



2022 Edition

Foreclosure of Condominium Liens in Connecticut

A Guide to Resources in the Law Library

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*Prepared by Connecticut Judicial Branch, Superior Court Operations,
Judge Support Services, Law Library Services Unit*

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- [Postjudgment Proceedings in Connecticut Mortgage Foreclosures](#) (Including Deficiency Judgment, Motion to Open Judgment, Appeals, Execution of Ejectment, Tenant Issues)
- [Mechanic's Liens in Connecticut](#) (Section 7. Foreclosure of Mechanic's Lien)
- [Collection of Delinquent Property Taxes in Connecticut](#) (Section 1. Foreclosure of Tax Liens)

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References to online legal research databases refer to in-library use of these databases. Remote access is not available.

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Introduction

A Guide to Resources in the Law Library

- **“Condominium developments are of relatively recent origin and provide a unique** type of shelter that affords some of the benefits of property ownership without the corresponding burdens. [Gentry v. Norwalk](#), 196 Conn. 596, 603, 494 A.2d 1206 (1985). The statutory scheme in Connecticut governing condominium developments is the Common Interest Ownership Act (act). See generally General Statutes § 47-200 **et seq.** **The act** ‘is a comprehensive legislative scheme regulating all forms of common interest ownership that is largely modeled on the Uniform **Common Interest Ownership Act.**’ . . . **The act addresses** ‘the creation, organization and management of common interest communities and contemplates the voluntary participation of the owners. It entails the drafting and filing of a declaration describing the location and configuration of the real property, development rights, and restrictions on its use, occupancy and alienation; General Statutes §§ 47-220, 47-224; the enactment of bylaws; General Statutes § 47-248 . . . the establishment **of a unit owners’ association** [to manage the condominium community]; General Statutes § 47-243; and an executive board to act on . . . behalf [of the association]. General Statutes § 47-245.’ [Wilcox v. Willard Shopping Center Associates](#), 208 Conn. 318, 326-27, 544 A.2d 1207 (1988).” [Weldy v. Northbrook Condominium Assn., Inc.](#), 279 Conn. 728, 734-735, 904 A.2d 188 (2006).
- **“Powers and duties of unit owners’ association.** (a) Except as provided in subsection (b) of this section, and subject to the provisions of the declaration, the association, even if unincorporated:...
(10) May impose and receive any payments, fees or charges for the use, rental or operation of the common elements, other than limited common elements described in subdivisions (2) and (4) of section 47-221, and for services provided to unit owners;
(11) May impose charges or interest or both for late payment of assessments and, after notice and an opportunity to be heard, levy reasonable fines for violations of the declaration, bylaws, rules and regulations of the association;
(12) May impose reasonable charges for the preparation and recordation of amendments to the declaration, resale certificates required by section 47-270 or **statements of unpaid assessments.**” Conn. Gen. Stats. § [47-244](#) (2021).
- **“The association has a statutory lien on a unit for any assessment attributable to that unit or fines imposed against its unit owner.”** Conn. Gen. Stats. § [47-258\(a\)](#) (2021).
- **“The association’s lien may be foreclosed in like manner as a mortgage on real property.”** Conn. Gen. Stats. § [47-258\(j\)](#) (2021).
- “. . . §§ 47-257 and 47-258 manifest the legislature’s intention that a duly constituted condominium association has an enforceable lien to assist its collection of common charges. The court reasoned that the legislature provided condominium associations with the ability to impose such a lien in order to protect the condominium’s common financial interest in timely collection of anticipated revenues for the benefit of the community as a whole.” [Coach Run Condominium, Inc. v. Furniss](#), 136 Conn. App. 698, 705, 47 A3d 413 (2012).

- “The act, which is largely modeled after the Uniform Common Interest Ownership Act, was created in order to provide unit owners and their associations with consumer protection rights, as well as to afford developers, lenders and title insurers with flexibility and certainty in establishing common interest communities. Conn. Joint Standing Committee Hearings, Judiciary, Pt. 6, 1983 Sess., pp. 1821-24, remarks of William Breetz; see also [Willow Springs Condominium Assn., Inc. v. Seventh BRT Development Corp.](#), 245 Conn. 1, 30, 717 A.2d 77 (1998). Section 47-258, which is a part of the act, establishes a lien with a split priority. Additionally, it authorizes and describes appropriate foreclosure mechanisms. In derogation of the common-law rule that first in time is first in right, § 47-258(b) establishes a priority for common charges and a superpriority for “the common expense assessments ... which would have become due in the absence of acceleration during the six [now nine] months immediately preceding institution of an action to enforce ... the association's lien....” [Hudson House Condominium Assn., Inc. v. Brooks](#), 223 Conn. 610, 614, 611 A.2d 862 (1992), quoting General Statutes § 47-258(b). The split priority establishes a superpriority for up to six [now nine] months of common charges and attorney’s fees and costs prior to first and second mortgages and taxes, and establishes a recording lien for the remainder of the common charges that is prior to many other liens. Thus, the statute provides an owners’ association with a speedy mechanism by which it can secure up to six [now nine] months of unpaid common charges, as well as attorney’s fees and costs incurred in such a pursuit. The creation of a lien with such a superpriority protects consumers, because unit owners depend on their association for vital maintenance services.” [Linden Condominium Assn. v. McKenna](#), 247 Conn. 575, 584-585, 726 A2d 502 (1999). *Bracketed information added.*
- **“In an action to foreclose a lien for unpaid common expenses, the legal rights and liabilities of condominium owners are guided by the Common Interest Ownership Act. See General Statutes § 47-200 et seq. Therefore, actions to foreclose statutory liens for common expenses unpaid by condominium owners are distinguishable from other homeowners in default on their mortgages and are more limited as a matter of law.”** [Mallview Condominium Association, Inc. v. Mulla](#), Superior Court, Judicial District of Waterbury at Waterbury, CV146023911S (Oct. 23, 2014) (2014 Conn. Super. LEXIS 2564).

Section 1: Right to Assess Fees

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to a condominium association's right to assess fees based on Connecticut General Statutes § [47-244](#) and § [47-257](#).

DEFINITIONS:

- **"Assessment' means the sums attributable to a unit and due the association pursuant to section 47-257." Conn. Gen. Stats. § [47-202\(3\)](#) (2021).**
- **"Common expenses' means expenditures made by, or financial liabilities of, the association, together with any allocations to reserves." Gen. Stats. § [47-202\(7\)](#) (2021).**
- **"Common expense liability' means the liability for common expenses allocated to each unit pursuant to section 47-226." Gen. Stats. § [47-202\(8\)](#) (2021).**
- **"Powers and duties of unit owners' association. (a)** Except as provided in subsection (b) of this section, and subject to the provisions of the declaration, the association, even if unincorporated:
 - (10) May impose and receive any payments, fees or charges for the use, rental or operation of the common elements, other than limited common elements described in subdivisions (2) and (4) of section 47-221, and for services provided to unit owners;
 - (11) May impose charges or interest or both for late payment of assessments and, after notice and an opportunity to be heard, levy reasonable fines for violations of the declaration, bylaws, rules and regulations of the association;
 - (12) May impose reasonable charges for the preparation and recordation of amendments to the declaration, resale certificates required by section 47-270 or statements of **unpaid assessments." Conn. Gen. Stats. § [47-244](#) (2021).**
- **"Assessments for common expenses. . . (a)** Until the association makes a common expense assessment, the declarant shall pay all common expenses. After an assessment has been made by the association, assessments shall be made at least annually, based on a budget adopted at least annually by the association.

(b). . . . all common expenses shall be assessed against all the units in accordance with the allocations set forth in the declaration pursuant to subsections (a) and (b) of section 47-226." Conn. Gen. Stats. § [47-257](#) (2021).
- **Special assessments: "Except as provided in subdivision (2) of this subsection, the executive board, at any time,**

may propose a special assessment.” Conn. Gen. Stats. § [47-261e\(b\)](#) (2021).

- Interest on any past due assessment: “The association may charge interest on any past due assessment or portion thereof at the rate established by the association, not exceeding eighteen per cent per year.” Conn. Gen. Stats. § [47-257\(b\)](#) (2021).
- Common expense associated with the maintenance, repair or replacement of a limited common element: “To the extent required by the declaration: (1) Any common expense associated with the maintenance, repair or replacement of a limited common element shall be assessed against the units to which that limited common element is assigned, equally, or in any other proportion the declaration provides; (2) any common expense or portion thereof benefiting fewer than all of the units or their owners may be assessed exclusively against the units benefited; and (3) the costs of insurance shall be assessed in proportion to risk and the costs of utilities shall be assessed in proportion to usage.” Conn. Gen. Stats. § [47-257\(c\)](#) (2021).
- Waiver of use: “No unit owner may exempt himself from liability for payment of the common expenses by waiver of the use or enjoyment of any of the common elements or by abandonment of the unit against which the assessments are made.” Conn. Gen. Stats. § [47-257\(g\)](#) (2021).

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are using the most up-to-date statutes.

Conn. Gen. Stat. (2021)

[Chapter 825](#). Condominium Act

§ [47-77](#). Assessment of Common Expenses. Liens and Foreclosures.

“. . . **although the lien provision of the Condominium Act, Connecticut General Statute § 47-77, has not been repealed, it has been superseded and its lien provisions rendered nugatory by Connecticut General Statute § 47-258.**” 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022, p. 930.

[Chapter 828](#). Common Interest Ownership Act

§ [47-202](#). Definitions.

