

## **Condo Talk**

**by Kay Senay**

### **Buyer Asks If Condominiums Are Maintenance Free.**

J.C. (Indiana) asks: “Kay, my husband and I retired and we want to buy a condominium in Arizona. We’ve never lived in a condo before, but we keep hearing that if you live in a condominium, you don’t have to do anything. It is a maintenance free, carefree lifestyle. Is this really true?”

Dear J.C.: There comes a time in life when you get tired of shoveling snow and weeding the shrub beds. Even though you are still active in life, you may want someone else to handle the maintenance and repairs of your home. Many retirees are selling their homes and downsizing to condominiums. Because they’ve never lived in condominiums before, they believe that everything is going to be done for them. They look at the condo’s monthly maintenance fee and, if it fits into their budget, it’s a deal.

What’s wrong with this thinking? To use an old saying, “There’s no such thing as a free lunch!”

- The Declaration for the condominium association may require owners to maintain their back yards, decks, fences, windows, doors, or shovel their own sidewalks.
- Interior of the unit is the responsibility of the unit owner to maintain and replace. These items include carpeting, plumbing in toilets and sinks, electrical panels, air conditioning, and all built-in cabinetry and appliances---just to name a few.
- Read the condominium’s Declaration and Rules before you buy. These documents vary from one condominium to another. Some parts of the property may be the association’s responsibility in one complex and the owner’s responsibility in another.
- Condo fees are usually the only source of income for the condominium association.
- Even though you don’t do the work, you pay for it to be done.
- Owners pay the monthly condo fees and special assessments so the association can pay the bills for the maintenance, repair, and replacement of buildings, grounds, and recreational facilities.
- Other items are included in the fees such as the cost of insurance, management, legal and accounting services, administrative and operating expenses, and employees’ wages.
- Owners in small condominium complexes may want to keep the maintenance fees low by doing tasks themselves. In this case, it will eventually be your turn!
- Buyers and owners must realize that they are paying for the benefits that living in a condominium association provides.

So how can it be maintenance free or carefree?

- You can lock your door and take a trip knowing others living in close proximity will keep an eye on your unit.
- Owners enjoy the freedom of not performing exterior maintenance.
- You don't make the decisions of how to spend the money.
- Many of your bills will be consolidated into a "budget billing" (your monthly fee)--- paying for all the repairs and services at one time instead of many different bills each month.
- Social events may be planned for the residents.
- Recreational facilities may be available that owners could not afford on their own such as pools, tennis courts, club houses, lakes, golf courses, and ski resorts.

There will always be a certain amount of work required on your part as a property owner. The condominium fees are paid to the board of directors or a management company that oversees and writes the checks for repairs, replacements, and services. If you don't become a member of the board of directors, you probably won't be involved in anything that could be construed as "work" relating to the operations of the condominium association.

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