

March 20, 2014

5590 Bill to Mediate Condo Disputes

My name is Barbara Frisbie and I live at 116 Commerce Street Harbors Edge in Clinton Ct. 06413. Following are the reasons why I think this bill is a great idea. Something has to be done for condo owners in this state. The Boards and Property Management Companies are not following the regulations that are set up by the state. The condo owners are the ones that no longer have a voice in how and what they want.

In my complex we have approximately 6-7 seniors and elderly person and a Vista person living here. In the past 15 years when Empire was the Property Management Company there wasn't much done. Empire did not fix the septic which needed repairs for many years.

Our roof and the parking lot to be replaced. There is much more to be done to the buildings such as painting, replacement of shingles etc. Nothing was done. The board was not doing their job by not watching what Empire wasn't doing. So now, we find ourselves in a bad situation.

Empire Management Company was replaced by Consolidated Management Company at 1555 Post Road East, Westport Ct 06880-5602. Approximately two years ago quite to my surprise, without any notice from the Board that they were even looking to replace Empire. I was under the understanding that the condo community was to be notified with this kind of information before decisions were to be made.

I did not know about the change in Management Companies until I received a payment stub from CMG.

Just before this change happened I learned, by accident from Elizabeth Walker who was the Vice-President during the Empire years, that we did not have any money. We were BROKE. There wasn't any reserve money in our account and bills were not being paid. Ms. Walker decided to sign off on a loan with Empire Management so we could continue trash removal. This was all done without anyone's knowledge.

To shorten this list I will try to list some of the reasons why I think something has to be done to help my complex and others. I will try to show just how much poor judgment was used in running the complex.

1. Going back to 6.14.2012. Tiki lights were used by Janet Testa and Debby Runi at their units for a party. They are our part of our Board, President and Vice President. They were playing ball on the other side of the complex and there wasn't any one around to keep an eye on the torches. Poor judgment, fire may have started and other unite involved.
2. Again in 2012 Janet Testa and Debby Runni decided that they were unable to live without power after one of the storms hit, so they ran generators for their decks while the rest of us went without.

3. Elizabeth Walker elected to Board as a Director? What is that? Also, Elizabeth Walker has been on the board way more than 5 years? What does a Director do and is that office recognized by the state as a board position? We now have 2 Directors?
4. During Empire's attendance to this complex it was realized that the Board signed off on Empire's contract for the last 5 years without asking why things were not being done. The Board is also responsible for things that were done. It seems to me that The Board wasn't doing their job.
5. I came home from work and found a notice with a bill in my mail box stating that the Septic was fixed and I owed \$350.00 as my part in the up-dated septic work I had no notice that this was being done that day so I could plan my budget accordingly.
6. Loan Discussion. The board is now asking everyone to pay \$8,000.00 plus a \$68.00 increase in condo fees, which brings us to a monthly condo fee of \$273.00 or a \$25.00 late fee which amounts to \$298.00. This is absurd. Those of us who live on fixed incomes haven't any way of replacing any of that money.
7. I think you can guess where that money will come from for us. Yes, that's right. It comes from our retirement and Social Security Benefits. This is what I call borderline elder abuse. The consequences of not paying is foreclosure and 6 or 7 of us may be homeless. I have spoken to the town Social Worker about this situation and she was appalled by this and stated "where am I going to put you people I haven't any housing for you. I know there are other ways of dealing with the improvements that are needed in the complex without asking for this large amount of money. I myself have found the answer to the roofing situation. I listened to Governor Malloy's address on Energy he gave in Middletown on T.V and learned of the Solar Roofing Project. I called DEEP and spoke to Dave and decided that this program was just what we needed and would solve a multitude of problems. I contacted Dave and asked if he might speak at the next condo meeting and explained to everyone what the program was all about. He stated he would. I gave him the management's phone number and asked if he would call and let me know how things went. (I do not attend meetings anymore due to stress and Dr.'s Orders.) . I then checked with the town Planning and Zoning and the Housing Inspector and was informed that 1/3 of Clinton has Solar Roofing and was given their Blessing. As of this date I have heard nothing! This goes back to October when I first contacted the Management Company. I have since been looking for another way to replace the parking lot, but have not been too successful so far, but I have a few leads. You have to be able to think outside the box. Everyone I have spoken to outside the complex have stated their displeasure of the way the Board and Management Company are handling of this situation. They have also stated that there ARE other ways to deal with this.
8. Flood Insurance: I called C.M.G. and asked Deanne Uberti what was being decided about Flood Insurance. My bank who holds my Mortgage was getting angry and was about to add a \$1400.00 on to my mortgage. The answer I received from Deanne was "the board is still deliberating." This answer coming at the last minute. I did finally get my insurance however it created a mess with my mortgage. I went to my bank and spoke to the vice president to help me decipher what had happened. It was the flood insurance that the bank had added to my mortgage. I wound up speaking to the Department of Banking and they stated that yes. Indeed it was the Flood insurance that was added to my

mortgage. I had already purchased a policy and paid for it, however I found out that I had only \$8,000.00 in replacement money. So I suffer with a large mortgage payment. Again, a Board who cannot make good decisions and timely ones and used bad judgment.

9. I am appalled when I hear people complain about this State. This state has a lot to offer to people. But. They have to do the work If the Board cannot find other ways to handle these situations then ask us for ideas from others rather than going or coming or delivering bills to other units asking or demanding money from us. If this keeps happening the well will run dry very quickly.
10. In closing, I live on a fixed income and I just cannot give \$8,000.00 to the Board when there are many other ways available. This puts me and others at a disadvantage. I have and also others have worked many, many years to be able to just get by and hope we make it to the end. I cannot touch any money from my retirement till after 70 years of age. I will be forfeiting my Social Security income to fund this complex. This is very unfair and tragic for me. I have worked for 58 years and started my life over at the age of 40. I ask myself, "what for".
11. Something NEEDS TO BE DONE. There has to be consequences for Board members and Management Companies who do not follow the regulations. I had a call from a woman from Greenwich who had to live out of her truck and was parked in a parking lot in Old Saybrook to sleep because the Board in her complex would not insulate her condo and it was warmer for her to sleep in her truck than in her condo. So every winter she lives out of her truck. THIS IS SAD. ANOTHER SENIOR ABUSED. Abused by her board and Management co.

Thank You

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