§ [47-216](#). Applicability to preexisting common interest communities.

“**...sections... 47-257, 47-258... apply to all common interest communities created in this state before January 1, 1984; but those sections apply only with respect to events and circumstances occurring after January 1, 1984, and do not invalidate existing**

provisions of the declaration, bylaws or surveys or **plans of those common interest communities.**"

§ [47-226](#). Allocation of interests.

§ [47-236](#). Amendment of declaration or bylaws. ([2022 Supplement](#)).

§ [47-244](#). **Powers and duties of unit owners' association.**

§ [47-257](#). Assessments for common expenses.

Assessments due to wilful misconduct, failure to comply with standards or gross negligence.

§ [47-261e](#). Adoption of budgets. Special assessments.

Loan agreements

§ [47-278](#). Cause of action to enforce chapter, declaration **or bylaws. Attorney's fees and costs. Alternative dispute resolution.** Hearings before executive board. ([2022 Supplement](#)).

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication. Current law may be different from what is discussed in the reports.

- *Liability for Certain Damage at Condominiums*, James Orlando, Connecticut General Assembly, Office of Legislative Research Report, [2015-R-0125](#) (April 9, 2015). **"This report summarizes any recent amendments to the Common Interest Ownership Act's provision on liability for damages at condominiums caused by misconduct or related reasons (CGS §47-257(e))"**

- *Condominium Fines and Assessments*, James Orlando, Connecticut General Assembly, Office of Legislative Research Report, [2012-R-0196](#) (May 29, 2012). **"You asked if the law (1) limits the late fees or fines that common interest communities may charge unit owners or (2) otherwise restricts how common interest communities can address an owner's failure to pay assessments."**

FORMS:

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

- *Connecticut Common Interest Ownership Manual 2d*, by Matthew N. Perlstein and Edward S. Hill, LawFirst Publishing, 2013.

II. Declaration

Article I. Definitions

Section 1.6 – Common Expense Assessment

Section 1.7 – Common Expenses

Section 1.30 – Special Assessment

Article XVII. Assessment and Collection of Common Expenses

Section 17.1 – Apportionment of Common Expenses

Section 17.2 – Common Expenses Attributable to Fewer than All Units

Section 17.4 – Budget Adoption, Rejection, and Approval

Section 17.5 – Special Assessments Adoption, Rejection, and Approval

Section 17.6 – Certificate of Payment of Common Expense Assessments

Section 17.7 – Payment of Common Expense Assessments

Section 17.8 – Acceleration of Common Expense Assessments
Section 17.9 – Commencement of Common Expense Assessments
Section 17.10 – No Waiver of Liability for Common Expenses
Section 17.11 – Personal Liability of Unit Owners

- *Condominium Law and Practice: Forms*, by Patrick Rohan and Melvin Reskin, Matthew Bender, 1965, with 2022 supplement.

Volume 1, Part 3

§ 43.04 Powers and Duties of Association’s Board of Directors Determined by Condominium Documents and Statutes

- [6] Board Has Authority to Collect Assessments
 - [d] Forms for Collecting Condominium Association Assessments
 - [i] Sample Ten-Day Collection Letter
 - [ii] Sample Thirty-Day Collection Letter
 - [iii] Sample Insufficient Funds Letter
 - [iv] Sample Claim for Unpaid Assessments
 - [v] Sample Notice of Contest of Lien by Owner
 - [vi] Sample Satisfaction of Lien for Unpaid Assessments

Chapter 45 The Administration of Condominium Associations

§ 45.17 Forms

- [1] Sample Declaration Provisions
 - [a] Provisions Regarding Assessments for Common Expenses and Creation of Lien
 - [b] Provisions Regarding the Determination and Collection of Assessments
 - [c] Provisions Regarding Operating Expenses
 - [d] Provision Exempting Mortgagees from Assessment Liability at Foreclosure
- [2] Sample Forms for Use in the Collection Process
 - [a] Law Firm Statement Regarding Collection Services with Sample Referral Form
 - [b] Association Enforcement Procedures for the Collection of Assessments
 - [c] Affidavit for Title Company at Transfer as to Special Assessments and Payment for work in Progress
- [3] Sample Forms Used in Initiating Collection
 - [a] Form Letter Demanding Payment
 - [b] Form Letter Demanding Payment and Enclosing Lien
 - [c] Form Letter Regarding Liability on a Bad Check
 - [d] Form Letter Regarding Application of Partial Payment
 - [e] Claim of Lien
 - [f] Notice of Contest of Lien

[g] Release of Lien
[h] Excerpts from Federal Trade Commission Informal Staff Opinion – “whether . . . “debt” in Fair Debt Collection Practices Act includes assessments and other charges collected on behalf of homeowners associations”

- 7 *American Jurisprudence Pleading and Practice Forms*, Thomson West, 2021 (Also available on Westlaw).
Condominiums and Cooperative Apartments
Rights of Owners Among Themselves
B. Assessments
§ 26 Introductory comments
§ 31 Complaint, petition, or declaration – By owner of condominium unit – Against management body of condominium project – For declaratory relief - Legality of assessment made by managing body of condominium project
§ 32 Answer – Defense – Assessment not made in conformity with declaration of restrictions of association
§ 34 Money judgment – To recover assessment made against owner of condominium unit or stockholder-tenant of cooperative apartment
§ 35 Declaratory judgment and injunctive relief – Action involving assessment by condominium or cooperative apartment

CASES:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- Monaghan v. Fifty-Six Danbury Road Association, Inc., Superior Court, Judicial District of Litchfield at Torrington, No. CV18-5010618-S (May 7, 2019) (2019 WL 2432093).
“The defendant, however, argues that even if there was no quorum, the adoption of the Policy was later ratified. Ratification can render a legally invalid action legally valid. [Il Giardino, LLS v. Belle Haven Land Co.](#), 254 Conn.502, 530-31,757 A.2d 1103 (2000).”

“The defendant submitted evidence, in the form of Butler’s affidavit, that the November 5, 2018 special meeting was held ‘for the purpose of ratifying the adoption of the Standard Foreclosure Policy, the 2018 Annual Meeting, the 2018 Budget and Special Assessment, and to ratify the Board’s actions under the Policy and Budgets.’ The November 5, 2018 meeting minutes also reflect that these actions were purportedly ratified. But the defendant has not submitted any evidence with regard to whether the Directors or Members had knowledge of all material facts when voting to ratify the adoption of the Policy. Here, material facts relevant to the ratification of the Policy would be: why the Policy was being adopted, the contents of the Policy, the history of the Policy, whether any changes were made to the Policy between the January 2, 2018 Board meeting and the November 5, 2018 meeting, why the

adoption of the Policy was ineffective at the January 2, 2018 Board meeting and why the Ratification vote was being held. The failure to submit this evidence is fatal to a motion for summary judgment. [Il Giardino, LLC v. Belle Haven Land Co.](#), 254 Conn. 530 (2000); *Tyler Ridge Estates Condominium Assn., Inc. v. Nelson*, Superior Court of New Britain, Docket No. CV-09-5011225-S (July 20, 2012)."

- [Fort Hill Park Condominium Assoc. et al. v. Coral Barnes et al.](#), Superior Court, Judicial District of Waterbury, No. CV14-6025750-S (March 29, 2018) (2018 WL 1936519). "Count Three is a claim pursuant to the Common Interest Ownership Act that the defendants in their capacity as Board members failed to perform their duties in that they did not collect common charges or begin collection procedures and that the individual defendants failed to pay common charges and **thus the Association has been damaged.**"

"One of the first arguments by the defendants is that the plaintiffs do not have standing to bring this action. In particular, the defendants argue that the Board did not vote to bring this Action..."

"The statute as well as the bylaws of the Association permit an action by the Association but in order to do so in accordance with the bylaws the Association must take an **action for approval which is filed.**"

- [Coach Run Condominium, Inc. v. Furniss](#), 136 Conn. App. 698, 705, 47 A3d 413 (2012). ". . . §§ 47-257 and 47-258 manifest the legislature's intention that a duly constituted condominium association has an enforceable lien to assist its collection of common charges. The court reasoned that the legislature provided condominium associations with the ability to impose such a lien in order to protect the condominium's common financial interest in timely collection of anticipated revenues for the benefit of the community as a whole."

WEST KEY NUMBERS:

- *Common Interest Communities* 72 – 75
Unit Owners' Association
 - 72. Dues, assessments, fines, and other fees
 - 73. --- In general
 - 74. --- Power and duty to assess or levy; validity
 - 75. --- Collection, payment, and abatement

ENCYCLOPEDIAS:

- 15B *Am Jur 2d* Condominiums and Cooperative Apartments, Thomson West, 2021 (Also available on Westlaw).
 - D. Operation and Control of Condominium
 - 2. Common Elements
 - b. Common Profits and Expenses
 - § 31 Generally
 - § 32 Assessment of common expenses

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

Online databases are available for in-library use. Remote access is not available.

TEXTS & TREATISES:

You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the treatises cited.

References to online databases refer to in-library use of these databases.

§ 33 Assessment against future or unbuilt units

- 31 *CJS Estates*, Thomson West, 2019 (Also available on Westlaw).
Condominiums
 - G. Assessments for condominium common expenses
 - § 259 Authority for assessments for condominium common expenses
 - § 260 Collection and payment of assessments for condominium common expenses

- 77 *A.L.R.3d* 1290, *Expenses for which condominium association may assess unit owners*, by Timothy E. Travers, 1977 (Also available on Westlaw).

