the afore-mentioned groups of people have their own special limitations and frailties. They certainly would benefit from the care and consideration of a neighbor looking out for them.

### C. How to Aid a Neighbor

There are countless ways that you can aid a neighbor. We offer just a few examples of this simple human kindness:

1. Knock on the door of your neighbors, especially those new to the community. Introduce yourself to them and provide some level of information to them of their new community.



shironosov/Stock/Getty Images Plus

*"Introduce yourself to them and provide some level of information to them of their new community."*

2. Let your neighbor know what you can do for them (grocery shopping, offer a ride, provide a vendor reference, etc.).
3. Pay particular attention to those residents that are elderly and those who have physical and/or intellectual challenges. These are the most significant groups of residents that need the aid of others.
4. Make your initial contact personal. After meeting your neighbor face to face, follow up that meeting with a personal handwritten note. Older residents will appreciate the personal touch and we also believe that younger residents will find such an act most gratifying.
5. Be sensitive to any health issues that your neighbor may be experiencing. While most of us have no medical training, we all can call 911 and for some of us who have emergency lifesaving training, being able to come to the aid of a neighbor in an emergency may save a life.
6. Obtain emergency contact information from your neighbor. While such information is generally requested by the management company, it is not a guarantee that residents have provided that information to the management company.
7. Keep in touch with your neighbors on a regular basis. We all hear horror stories about residents who are trapped in their homes and are in desperate need of help but receive none, many times with

*[Continues on page 28.]*





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## Staying Connected Throughout Storm Events



Javier Larracoe/Stock/Getty Images Plus

*“When communication channels are disrupted, texting may be the only available way to stay connected.”*

During extreme weather events, mobile devices can be essential tools for keeping in touch with family and monitoring response and recovery efforts. Before a severe storm hits, make sure your mobile device is prepared.

### Start a texting tree

When communication channels are disrupted, texting may be the only available way to stay connected. Create a network of contacts on your smartphone so you can quickly reach out to others in your community.

### Set up Wireless Emergency Alerts (WEA)

WEA are emergency text messages sent through your wireless carrier by government authorities, including local and state public safety agencies, FEMA, the FCC, the Department of Homeland Security and the National Weather Service. The alerts can help you stay informed when you may not have access to television or radio and can help keep you safe during a crisis. Messages include extreme weather warnings, local emergencies requiring evacuation or immediate action, AMBER Alerts and presidential alerts during a national emergency. For information about which mobile devices are WEA-capable and carrier participation, visit [www.ctia.org/wea](http://www.ctia.org/wea) or contact your wireless carrier.

### Use mobile banking and insurance apps.

Banking and insurance apps allow you to move money, pay bills, deposit checks and file claims from your smartphone.

### Prepare for power outages

If you have advanced warning of a severe weather event, make sure to fully charge your phone. Keep a car phone charger and spare battery on hand as well; if power is out for an extended period, your car can serve as a valuable energy source. ■

### BEING PRACTICAL...from page 26.

dire consequences. Hence the term “adopt a neighbor.” You cannot adopt every neighbor, but you can likely adopt at least one “high risk” neighbor with whom you develop a close relationship.

8. Holiday seasons may be exceptionally tough for some residents who are either alone or have lost someone close recently. It is so thoughtful to be cognizant of such residents and to attempt to bring them into a setting that will offer them solace and comfort during the hard times. Holiday music, cookies, a glass of wine and a good set of ears can go a long way to aid your neighbor.
9. There are occasions when residents that need help can be comforted by being around others in the same boat. While playing Cupid is not in the job description of “Adopt a Neighbor,” one never knows how things will play out.
10. Kids can have a lot of difficulty fitting into a new home. If you have kids of a similar age to a neighbor’s kids, try to establish a link between the kids.

### C. Conclusion

We could go on and on listing many more ways that you can aid a neighbor in such a fashion that you end up “adopting them.” I can say from personal experience that doing so in a community association is the highest form of civic duty and is both rewarding on a personal level and helpful to your new adoptee. We hope that this article will challenge everyone who reads it to follow our sage advice. ■

*Rich Wechter, CMCA is Senior Vice President at Westford Real Estate Management, LLC. Riche serves as a LAC Delegate and a member of the Legal Symposium Task Force.*

### ENVIRONMENTAL TIP



Olgia Evlushkova/Stock/Getty Images Plus

**CHOOSE THE RIGHT DEICER.** Work with your snow removal contractor to choose a safe deicer. Certain deicers such as rock salt and calcium chloride, can be dangerous for children, pets, and the environment. Request that they use eco-friendly and pet-safe ice melt for a safer alternative. And, be sure that they:

- a. Use only enough to get the job done. The most common mistake with applying deicers is using too much.
- b. Use traction as an alternative. Applying small amounts of sand or sawdust helps keep people and vehicles safe on ice without adding chemicals to the environment., but it is necessary to sweep up any that is left after the ice melts.

