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# A Condo Law Guidebook

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Reference Manual  
Volume No. 23-387

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# A Condo Law Guidebook

Vol. # 23-387

3.0 CLE Credit Hours; 3.0 OSBA Real Property—Business, Commercial and Industrial Law Certification Hours; 3.0 OSBA Real Property—Residential Law Certification

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**Friday, March 10, 2023**

**Live Interactive Webinar**

**Course Planner:**

**Robin L. Strohm, Esq.; Williams & Strohm LLC; Columbus**

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**8:25      Introductions**

**8:30      General Information on Community Associations**

- Community Associations Institute's statistics on community associations.
- Perceptions of homeowner associations (HOA) and condo boards.
- Legal foundation and governing documents.
- Applicable statutes—5311, 5312, and 1702.

**Enforcement**

- Authority for enforcement.
- Unapproved modifications.
- Eviction of tenants.
  - Statutory authority.
  - General process
  - Potential issues.
- Maintenance and repair issues.
- Defenses to enforcement actions.
  - Selective enforcement.
  - Minor violations.
  - Waiver.
  - Validity of deed restrictions.
  - Unreasonable attorney fees.

*Nicholas R. Barnes, Esq.; Williams & Strohm LLC; Columbus*

**9:30      Collections and Liens**

- Authority for assessments.
- Types of assessments.
- Budgets and case law regarding reserves.
- Authority for remedy of nonpayment of assessments.
- Differences with condo collection actions.

**Property Insurance Claims for Condominiums**

- Declaration provisions.
- General issues related to coverage.

*Jesse Kanitz, Esq.; Williams & Strohm LLC; Columbus*

10:30 Break

**10:45 SB61—Updates to Condo and HOA Statutes**

- Review updates for both statutes.
- Review reserve changes with condos.
- Review potential amendments generally.

**Leasing Restrictions**

- Authority for leasing restrictions.
- Rule versus amendment.
- Reasonableness.

*Brad Terman, Esq.; Williams & Strohm LLC; Columbus*

**11:45am Program Concludes**



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# A Condo Law Guidebook

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## **A Condo Law Guidebook**

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## **Background & General Information**

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## **\*Disclaimer\***

The purpose of this webinar is to provide general information. Legal issues involving community associations are extremely fact-specific. None of the information provided in this webinar is intended to be and may not be construed to be legal advice.

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## **Community Associations in Ohio**

In 2022,

- ❑ ~ 1,629,000 Ohioans lived in 672,000 homes/condos in 8,620 community associations
- ❑ Collectively, they pay ~ \$3.1 Billion per year to maintain their communities
- ❑ ~ 54,200 Ohioans served as volunteer board members in their community associations

\* Source: Community Associations Fact Book 2022, Foundation for Community Association Research

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## Community Associations in Ohio

By 2040, the community association housing model is expected to become the **most common** form of housing in Ohio

\* Source: Community Associations Fact Book 2022, Foundation for Community Association Research

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## Common Perceptions



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# Community Association Laws & Governance

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## General Concepts

- ☐ Relatively new areas of law
- ☐ Condominium Statute – R.C. Chapter 5311
- ☐ Planned Community Statute – R.C. Chapter 5312
- ☐ Nonprofit Corporation Statute – R.C. Chapter 1702

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## Community Association Laws & Governance

### Federal Laws

(e.g., Fair Housing Act, OTARD Rules, maybe ADA)

### State Laws

(e.g., R.C. Chapters 1702, 5311 & 5312, COVID-type orders)

### Local Laws

### Governing Documents for the Condominium/HOA

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## Governing Documents

Condominium Associations	HOAs/Planned Communities
Declaration (R.C. 5311.05)	Declaration/Deed Restrictions/CC&Rs (R.C. 5312.01(G))
Bylaws (R.C. 5311.08(B))	Bylaws / Code of Regulations (O.R.C. 5312.01(B))
Drawings (R.C. 5311.07)	Plats
Articles of Incorporation (R.C. 5311.08(E))	Articles of Incorporation (R.C. 5312.06(D)(4))
Rules & Regulations (R.C. 5311.081(B)(5); 5311.081(B)(13))	Rules and Regulations (R.C. 5312.06(D)(5); 5312.06(D)(11))

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## Governing Documents

- ❑ Interpreted as contracts. *See, e.g., DiPenti v. Park Towers Condominium Assn.*, 2020-Ohio-4277, ¶21 (10th Dist.).
- ❑ All owners deemed bound to governing documents by accepting the deed to a unit/lot. *See, e.g., Williams Creek Homeowners Assn. v. Zweifel*, 2008-Ohio-2434, ¶39-40 (10th Dist.).
- ❑ All owners deemed to have constructive knowledge of recorded governing documents. *See, e.g., DeRosa v. Parker*, 197 Ohio App.3d 332, 2011-Ohio-6024, ¶36 (7th Dist.).