- *Connecticut Common Interest Ownership Manual 2d*, by Matthew N. Perlstein and Edward S. Hill, LawFirst Publishing, 2013.
 - II. Declaration
 - Article I. Definitions
 - Section 1.6 – Common Expense Assessment
 - Section 1.7 – Common Expenses
 - Section 1.30 – Special Assessment
 - Article XVII. Assessment and Collection of Common Expenses
 - Section 17.1 – Apportionment of Common Expenses
 - Section 17.2 – Common Expenses Attributable to Fewer than All Units
 - Section 17.4 – Budget Adoption, Rejection, and Approval
 - Section 17.5 – Special Assessments Adoption, Rejection, and Approval
 - Section 17.6 – Certificate of Payment of Common Expense Assessments
 - Section 17.7 – Payment of Common Expense Assessments
 - Section 17.8 – Acceleration of Common Expense Assessments
 - Section 17.9 – Commencement of Common Expense Assessments
 - Section 17.10 – No Waiver of Liability for Common Expenses
 - Section 17.11 – Personal Liability of Unit Owners

- *Condominium Law and Practice: Forms*, by Patrick Rohan and Melvin Reskin, Matthew Bender, 1965, with 2022 supplement.
 - Volume 1, Part 3
 - § 43.04 Powers and Duties of Association’s Board of Directors Determined by Condominium Documents and Statutes**
 - [6] Board Has Authority to Collect Assessments

- [a] Assessments Fund Condominium Operations
- [b] Board May Foreclose Liens for Unpaid Assessments
- [c] Board Must Establish Collection Procedures
- Chapter 45 The Administration of Condominium Associations
 - § 45.04 Assessment of Common Expenses
 - [1] General Considerations in Establishing the Collection Process
 - [2] Implementing the Association's Collection Process**
 - [3] Late Fees and Interest
 - § 45.05 Authority to Levy Assessments
 - [1] Authorization by Statute
 - [2] Authorization by Governing Documents
 - [3] Multi-Tiered Assessments
 - § 45.06 Assessments
 - [1] "Common Expenses" Defined**
 - [a] General
 - [b] Proper "Common Expenses"**
 - [2] Types of Assessments
 - [a] Annual Assessments
 - [b] Special Assessments
 - [3] Liability for Payment
 - § 45.07 Procedural Requirements for Assessment
 - [1] Annual Assessment Procedure
 - [2] Special Assessments Procedure
 - [3] Interest Charges
 - [4] Late Fees
 - § 45.08 Self-Help Collection Methods

- *The Law of Condominium Operations*, by Gary A. Poliakoff, Thomson West, 1988, with 2021 supplement (Also available on Westlaw).

Chapter 5. Assessments

I. Assessments as Affirmative Covenants

A. Generally

§ 5: 12. Apportionment of Common Expenses- Residential Condominiums

§ 5: 13. Apportionment of Common Expenses- Commercial Condominiums

§ 5: 13.50 Apportionment of Common Expenses- Erroneous assessment

§ 5: 14. Unpaid Assessments

B. Responsibility for Payment of Assessments

§ 5: 15. Statutory Requirement to Pay Assessment

§ 5: 16. Unit Purchaser as Unit Owner

§ 5: 16.50. First mortgagee as unit owner following foreclosure or deed in lieu of foreclosure

§ 5: 17. Developer as Unit Owner

§ 5:18. Liability of Grantee and Grantor

§ 5:19. Association's Failure to Perform

§ 5:20. Waiver of Use and Enjoyment of
Common Areas

§ 5:21. Abandonment of Unit

§ 5:22. Disagreement About Use of Funds

C. Nonpayment of Assessment Creates Lien

§ 5:23. Statutory Authority for Lien

§ 5:24. Calculation of Lien Amount

§ 5:25. Effective Date of Lien

§ 5:26. Elements Required for Claim of Lien

§ 5:27. Expiration of Lien

§ 5:28. Effect of Partial Payment

§ 5:29. Subsequently Accruing Assessments

§ 5:30. Satisfaction of Lien Upon Payment

§ 5:31. Unit Owner's Ability to Contest Lien

- *American Law Institute, Restatement of the Law Third, Property: Servitudes*, 3d edition, volume 2, 2000. (Also available on Westlaw).
Chapter 6. Common-Interest Communities
§ 6.5. Power to Raise Funds: Assessments, Fees, and Borrowing

Section 2: Foreclosure of Liens

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to a condominium association's right to foreclose condominium liens pursuant to Conn. Gen. Stat. § [47-258](#) (2021).

DEFINITIONS:

- "The association has a statutory lien on a unit for any assessment attributable to that unit or fines imposed against its unit owner." Conn. Gen. Stat. § [47-258\(a\)](#) (2021).
- "Declaration' means any instruments, however denominated, that create a common interest community, including any amendments to those instruments." Gen. Stats. § [47-202\(15\)](#) (2021).
- Fees, fines, costs: "Unless the declaration otherwise provides, reasonable attorneys' fees and costs, other fees, charges, late charges, fines and interest charged pursuant to subdivisions (10), (11) and (12) of subsection (a) of section 47-244 and any other sums due to the association under the declaration, this chapter, or as a result of an administrative, arbitration, mediation or judicial decision, are enforceable in the same manner as unpaid assessments under this section. If an assessment is payable in installments, the full amount of the assessment is a lien from the time the first installment thereof becomes due." Conn. Gen. Stat. § [47-258\(a\)](#) (2021).
- Superpriority lien: "Notwithstanding any provision in the declaration or bylaws to the contrary, a lien under this section is prior to all other liens and encumbrances on a unit except (1) liens and encumbrances recorded before the recordation of the declaration . . . (2) a first or second security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent . . . and (3) liens for real property taxes and other governmental assessments or charges against the unit or cooperative. In all actions brought to foreclose a lien under this section or a security interest described in subdivision (2) of this subsection, the lien is also prior to all security interests described in subdivision (2) of this subsection to the extent of (A) an amount equal to the common expense assessments based on the periodic budget adopted by the association pursuant to subsection (a) of section 47-257 which would have become due in the absence of acceleration during the *nine months immediately preceding institution of an action to enforce either the association's lien or a security interest* described in subdivision (2) of this subsection, excluding any late fees, interest or fines which may be

assessed by the association during the nine-month period, **and (B) the association's costs and reasonable attorney's fees** in enforcing its lien. A lien for any assessment or fine specified in subsection (a) of this section shall have the priority provided for in this subsection in an amount not to exceed the amount specified in subparagraph (A) of this subsection. This subsection does not affect the priority of **mechanics' or materialmen's liens or the priority of liens for other assessments made by the association.**" Conn. Gen. Stat. § [47-258\(b\)](#) (2021). Emphasis added.

- Multiple association liens: "Unless the declaration otherwise provides, if two or more associations have liens for assessments created at any time on the same property, those liens have equal priority." Conn. Gen. Stat. § [47-258\(c\)](#) (2021).
- **Recordation:** "Recording of the declaration constitutes record notice and perfection of the lien. No further recordation of any claim of lien for assessment under this section is required." Conn. Gen. Stat. § [47-258\(d\)](#) (2021).
- Extinguished lien: "A lien for unpaid assessments is extinguished unless proceedings to enforce the lien are instituted within three years after the full amount of the assessments becomes due; provided, that if an owner of a unit subject to a lien under this section files a petition for relief under the United States Bankruptcy Code, the period of time for instituting proceedings to enforce the **association's lien shall be** tolled until thirty days after the automatic stay of proceedings under Section 362 of the Bankruptcy Code is lifted." Conn. Gen. Stat. § [47-258\(e\)](#) (2021). Emphasis added.
- "This section does not prohibit actions against unit owners to recover sums for which subsection (a) of this section creates a lien or prohibit an association from taking a deed in lieu of foreclosure." Conn. Gen. Stat. § [47-258\(f\)](#) (2021).
- **Costs and attorney's fee in court action:** "A judgment or decree in any action brought under this section shall **include costs and reasonable attorney's fees for the prevailing party.**" Conn. Gen. Stat. § [47-258\(g\)](#) (2021).
- "The association on request made in a record shall furnish to a unit owner a statement in recordable form setting forth the amount of unpaid assessments against the unit. The statement shall be furnished within ten business days after receipt of the request and is binding on the association, the executive board and every unit owner." Conn. Gen. Stat. § [47-258\(h\)](#) (2021).
- "The association's lien may be foreclosed in like manner as

a mortgage on real property.” Conn. Gen. Stat. § [47-258\(j\)](#) (2021).