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**Y**ou have questions! Mister Condo has answers! Every issue of *Common Interest* features an “Ask Mister Condo” Question submitted by a reader of the Ask Mister Condo website at <https://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 and Mister Condo’s answer below. Do you have anything else you’d like to add to this question or answer? Comment online at <https://askmistercondo.com>.

### Condo Neighbor Using Surveillance Cameras to Keep an Eye on Everyone!

**S.H. from New Haven County,  
Connecticut writes:**

Dear Mister Condo,

I live in a CT condo where residents are not allowed to have outdoor cameras. It’s a decent working-class neighborhood. Many of us have cameras installed indoors monitoring our doors & we all mind our own business. A few have RING doorbells. My neighbor, who lives on the top floor of a 2-story condo, has several cameras set up OUTSIDE in the common areas which are pointing at everyone else’s condos. I know because men were here to set them up & they were all over the place, bottom floor and top. These residents also have a doorbell camera which would cover their front door (and also points into one of my windows which is in front of their door) and most of the common area. But that doesn’t seem to be good enough coverage for them. Another camera is pointing directly at my door & now I see they have one installed in my stairwell as well. (We each have separate stairwells). I know because one was standing in front of my door to check the camera. (it wasn’t working correctly). To make matters worse they have their network setup in MY NAME & were told (by the men) not to acknowledge it if anyone asks! I have proof of this.

One of the condos belongs to the board president. The board made them remove a camera that was placed in the front entrance a few years back due to invasion of privacy. They let them keep a larger camera which overlooks the parking lot. This same board president lives in our building & has no idea there are cameras aimed on her own condo. She is a president who doesn’t seem to care much about things, so approaching her would be for naught. These cameras are small & not easily visible. If it weren’t for these men I would not have known where they were located or that there was so many. I cannot even open my front door & I wonder if they can see into my windows. I have to keep blinds drawn. Can a unit owner 1. Install

cameras outside pointing at others doors & units in the state of Connecticut? And 2. what can I do about the network being in MY name? I feel this is another ‘invasion’ of privacy & do not want to be held responsible for cameras that aren’t mine.

#### Mister Condo replies:

S.H., I am sorry for this dreadful invasion of privacy. The person who has installed these cameras is in the wrong here and there is plenty you can do to correct the problem although it may take some time and diligence to do so. Let’s start with cameras attached to your home network. Simply change the password to your network and don’t tell the person trying to tap into your network. That will eliminate them from connecting to your network. As for cameras aiming into or installed on common areas, you are right, there are privacy laws and association rules being violated. The uncaring Board President is another matter but there is an entire Board who is responsible for enforcing the rules of the association, not just the President. Send a letter and offer documentation to support your claim that a unit owner has installed personal equipment on association-owned common elements against association rules. As for privacy issues of cameras aimed at your unit and the units of others, be sure to let everyone know that there is a camera aimed at their home. Call the police, speak with an attorney, get a cease and desist order placed against the homeowner, whatever it takes to have those cameras removed. Everyone has the right to privacy within their own homes. All the best!

*“As for cameras aiming into or installed on common areas, you are right, there are privacy laws and association rules being violated.”*

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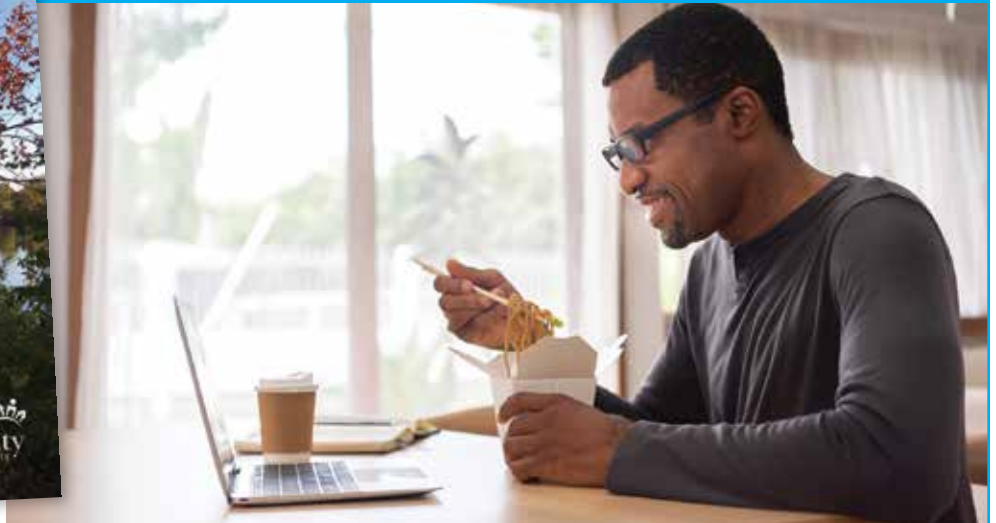
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