- When to Foreclose: “An association may not commence an action to foreclose a lien on a unit under this section unless: (A) The unit owner, at the time the action is commenced, owes a sum equal to at least two months of common expense assessments based on the periodic budget last adopted by the association pursuant to subsection (a) of section 47-257; (B) the association has made a demand for payment in a record and has simultaneously provided a copy of such record to the holder of a security interest described in subdivision (2) of subsection (b) of this section; and (C) the executive board has either voted to commence a foreclosure action specifically against that unit or has adopted a standard policy that provides for foreclosure against that unit.” Conn. Gen. Stat. § [47-258\(m\)\(1\)](#) (2021). Emphasis added.
- Notice Requirement: “Not less than sixty days prior to commencing an action to foreclose a lien on a unit under this section, the association shall provide a written notice by first class mail to the holders of all security interests described in subdivision (2) of subsection (b) of this section, which shall set forth the following: (A) The amount of unpaid common expense assessments owed to the association as of the date of the notice; (B) the amount of **any attorney’s fees and costs incurred by the association** in the enforcement of its lien as of the date of the notice; (C) **a statement of the association’s intention to foreclose its lien** if the amounts set forth in subparagraphs (A) and (B) of this subdivision are not paid to the association not later than sixty days after the date on which the notice is **provided**; (D) **the association’s contact information**, including, but not limited to, (i) the name of the individual acting on behalf of the association with respect to the **matter, and (ii) the association’s mailing address, telephone number and electronic mail address, if any**; and (E) instructions concerning the acceptable means of making payment on the amounts owing to the association as set forth in subparagraphs (A) and (B) of this subdivision. Any notice required to be given by the association under this subsection shall be effective when sent.” Conn. Gen. Stat. § [47-258\(m\)\(2\)](#) (2021).
- Identifying the name and mailing address of the holder of interest: “When providing the written notice required by subdivision (2) of this subsection, the association may rely on the last-recorded security interest of record in identifying the name and mailing address of the holder of that interest, unless the holder of the security interest is the plaintiff in an action pending in the Superior Court to enforce that security interest, in which case the

association shall provide the written notice to the attorney appearing on behalf of the holder of the security interest in such action.” Conn. Gen. Stat. § [47-258\(m\)\(3\)](#) (2021).

- Failure of the association to provide the written notice: “The failure of the association to provide the written notice required by subdivisions (2) and (3) of this subsection prior to commencing an action to foreclose its lien shall not affect the priority of its lien for an amount equal to nine months common expense assessments, but the priority amount in such action shall not include any **costs or attorney’s fees.**” Conn. Gen. Stat. § [47-258\(a\)\(4\)](#) (2021).

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are using the most up-to-date statutes.

Conn. Gen. Stat. (2021)

[Chapter 134](#). Housing Finance Authority Act

§ [8-265ff](#). Eligibility for emergency mortgage or lien assistance payments. Application for loan. Disclosure of assets by homeowner. Determination of eligibility by the authority. ([2022 Supplement](#))

[Chapter 825](#). Condominium Act

§ [47-77](#). Assessment of Common Expenses. Liens and Foreclosures.

“. . . **although the lien provision of the Condominium Act**, Connecticut General Statute § 47-77, has not been repealed, it has been superseded and its lien provisions rendered nugatory by Connecticut General Statute § 47-258.” 1 *Connecticut Foreclosures: An Attorney’s Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022, p. 930.

[Chapter 828](#). Common Interest Ownership Act

§ [47-202](#). Definitions.

§ [47-216](#). Applicability to preexisting common interest communities. “**...sections... 47-257, 47-258... apply to all common interest communities** created in this state before January 1, 1984; but those sections apply only with respect to events and circumstances occurring after January 1, 1984, and do not invalidate existing provisions of the declaration, bylaws or surveys or plans of those **common interest communities.**”

§ [47-236](#). Amendment of declaration or bylaws. ([2022 Supplement](#)).

§ [47-257](#). Assessments for common expenses. Assessments due to wilful misconduct, failure to comply with standards or gross negligence.

§ [47-258](#). Lien for assessments and other sums due association. Enforcements.

- § [47-270](#). Resales of units.
- § [47-278](#). Cause of action to enforce chapter, declaration or bylaws. **Attorney's fees and costs. Alternative dispute resolution. Hearings before executive board. (2022 Supplement).**

PUBLIC ACTS

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website.

- Public Act. No. [21-44](#) (Jan. Sess.), sec. 9. *An Act Concerning the Ezequiel Santiago Foreclosure Mediation Program and Other Alternatives to Foreclosure.*

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication. Current law may be different from what is discussed in the reports.

- *Acts Affecting Condominiums*, Janet Kaminski Leduc, Connecticut General Assembly, Office of Legislative Research Report, [2015-R-0216](#) (April 14, 2015). *"This report provides brief summaries of acts enacted since 2002 amending the Common Interest Ownership Act (CIOA) and the Condominium Act. (There were no such acts in 2002-2004 or 2008.) Not all provisions of the acts are included here. Acts that make only technical changes in the statutes are not included. Complete summaries of the acts are in the yearly Public Act Summary books and on [OLR's website](#)."*
- *Connecticut's Priority Lien for Common Interest Communities*, Michael Csere, Connecticut General Assembly, Office of Legislative Research Report, [2013-R-0184](#) (May 31, 2013). *"You asked how the recent Superior Court decision (Lake Ridge Condominium Association, Inc. v. Vega, 2012 WL 6634905 (Conn. Super.)) affects Connecticut's priority lien for common interest communities (CGS §§ 47-200 et seq.). You asked whether this decision could have an adverse effect on common fees used to support condominium budgets."*
- *Condominium Common Charges During Foreclosure*, James Orlando, Connecticut General Assembly, Office of Legislative Research Report [2013-R-0178](#) (March 6, 2013). *"You asked about the payment of common charges for a condominium unit that is going through foreclosure."*
- *Condominium Fines and Assessments*, James Orlando, Connecticut General Assembly, Office of Legislative Research Report, [2012-R-0196](#) (May 29, 2012). *"You asked if the law (1) limits the late fees or fines that common interest communities may charge unit owners or (2) otherwise restricts how common interest communities can address an owner's failure to pay assessments."*

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the [Connecticut Law Journal](#) and posted [online](#).

ETHICS OPINION:

FORMS:

You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the treatises cited.

References to online databases refer to in-library use of these databases.

Connecticut Practice Book (2022)

§ [10-69](#). Foreclosure Complaint; Pleading Encumbrances

- Connecticut Bar Association, Informal Opinion 94-34 (November 1, 1994).
"A Connecticut law firm that represents condominium associations in the collection of overdue common charges from unit owners has requested our opinion concerning the most appropriate method for dealing with these funds."
- *Connecticut Common Interest Ownership Manual 2d*, by Matthew N. Perlstein and Edward S. Hill, LawFirst Publishing, 2013.
Article XVII. Assessment and Collection of Common Expenses
Section 17.3 – Liens and Lien Foreclosures
- *The Law of Condominium Operations*, by Gary A. Poliakoff, Thomson West, 1988, with 2021 supplement. (Also available on Westlaw)
Chapter 16. Forms
IV. Collecting Assessments
§ 16:43. Notice of Delinquent Assessments
§ 16:52. Lis Pendens
§ 16:53. Complaint to Foreclose Claim of Lien
§ 16:54. Notice to Association Regarding Superior Liens
§ 16:55. Motion for Default Judgment to Collect Assessments
§ 16:56. Order for Default Judgment
§ 16:57. Motion for Summary Judgment to Collect Assessments
§ 16:58. Order for Summary Judgment
§ 16:59. Notice of Foreclosure Sale
§ 16:60. Letter Informing Association of Final Judgment
- *Condominium Law and Practice: forms*, by Patrick Rohan and Melvin Reskin, Matthew Bender, 1965, with 2022 supplement.
Volume 1, Part 3
Chapter 45 The Administration of Condominium Associations
§ 45.17 Forms
[4] Litigation to Foreclose the Lien and For a Foreclosure Judgment
[a] Sample Complaint

- [b] Related Documents
 - [i] Summons
 - [ii] Lis Pendens
 - [iii] Follow-up Alert
- [c] Motion For Entry of Clerk’s Default (With Order)**
- [d] Plaintiff’s Motion for Summary Judgment**
- [e] Supporting Affidavits
 - [i] Non-Military Affidavit
 - [ii] Affidavit of Indebtedness
 - [iii] **Affidavit for Attorneys’ Fees**
 - [iv] Affidavit of Costs
- [v] Supporting Affidavit of Attorneys’ Fees**
- [vi] Affidavit in Support of Summary Judgment
- [f] Final Judgment of Foreclosure
- [g] Forms for Clerk’s Sale**
 - [i] Notice of Judicial Sale
 - [ii] Certificate of Sale
 - [iii] Writ of Possession
 - [iv] Certificate of Disbursements
 - [v] Certificate of Title
- [h] Stipulation and Joint Motion for Court Approval of Settlement Agreement and Agreed Order

- *7 American Jurisprudence Pleading and Practice Forms*, Thomson West, 2021 (Also available on Westlaw).
 - Rights of Owners Among Themselves
 - B. Assessments
 - § 31 Complaint, petition, or declaration – By association – For declaratory relief and maintenance assessments due from owner of condominium – **Violation of condominium’s covenants, conditions, and restrictions**
 - § 32 Complaint, petition, or declaration – By cooperative association – Against tenant-stockholder or unit owner – Failure to pay monthly charges for maintenance and upkeep
 - § 33 Complaint, petition, or declaration – By condominium association or cooperative apartment – To foreclose assessment lien
 - § 34 Complaint, petition, or declaration – By managing body of condominium – To recover money judgment for failure to pay assessment levied against condominium unit
 - § 44 Temporary restraining order and order to show cause – Enjoining and restraining conduct of sale of condominium unit pending disposition of complaint
 - §36 Judgment – Foreclosure of assessment lien on condominium unit

CASES:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

Connecticut Supreme Court

- [Neighborhood Association v. Limberger](#), 321 Conn 29, 48-49, 136 A3d 592 (2016). "The statutory language indicates that the legislature intended the three conditions necessary for commencing an action to foreclose a common charges lien to be jurisdictional prerequisites. General Statutes (Rev. to 2011) § 47-258 (m) provides that '[a]n association *may not commence* an action to foreclose a lien on a unit owner under this section *unless*' it satisfies certain prescribed conditions. (Emphasis added.) The legislature could have phrased the requirement that a board adopt a policy or vote to commence proceedings as a limitation on a court's ability to grant relief. Cf. General Statutes § 45a-100 (k) ('the court shall not grant relief under this section if'). Instead, it phrased the requirement as a condition precedent to the commencement of the action itself. Thus, the adoption of a standard foreclosure policy is 'a condition precedent to any right of action. Until [a vote is taken or a procedure is adopted] no such right exists.' [Forbes v. Suffield](#), 81 Conn. 274 (1908)."
- [Linden Condominium Assn. v. McKenna](#), 247 Conn. 575, 585-586, 726 A2d 502, 507-508 (1999). ". . . § 47-258 (f) allows an association to sue a unit owner based on the owner's personal liability, in addition to the association's statutory right to foreclose on its lien. The final phrase, 'in lieu of foreclosure,' merely modifies 'taking a deed,' thereby leaving intact the express statement that there is no bar to such a course of action. Furthermore, the defendant's argument that subsections (f) and (j), read together, limit an association's choices to either an action on the debt or a foreclosure action, is without merit. Section 47-258 (j) provides that 'the [condominium] association's lien may be foreclosed in like manner as a mortgage on real property,' and merely relates to the procedures to be used in common charges lien foreclosures. There is no language in either subsection that indicates that the plaintiff must choose one action or the other."
- [Linden Condominium Assn. v. McKenna](#), 247 Conn. 575, 590, 726 A2d 502, 510 (1999). ". . . we conclude that the plaintiff was not able to bring a deficiency judgment claim in the former action pursuant to § 49-14 because the first mortgagee redeemed by paying the plaintiff's statutory superpriority."
- [Hudson House Condominium Association, Inc. v. Brooks](#), 223 Conn. 610, 614-615, 611 A.2d 862 (1992). "In addition to creating the lien and authorizing its foreclosure, § 47-258, contrary to the tenet that the priority of liens is

governed by the common law rule that first in time is first in right. . . . carves out an exception and grants a priority to the lien for common expense assessments. The priority, however, is temporally limited by § 47-258 (b) to the **amount** of the common expense assessments . . . *which would have become due* in the absence of acceleration *during the six [now nine] months immediately preceding institution of an action to enforce . . . the association's lien . . .*

Despite this unequivocal language, HHCA argues that because it could, in theory, initiate a foreclosure on delinquent common expense assessments every six [now nine] months, it could thereby obtain a priority status for all delinquent assessments. HHCA contends that, instead of engaging in this cumbersome and wasteful procedure, § 47-258 (b) should be interpreted to give priority status to all common expense assessments accruing during the pendency of a given action.

In support of its claim, HHCA relies upon the portion of § 47-258 (b) that states: **'The lien is also prior to all security interests described in subdivision (2) of this subsection to the extent of the common expense assessments . . . which would have become due in the absence of acceleration during the six [now nine] months immediately preceding institution of an action to enforce either [HHCA's] lien or a security interest described in subdivision (2) of this subsection.'** . . . HHCA claims that **because the statute uses the word 'assessments' and not 'assessment,' the legislature intended to give priority to more than six [now nine] months of common expense assessments. We disagree."** *Bracketed information added.*

Connecticut Appellate Court

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- [Gibson v. Jefferson Woods Community, Inc.](#), 206 Conn. App. 303, 211-312, 260 A.3d 1244 (2021). **"The reason for the rule against collateral attack is well stated in these words: The law aims to invest judicial transactions with the utmost permanency consistent with justice. . . . Public policy requires that a term be put to litigation and that judgments, as solemn records upon which valuable rights rest, should not lightly be disturbed or overthrown. . . . [T]he law has established appropriate proceedings to which a judgment party may always resort when [s]he deems [herself] wronged by the court's decision. . . . If [s]he omits or neglects to test the soundness of the judgment by these or other direct methods available for that purpose, [s]he is in no position to urge its defective or erroneous character when it is pleaded or produced in evidence against [her] in subsequent proceedings.'** [Sousa v. Sousa](#), 322 Conn. 757, 771 (2016)."

- [Merritt Medical Center Owners Corp., Inc. v. Gianetti](#) , 197 Conn. App. 226, 232, **231 A.3d 366 (2020)**. "Clearly, subdivision (1) (C) of § 47-258 (m) requires that the executive board of an association, before invoking § 47-258 (m) to foreclose a lien on a unit, either vote to commence a foreclosure action specifically against that unit or that it have a standard policy that provides for foreclosure against that unit. In the present case, the plaintiff has conceded that it did not have a standard policy. A review of the record reveals that it also did not vote to commence a foreclosure action against the defendant's office units. **Rather, it voted to send the matters to 'collection.'**"
- [Aurora Loan Services, LLC v. Condrón, et al.](#), 181 Conn. App. 248, 276, **186 A.3d 708 (2018)**. "In the present case, there is no evidence in the record that the notice of default was actually received as a result of the notice sent by certified mail. In fact, the defendants alleged that they never received the notice. The plaintiff now asks for us to apply the doctrine of substantial compliance to the method of mailing and the corresponding proof required to establish that the notice was received by the defendants...**we decline** to apply the doctrine where there is a contractual provision requiring proof of actual delivery for a notice of default sent by certified mail, return receipt requested, and there is no evidence that the defendants actually received the notice of default."
- [Goodwin Estate Association v. Starke](#), 184 Conn. App. 92, 98-99, **194 A.3d 351 (2018)**. "Here, however, the defendant's sole argument in his motion to dismiss rested on his claim that he did not receive notice of the adopted standard foreclosure policy. In its articulation on its denial of the defendant's motion to open and motion to dismiss, the trial court stated "that it is particularly noteworthy that the defendant has stated virtually in every motion and pleading before this court for the last approximately three years that he had not received the notice in the mail. The court has not found in his favor." The plaintiff, in its opposition to the motion to open, supported its argument that notice was proper with the affidavit of Peg Routhier, the property manager at the time the action was commenced, who averred that a copy of the standard foreclosure policy was mailed to the defendant."
- [Congress Street Condominium Association, Inc. v. Anderson](#), 156 Conn. App. 117, 123, **112 A.3d 196, 200 (2015)**. "Although the plaintiff appears to characterize the holding of a hearing as being a mere formality, we conclude that providing the defendant an opportunity to be heard was expressly required by our statutes and the plaintiff's condominium documents *before* the plaintiff could impose fines against him. See General Statutes § 47-

244(a)(11).”

- [Carriage House 1-Enfield Ass’n, Inc. v. Johnson](#), 160 Conn. App. 226, 245, 249, 124 A3d 952, 963, 965 (2015).

“The plaintiff argues that the defendant’s illegality claim lacks merit because, **although the deck expansion contract’s requirement of a privacy wall on unit 92’s deck was not entirely compliant with Enfield’s zoning regulations the plaintiff could have obtained a variance and it eventually did obtain a special use permit from the commission, both of which cured any illegality resulting from noncompliance with the zoning regulations. We agree with the plaintiff and conclude that the court did not err in determining that the deck expansion contract was legal and enforceable.**” p. 245

“Following an appeal, this court held that the lease was enforceable and did not undercut public policy considerations merely because it did not comply with the **original site plan.**” p. 249

- [Highgate Condominium Association, Inc. v. Miller](#), 129 Conn. App. 429, 434, 21 A3d 853, 856 (2011). “In this appeal, the plaintiff, in reliance on § 49–15(a), claims that, because title to the subject property had become absolute in the plaintiff, the court did not have the authority to grant the defendant’s motion to open the judgment of strict foreclosure in the absence of a specific finding that it lacked personal jurisdiction **over the defendant. We agree.**”
- [Oronoque Shores Condominium Association No. 1, Inc. v. Smulley](#), 114 Conn. App. 233, 237-238, 968 A.2d 996, 998-999 (2009). “**The defendant first** claims that the snow assessment was not a valid lien because it did not conform with General Statutes §§ 47-76(b) and 47-257(b), as well as the Oronoque Shores Condominium No. 1, Inc., bylaws, § 11(a), and, accordingly, could not have been foreclosed. Specifically, the defendant claims that (a) the original snow assessment was invalid because it was improperly apportioned, (2) the correctly reapportioned assessment **was invalid because the association’s board did not vote on it and (3) the corrected reapportioned snow assessment was not pleaded or litigated at trial. We disagree.**”
- [Stamford Landing Condominium Association Inc. v. Lerman](#), 109 Conn. App. 261, 268-269, 951 A2d 642 (2008), cert. denied at 289 Conn. 938, 958 A.2d 1246. “The defendant next claims that the court improperly deemed valid the plaintiff’s rule prohibiting tenants from housing dogs at the village. In particular, she contends that because the rule comprises a restriction on use that is not contained in the declaration, § 47–244(c)(1) bars its enforcement. We do not agree.”

- [Stamford Landing Condominium Association Inc. v. Lerman](#), 109 Conn. App. 261, 270-271, 951 A.2d 642 (2008), cert. **denied at 289 Conn. 938, 958 A.2d 1246.** "The defendant's final claim is that the court, in calculating the plaintiff's damages, improperly considered two matters not alleged in the complaint, namely, debt accrued after the action was commenced and a garage assessment mentioned in the plaintiff's posttrial affidavit. According to the defendant, because the complaint does not allege a continuing failure to pay common charges, the court should not have awarded damages for charges beyond the commencement of the action. The defendant also claims surprise at the garage assessment. We affirm the court's judgment as to all of the charges except the garage assessment. As to that alleged debt, we agree with the defendant and reverse the **judgment.**"
- [Twenty-Four Merrill Street Condominium Association, Inc. v. Murray](#), 96 Conn. App. 616, 617 & 619-620, 902 A.2d 24 (2006). "The defendant claims that . . . the present action is barred under the doctrine of res judicata" p. 617

"Accordingly, the salient inquiry is whether the present matter involves the same claim that was litigated in the prior action. We conclude that it does not.

It is true that, in both actions, the plaintiff sought to foreclose on a statutory lien pursuant to § 47-258. That commonality, however, does not render the actions one and the same. Rather, as the court found, the prior action concerned a statutory lien for common charges, whereas the present action involved a statutory lien for fines and repair costs. The defendant does not dispute that factual finding. Instead, he insists that because the plaintiff's action is predicated on § 47-258, it **necessarily 'should have been included in the prior action.'** The defendant has provided no authority for the proposition that a condominium association with two statutory liens against a condominium owner is compelled to litigate those distinct claims in the **same proceeding under the doctrine of res judicata.**" pp. 619-620

- [Twenty-Four Merrill Street Condominium Association, Inc. v. Murray](#), 96 Conn. App. 616, 622-623, 902 A.2d 24, 28-29 (2006). "Significantly, this is not a case in which the defendant never received notice of the plaintiff's decision. He merely received late notice. The defendant posits that this irregularity requires an invalidation of the statutory lien and reversal of the judgment of the trial court. We do not agree. The concept of notice concerns notions of fundamental fairness, affording parties the opportunity to be apprised when their interests are implicated in a given

matter. . . Notice is not a rigid concept. Section 2 of the **Restatement (Second) of Judgments, entitled 'Adequate Notice,' states in relevant part that '[a]n action may proceed without notice to a person interested therein when ... (c) [t]he person is afforded an adequate subsequent opportunity to protect his interest.'** 1 Restatement (Second), Judgments § 2(4)(c), p. 34 (1982). It further **explains that '[t]he modern approach to notice-giving attaches primary importance to actual notice and treats technical compliance with notice procedures as a secondary consideration.... To invalidate the notice simply because it is irregular is to protect no worthwhile interest of the party who has raised the objection. He has had his due. An objection to the notice on his part serves only to induce concern for punctilious adherence to formality....'** *Id.*, at § 3, comment (b), pp. 50-51."

- [South End Plaza Association, Inc. v. Johnson](#), 62 Conn. App. 462, 464, 467-468, 469, 767 A.2d 1267, 1269, 1271 (2001), petition for cert. denied at 256 Conn. 922, 774 A.2d 138 (2001). **"In defense of the foreclosure action, the defendants claimed that the notice requirements for meetings of the unit owners to consider ratification of the budgets in 1997 and 1998 as mandated by § 47-245(c) were not met, and, therefore, the budgets adopted at those meetings were void, and the assessments based on them were unenforceable. The plaintiff argued that regardless of the defective notice of the budget meetings in question, the saving provision of § 47-245(c) permitted it to continue to enforce previously ratified assessments."** p. 464
"There is a clear intention in the act that a unit owners' association should not operate without a budget or without the collection of common assessments in the event that the association has failed to ratify a budget. Comment 2 to § 3-103 of the Uniform Common Interest Ownership Act provides that the provisions of paragraph (c), which contains the same language as General Statutes § 47-245(c), 'permit the unit owners to disapprove any proposed budget, but a rejection of the budget does not result in cessation of assessments until a budget is approved.'" pp. 467-468
"Inadequate notice of the 1997 and 1998 meetings did not cause prejudice to the defendants." p. 469

Connecticut Superior (Trial) Court

- [Bridgeport Park Apartments, Inc. v. Kolesnikov et al.](#), Superior Court, Judicial District of Fairfield at Bridgeport, CV19-6082148-S (September 11, 2019) (69 Conn. L. Rptr. 236) (2019 WL 4898974). "This is an association statutory lien foreclosure. Even had *Blowers* applied to this case, the Defendant's proposed counterclaim would not be legally sufficient as 'special defenses and counterclaims will not lie

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in an action brought by a condominium association to foreclose a lien based upon a unit owner's failure to pay **common charges.**' [Coach Run Condominium, Inc. v. Furness](#), 136 Conn. App. 698, 705 (2012)."

- [La Mirage Condominium Association, Inc. v. Glen D. Burnham et al.](#), Superior Court, Judicial District of New Haven at Meriden, CV16-6008827-S (March 15, 2018) (2018 WL 1769195). "Here in this case, the Association, while admitting through its property manager..., had no notice requirement concerning foreclosure actions or set rules for starting such an action, *voted unanimously 'to send ... Unit #24 (Burnham) to collection/foreclosure immediately' on September 10, 2015. ...Notice is not required when a vote by the common interest community is taken.*"
- [The Bridgeport Wilmont Apartments, Inc. v. Eneida Martinez](#), Judicial District of Fairfield at Bridgeport, No. CV13-6039444-S (December 28, 2017) (65 Conn. L. Rptr. 689) (2017 WL 7163944). "Wilmont Garden Apartments, Inc. is bringing this foreclosure case and other foreclosure cases for nonpayment of common charges on a policy statement that was enacted by its board of directors in total disregard of CIOA's [Common Interest Ownership Act's] provision that unit owners had a right to know about the proposed policy and comment on it prior to its enactment. The evidence shows no coordination or communication at all between the board and the unit owners on the subject of the proposed policy at any time prior to its enactment. The defendant has suffered the kind of harm envisioned by the legislature when it amended the CIOA in 2009. The purpose of the CIOA is to protect the collective rights of the unit owners in common interest communities. See. e.g. Office of Legislative Research Bill Analysis for Substitute House Bill No. 6672 (2009) (explaining that the CIOA amendments 'require the executive board to establish a reasonable method for unit owners to communicate among themselves and with the executive board on association matters') See also [Neighborhood Association v. Limberger](#), 321 Conn. 29 (2016) at 39-40 (noting that new restrictions placed on the foreclosure process were in response to alleged abuses in the system)."
- [Birches at Silvermine Condominium Association, Inc. v. Rivers Development, LLC](#), Superior Court, Judicial District of Stamford-Norwalk at Stamford, CV16-6027182-S (June 26, 2017) (2017 WL 3251235) "Based on a preponderance of the evidence, the court finds the parties had an implied contract under which the defendant arranged for and obtained maintenance for the plaintiff in exchange for credit against the common charges owed by the defendants for Units 2 and 6. The defendant has met his burden of proof

as to its special **defense.**”

- Beechwood Square Condominium Association v. Velez, Superior Court, Judicial District of Fairfield at Bridgeport, CV13-6034581-S (January 30, 2015) (2015 Conn. Super. LEXIS 229). **“The statutory lien is automatic and does not depend on a recorded notice or even a demand letter sent to a unit owner for its validity. . . Pursuant to Connecticut General Statutes § 47-270, the seller of a condominium unit must provide a resale certificate to the purchaser so that the purchaser is provided with disclosure of information relevant to a planned purchase of a unit. That information would include information concerning any overdue common charges on a unit. That procedure was not followed here. The statute ensures that prospective purchasers have information about the condominium complex before they buy a unit. Additionally, by requiring the seller to order the resale certificate, the association is provided an opportunity to inform the prospective buyer as to restrictions on the unit and any unpaid common charges which need to be addressed at closing. . . . Proceeding with the purchase without addressing the common charge arrearage resulted in the defendant’s purchase of the unit without clear title. The statutory lien of the plaintiff continues as a lien even after a change of ownership.”**
- Sunrise Common Condominium Association, Inc. v. Bello, Superior Court, Judicial District of Fairfield at Bridgeport, CV-12-6028307 (March 21, 2014) (57 CLR 746) (2014 Conn. Super. LEXIS 650). **“In considering the language of § 47-258(b), and its relationship to other statutes, particularly but not limited to § 47-257 and § 47-258(a), the statute creates a split, or dual, lien. The statute plainly provides a condominium association with a superpriority lien for nine months of unpaid common expense assessments, commonly referred to as common charges. The plaintiff has a non-superpriority lien for the remainder of the charges. Such an interpretation does not result in the application of the statute being absurd or unworkable, and is consistent with our Supreme Court’s noted purpose of the statute to protect the unit owners dependence on the condominium association to care for and maintain the common areas. Also, it allows for the harmonious interpretation of statutes.**

In view of the foregoing, the court concludes that the plaintiff’s lien is not entitled to superpriority over the defendant’s first mortgage. It is undisputed that the plaintiff’s lien is for water-related damages to a unit within the association, and not for monthly common charges. Therefore, the defendant is entitled to a judgment as a matter of law, and the court grants the defendant’s motion **for summary judgment.**”

- Hemlock Hill Camp Resort Cooperative Association, Inc. v. Hughes, Superior Court, Judicial District of Litchfield at Litchfield, LLI-CV-126006976-S (May 31, 2013) (2013 Conn. Super. LEXIS 1263). **"This court concludes that, just as a mortgagee must allege that it gave notice of acceleration of debt if the terms of the lending instrument require such notice, a condominium association must also allege that it complied with the requirements of General Statutes § 47-258(m) before bringing its foreclosure action."**
- Hemlock Hill Camp Resort Cooperative Assn. v. Hemlock Hill Campground, LLC, Superior Court, Judicial District of Litchfield at Litchfield, LLI-CV-12-6006974-S (September 25, 2013) (56 CLR 883) (2013 Conn. Super. LEXIS 2191) (2013 WL 5716824). **"USB relied on the plaintiff's responses to discovery requests in order to assert 1) that the plaintiff's executive board did not vote to commence the foreclosure action, relying instead on a 'standard collection policy;' 2) that there is a question of fact as to whether the special manager had the authority to adopt a standard collection policy; and 3) that demand letters are required before a foreclosure action can be commenced, but all demand letters produced by the plaintiff predated the adoption of the collection policy and, further, those letters did not comply with either the collection policy or applicable statutory requirements. . . . An affidavit filed by the special manager claims that he made demands for the payment of outstanding common charges. He acknowledges that those demands pre-dated the adoption of a collection policy, but notes that General Statutes § 47-258(m)(2) does not require that the demand post-date the adoption of a collection policy. It merely requires that 'the association has [prior to commencing an action to foreclose a lien] made a demand for payment in a record . . .' The service manager states that he made both written and verbal demands for payment of common charges. There is prima facie evidence in the record before the court, and it is evidence that would be admissible at trial, that the plaintiff has met the requirements of General Statutes § 47-258(m)(2).**

The last requirement is that **'the executive board has either voted to commence a foreclosure action specifically against that unit or has adopted a standard policy that provides for foreclosure against that unit.'** General Statutes § 47-258(m)(3). The plaintiff relies, in part, on an order of this court appointing him to serve as special manager. The **order specifically provides that the special manager 'is empowered to take all actions he/she may deem necessary and advisable for the proper operation of the Cooperative including, but not limited to, the following . . . (b) To collect and receive all association fees, issues, income and profits and all outstanding accounts relating to or arising**

out of the operation of the Cooperative.’ (Emphasis added.) Order 3, October 7, 2011. This order gave the special manager sweeping powers, authorizing him to, *inter alia*, adopt a standard policy that provides for foreclosure against a unit that has failed to pay common charges after a demand that such charges be paid. Therefore, the special manager was ordered to carry out the function of an executive board making him, *de facto and de jure*, the cooperative's executive board.”

- Chatsworth Village Homeowners Association, Inc. v. Burke, Superior Court, Judicial District of Hartford at Hartford, HHD CV-12-6030093-S (Oct. 21, 2013) (2013 Conn. Super. LEXIS 2407) (2013 WL 6038370). **“The first issue is whether General Statutes §47-258 allows a unit owners’ association to use its superpriority lien more than once. The statute was amended, effective on passage (June 24, 2013), and was made applicable to all actions pending on and actions filed on or after said date. . . . [T]he language allows a superpriority lien to be asserted in multiple actions, not just the first foreclosure action. There is no language, either express or implied, limiting the lien to one use in one foreclosure action.”**
- Cedarwood Hill Estate Condominium Association v. Danise, Superior Court, Judicial District of Waterbury at Waterbury, CV13-6018246-S (November 8, 2013) (2013 Conn. Super. LEXIS 2545) (2013 WL 6334920). **“. . . special assessments are included in the nine-month priority lien.”**
- Lakeridge Ass’n, Inc. v. Lynch, No. CV116003706S, 2011 WL 1087513, at *2 (Conn. Super. Ct. Feb. 23, 2011). **“In *Linden Condominium Association*, our Supreme Court made clear that Section 47–258(b) creates a priority for common charges and also creates a “superpriority,” i.e., the six months priority lien, that includes “six months of common charges and attorneys fees and costs prior to first and second mortgages and taxes, and establishes a recording lien for the remainder of the common charges that is prior to many other liens.” *Id.*, at 584–85, 726 A.2d 502. Thus, the superpriority can only include precisely what Section 47–258(b) provides: the common charges that “would have become due in the absence of acceleration during the six months immediately preceding institution of an action to enforce . . . the association’s lien . . .” As the court pointed out in *Reiger*, “a party does not usually incur late fees and late interest in the absence of default . . .” Therefore, late fees and late interest cannot be included in the superpriority.**

WEST KEY
NUMBERS:

- *Common Interest Communities 76 – 78*
Unit Owners’ Association
76. --- Lien

- (1). In general
- (2). Perfection and priority
- 77. --- Lien foreclosure; other remedies and proceedings for nonpayment

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 - 2. Common Elements
 - b. Common Profits and Expenses
 - § 34 Enforcement and collection of assessments
 - § 35 Enforcement and collection of assessments- Late payment penalties, expenses of collection, and other additional charges
 - § 36 Liens
- 31 *CJS* Estates, Thomson West, 2019 (Also available on Westlaw).
 - XI. Condominiums
 - G. Assessments for Condominium Common Expenses
 - § 261 Lien for unpaid assessments for condominium common expenses

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Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

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- *Home foreclosures: including reverse mortgages, tax liens, condominium liens, land installment sales, and seizure of manufactured homes*, 1st ed., by Geoff Walsh, NCLC, 2019.
 - Chapter 13 - Condominium and Homeowner Association Liens and Foreclosures
 - § 13.1. An Overview of the Process
 - § 13.2. **The Condominium Association's Power to Foreclose**
 - § 13.3. The Method of Foreclosure
 - § 13.4. **The Unit Owner's Ability to Contest the Lien or Foreclosure Sale**
 - § 13.5. After the Foreclosure Sale
 - § 13.6. Obligations of Tenants Where Owner is Delinquent in Payments
- 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022.
 - Chapter 13: Condominium Association Liens
 - 13-1. **Liens' Special Status**
 - 13-1:1. The Statutory Scheme
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13-6. **Attorneys' Fees**

13-7. Fiduciary Duties of Association Officers

13-8. **Association "Deficiency" Judgments**

13-9. Judgment Liens against the Association

13-10. Federal Tax Liens Prime Association's Lien

- *Connecticut Common Interest Ownership Manual 2d*, by Matthew N. Perlstein and Edward S. Hill, LawFirst Publishing, 2013.
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 - Article XVII. Assessment and Collection of Common Expenses
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Volume 1, part 3

Chapter 45 The Administration of Condominium Associations.

§ 45.09 Lien for Assessments

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C. Other Statutory Remedies

§ 5:65. Termination of Privileges or Services;
Diversion or Imposition of Rent

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Chapter 54A The Operation of Common Interest Communities – Condominiums, Cooperatives, Homeowner Association Developments and Time-Shares

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[3] How Do Communities Cope with Cash Flow Concerns Raised by Large Scale Foreclosures?

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- Peter P. Hargitai, *Gotcha! Associations Corner Mortgagees for Past Due Assessments*, 29 The Practical Real Estate Lawyer 19-23 (January 2013).

Table 1: Association’s Failure to Perform Duties as Defense to Nonpayment of Fees and Fines

Association’s Failure to Perform Duties as Defense to Nonpayment of Fees and Fines	
<p>TREATISES:</p> <p>Each of our law libraries own the Connecticut treatises cited. You can contact us or visit our catalog to determine which of our law libraries own the other treatises cited or to search for more treatises.</p> <p>References to online databases refer to in-library use of these databases. Remote access is not available.</p>	<ul style="list-style-type: none"> • <i>Condominium Law and Practice: forms</i>, by Patrick Rohan and Melvin Reskin, Matthew Bender, 1965, with 2022 supplement. Volume 1, Part 3 <ul style="list-style-type: none"> Chapter 45 The Administration of Condominium Associations. <ul style="list-style-type: none"> § 45.11 Unit Owner’s Defenses <ul style="list-style-type: none"> [2] Substantive Defenses <ul style="list-style-type: none"> [c] Failure to Maintain Common Areas • <i>The Law of Condominium Operations</i>, by Gary A. Poliakoff, Thomson West, 1988, with 2021 supplement (Also available on Westlaw). <ul style="list-style-type: none"> I. Assessments as Affirmative Covenants <ul style="list-style-type: none"> B. Responsibility for Payment of Assessments <ul style="list-style-type: none"> § 5:19. Association’s Failure to Perform
<p><u>Westage at South Windsor Association v. Curtis</u>, Superior Court Judicial District of Tolland at Rockville, CV206019597S (April 29, 2021) (2021 WL 2012627).</p>	<ul style="list-style-type: none"> • “The determinative issue is whether the defendant’s special defenses are legally cognizable and sufficient to defeat the plaintiff’s motion for summary judgment. The plaintiff relies principally on the Appellate Court’s decision in Coach Run Condominium, Inc. v. Furniss, 136 Conn. App. 698, 47 A.3d 413 (2012). In that case, the court ruled that a condominium association had the right to enforce a statutory lien for unpaid common charges even if the association had substantially failed to perform its maintenance obligations to the defaulting owner.” • “The court also pointed out that, denying a unit owner’s ability to forestall foreclosure of the association’s statutory lien ‘did not leave the defendant without a remedy because any condominium unit owner may file an independent action to recover damages for negligence or other misconduct on the part of the condominium association.’ Coach Run Condominium, Inc. v. Furniss, 136 Conn. App. 698, n.7.”
<p><u>Mallview Condominium Association, Inc. v. Mulla</u>, Superior</p>	<ul style="list-style-type: none"> • “. . . [I]n this more limited action to foreclose a condominium lien, there is no question that these claims of negligence, and resulting set-off, should be stricken and brought in actions independent from the foreclosure.”

<p>Court, Judicial District of Waterbury at Waterbury, CV146023911S (Oct. 23, 2014) (2014 Conn. Super. LEXIS 2564).</p>	<ul style="list-style-type: none"> • “The defendant also asserts a special defense and a counterclaim based upon the habitability of the condominium, asserting health related damages and seeking injunctive relief. The factual basis of this claim is that the plaintiff failed to maintain and repair common areas of the condominium, resulting in damages. Although the court finds this question more compelling in the extreme case of constructive eviction, no such facts are alleged in the present case. Moreover, a very similar argument was rejected in the Coach Run case . . . where the defendant asserted that the failure of the plaintiff to properly maintain common areas rendered the condominium unsalable. While noting that the common law doctrine of constructive eviction might otherwise apply and provide a defense to an action for nonpayment of rent, ‘the defendant’s rights and obligations are now governed comprehensively by the [Common Interest Ownership Act] and not by the common law.’ Coach Run Condominium, Inc. v. Furniss, supra, 136 Conn. App. 706.”
<p>Coach Run Condominium, Inc. v. Furniss, 136 Conn. App. 698, 47 A3d 413 (2012).</p>	<ul style="list-style-type: none"> • “The principal issue in this case is whether a condominium association has the right to enforce a statutory lien for unpaid common charges provided for by the Common Interest Ownership Act (act), General Statutes § 47-200 et seq., even if the association has substantially failed to perform its maintenance obligations to the defaulting condominium owner.” p. 699 • “Almost all of the judges of the Superior Court who have addressed this issue have held that special defenses and counterclaims will not lie in an action brought by a condominium association to foreclose a lien based upon a unit owner’s failure to pay common charges. See Congress Street Condominium Assn., Inc. v. Anderson, 132 Conn. App. 536, 541-43 and 542 n.9, 33 A.3d 274 (2011) (citing cases). Ruling in accord with this majority, the trial court in the present case held that §§ 47-257 and 47-258 manifest the legislature’s intention that a duly constituted condominium association has an enforceable lien to assist its collection of common charges. The court reasoned that the legislature provided condominium associations with the ability to impose such a lien in order to protect the condominium’s common financial interest in timely collection of anticipated revenues for the benefit of the community as a whole. That protection would be jeopardized if any condominium unit owner could withhold payment pending the resolution of individual complaints or disagreements regarding the nature and extent of services rendered by the condominium. We agree.” p. 705 • “We acknowledge that, if the defendant had been a common-law tenant, rather than the owner of a condominium unit, she might have been able to invoke the doctrine of

	<p>constructive eviction. Under that common-law doctrine, a tenant's failure to pay rent may be excused 'where a landlord, while not actually depriving the tenant of possession of any part of the premises leased, has done or suffered some act by which the premises are rendered untenable, and has thereby caused a failure of consideration for the tenant's promise to pay rent.' (Internal quotation marks omitted.) Conference Center Ltd. v. TRC, 189 Conn. 212, 220, 455 A.2d 857 (1983). Without so labeling her claim, the defendant has in fact alleged that: (1) her condominium unit became untenable as the result of malfeasance or nonfeasance by the plaintiff; (2) she vacated the premises because of the unsatisfactory condition of the premises; and (3) she had given the plaintiff a reasonable opportunity to correct the problem before she vacated the premises. These are the central constituent elements of a claim of constructive eviction. . . .</p> <p>"The crucial fact remains, nonetheless, that the defendant's rights and obligations are now governed comprehensively by the act and not by the common law. Those rights include the right of the defendant, as a member of a condominium association, to participate in the management of her condominium . . . a right that a tenant does not have. Although General Statutes § 47-207 provides that supplemental general principles of law are applicable in interpreting the provisions of the act, we are not persuaded that these supplemental principles include the common law doctrine of constructive eviction." p. 705-706</p>
<p>Twin Oaks Condominium Association v. Jones, 132 Conn. App. 8, 11-12, 30 A.3d 7 (2011), petition for cert. denied at 305 Conn. 901, 43 A.3d 663 (2012).</p>	<ul style="list-style-type: none"> • ". . . the defendant filed a seven count counterclaim, asserting breach of contract, violation of the Common Interest Ownership Act, General Statutes § 47-200 et seq., violation of the Connecticut Unfair Trade Practices Act, General Statutes § 42-110a et seq., statutory theft, breach of the implied covenant of good faith and fair dealing, conversion and negligence. . . . On January 22, 2010, the court rendered judgment in favor of the defendant on his negligence counterclaim only. . . . The court found that the plaintiff breached its duty by failing to hold annual meetings, failing to provide notice and a hearing before initiating foreclosure proceedings against the defendant, denying him a right to appeal, and failing to maintain the heating system and roof."
<p>Congress Street Condominium Association, Inc. v. Anderson, 132 Conn. App. 536, 543-544, 33 A.3d</p>	<ul style="list-style-type: none"> • "Thus, although, as noted, trial courts consistently have precluded the pleading of special defenses and counterclaims in actions to foreclose statutory liens based on the nonpayment of common charges in order to safeguard the economic welfare of the condominium community, this reasoning is not necessarily applicable to the nonpayment of

<p>274 (2011).</p> <p>Special Defenses – unpaid fines v. unpaid common charges</p>	<p>fines. Because fines are an unpredictable source of income for the condominium association and, therefore, not a fixed component of the association's budget, there is no reason to conclude that their payment or nonpayment directly impacts the condominium community's economic welfare. For this reason, the type of expedited proceedings embraced by our trial courts in actions to foreclosure statutory liens based on the nonpayment of common charges is unnecessary in actions for the nonpayment of fines.</p> <p>“We conclude, therefore, that due to the inherent differences in the application and function of fines and common charges, they should not be treated interchangeably in a foreclosure action. Rather, the permissible special defenses and counterclaims in an action to foreclose a statutory lien based on the imposition of fines by a condominium association should be determined in light of traditional mortgage foreclosure standards, which permit the assertion of certain special defenses, including that of equitable estoppel. . . . In an action by a condominium association to foreclose a lien based on the nonpayment of fines, the defendant unit owner, therefore, should not be required to file a separate action to assert a special defense relating to the validity of the imposition of fines.”</p> <p>See also: Congress Street Condominium Association, Inc. v. Anderson, 156 Conn. App. 117, 123, 112 A.3d 196, 200 (2015). “The defendant claims that the court improperly determined that the fines ‘were validly assessed’ against him because the evidence showed that the plaintiff failed to comply with the requirement of a hearing prior to the imposition of fines. We agree.”</p>
<p>Watch Hill Condominium, Inc. v. Van Eck, Superior Court, Judicial District of New Haven at New Haven, CV-93-0344796 (17 CLR 198) (June 14, 1996) (1996 WL 383373).</p>	<ul style="list-style-type: none"> • “In the first and second special defenses, the defendants allege a failure of consideration or a waiver of the right to collect condominium fees because the plaintiff has acted inequitably in appropriating such fees to uses not authorized by the bylaws or pertinent statutes. The allegations of the third special defense are that the plaintiff lacks the corporate capacity to collect fees because of a failure to comply with the bylaws and/or statutes governing the following: election of the board of directors, annual meetings of unit owners, application of annual fees to common elements or limited common elements, providing budget summaries to unit owners, ratification of budgets and repayment or crediting of surplus association funds to unit owners. . . . <p>In <i>Anchorage Condominium v. Smith</i>, 1 CSCR 841 (1986), a suit for common charges, the court, on the authority of § 47-78(a), granted a motion to strike defenses of unit owners that alleged a failure by the condominium to make repairs in their unit and in external areas of the complex. Similarly, in <i>Wilton Crest Condominium v. Stern</i>, 9 Conn. L. Rptr. 539, 8</p>

CSCR 925 (1993), a foreclosure of lien action, the court granted a motion to strike special defenses and a counterclaim wherein unit owners accused the plaintiff and its directors of failures to provide services, breaches of fiduciary duties owed to unit owners, breaches of covenants contained in the rules and regulations and a violation of CUTPA. In both cases, the reasoning is the same. Pursuant to § 47-78(a), unit owners are plainly liable for common charges. Where the language of a statute is plain and unambiguous, there is no place for construction and the statute should be applied as its words direct. [Stitzer v. Rinaldi's Restaurant](#), 211 Conn. 116, 118 (1989); [Warner v. LeslieElliott Constructors, Inc.](#), 194 Conn. 129, 134 (1984)

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In the court's view, *Anchorage, supra* and *Wilton Crest, supra*, not only provide proper interpretations of Connecticut substantive and procedural law but, also, accord with the weight of authority. [Trustees of Prince Condo Trust v. Prosser](#), 592 N.E.2d 1301, 1302 (Mass. 1992) (there is no right to a setoff against lawfully imposed condominium charges); [Newport West Condominium Assn' v. Veniar](#), 350 N.W.2d 818, 822 (Mich.App. 1984) (the Condominium Act does not provide a co-owner with the self-help remedy of withholding part or all of his assessed fees); [Rivers Edge Condo. Ass'n. v. Rere, Inc.](#), 568 A.2d 261, 263 (Pa.Super 1990) (nothing in Pennsylvania's Uniform Condominium Act supports nonpayment of assessments on a claim of failure to provide maintenance services); [Abbey Park Homeowners Ass'n. v. Bowen](#), 508 So.2d 554, 555 (Fla.App. 4 Dist. 1987) (when suit is to collect unpaid assessments, the affirmative defense of failure to maintain the common elements is inadequate as a matter of law). What this means, of course, is that with one exception the defendants' claims of fiscal or managerial mismanagement by the manager or the board of directors must await another day and be pursued either in their pending action or in a new suit brought for those purposes.

The exception involves the legality of the actions of the board of directors in establishing the common charges, interest, late fees and special assessments that the defendants have refused to pay."

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