## Owners' Role in Governance

## Owners' Role in Governance

- ☐ Fairly limited
- ☐ Representative style of “government”
- ☐ Primary role is electing board members
- ☐ Owners retain certain oversight powers, including ability to:
  - ☐ Call special meetings
  - ☐ Recall board members or entire boards
  - ☐ Request and inspect records
  - ☐ Approve/deny amendments
  - ☐ Approve/deny special spending projects

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## Enforcement, Generally

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## Enforcement – Options

- ☐ Enforcement Assessments
  - ☐ Condos: R.C. 5311.081(B)(12) and R.C. 5311.081(C)
  - ☐ HOAs: R.C. 5312.06(D)(10) and R.C. 5312.11(C)
- ☐ Lawsuit
  - ☐ Condos: R.C. 5311.19(A) & R.C. 5311.23(B)
  - ☐ HOAs: R.C. 5312.13
- ☐ Evictions
  - ☐ Condos Only: R.C. 5311.19(B)
- ☐ Self Help (generally advise against)

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## Injunctive Relief & Monetary Damages

- ☐ Most common enforcement cases
- ☐ Bases:
  - ☐ Condos: R.C. 5311.19(A), R.C. 5311.23(B) & Governing Documents
  - ☐ HOAs: R.C. 5312.13 & Governing Documents
- ☐ Exception to the “American Rule”

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## Declaratory Relief

### ■ Bases:

- Condos: R.C. 5311.23(B)
- HOAs: R.C. Chapter 2721 (Not provided for under R.C. Chapter 5312)

### ■ Practice Pointers:

- Condos: R.C. 5311.23(B) provides for declaratory relief without naming every individual unit owner
- HOAs: Because must use R.C. Chapter 2721 for relief, will likely need to name every lot owner

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## Common Enforcement Actions

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## Unapproved Exterior Modifications

- ☐ More prevalent in HOAs
- ☐ Self-help generally available under the governing documents, but advise against self-help when it could lead to violence

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## Evicting Tenants

- ☐ Available to condo associations only under R.C. 5311.19(B)
- ☐ Procedure:
  - ☐ Association gives owner at least 10 days written notice
  - ☐ After 10 days, association prepares standard 3-day notice to vacate the premises
  - ☐ After expiration of that 3-day period, association can file standard eviction action in the owner's name
- ☐ Attorney fees and costs assessed to unit owner

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## Maintenance & Repair Issues

- ❑ General rule:
  - ❑ Association repairs common elements
  - ❑ Owners repair units/lots
- ❑ Typical exception:
  - ❑ If damages are covered by the Association's insurance policy and the proceeds are sufficient to cover damages

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## Maintenance & Repair Lawsuits

- ❑ Common Issue: Leak from common elements or unit causes damage to interior of a unit. Owner claims the Association or other unit owner is strictly liable for damages caused to their unit
- ❑ No liability unless damage caused by intentional act or negligence. *See, e.g., Michnowicz v. Hines*, 2012-Ohio-715 (1st Dist.); *Papa's Homes, L.L.C. v. Maple Park Terrace Condominium Assn.*, 2020-Ohio-5621 (8th Dist.).

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## Breach of Fiduciary Duty

- ❑ Neither R.C. Chapter 5311 nor R.C. Chapter 5312 impose fiduciary duties on Board members
- ❑ Primary source of fiduciary duties comes from R.C. 1702.30(B), which provides that directors of non-profit corporations must perform their duties “in good faith, in a manner the director reasonably believes to be in or not opposed to the best interests of the corporation, and with the care that an ordinarily prudent person in a like position would use under the circumstances.”

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## Breach of Fiduciary Duty

- ❑ Directors owe fiduciary duties; not the association or the Board, as a collective group. *See, e.g., Wood v. Cashelmara Condominium Unit Owners Assn., Inc.*, 8th Dist. No. 110696, 2022-Ohio-1496, ¶33; *Flarey v. Youngstown Osteopathic Hospital*, 151 Ohio App.3d 92, 2002-Ohio-6899, ¶11 (7th Dist.).
- ❑ Fiduciary duties owed to the association and members, collectively, and not individual owners. *See, e.g., Wood* at ¶32-35.
- ❑ Claims for breach of fiduciary held by the association; must be filed derivatively in accordance with Civ.R. 23.1. *See, e.g., R.C. 5311.23(B); Wood* at ¶32-35.

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# Common Defenses

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## “We’re Small, so We Don’t Have to Comply”

- ☐ No exception for non-compliance for smaller associations

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## Selective Enforcement

- ❑ Claim: Other owners did the same thing, but they weren't sued
- ❑ Common Problem: No proof, just self-serving, unsubstantiated allegations
- ❑ Regardless, does not excuse the offending owner's non-compliance

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## Waiver Based on Course of Conduct

- ❑ Claim: Association deviated from the requirements of the governing documents for so long, its course of conduct effectively amended the provisions of the governing documents at issue.
- ❑ Conduct cannot amend the governing documents. Governing documents can only be amended through the amendment procedures set forth in them. *See Simpson v. Westview Patio & Home Assoc. #1*, 8th Dist. No. 61624, 1993 WL 27545 (Feb. 4, 1993).

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## Waiver Based on Other People Doing the Same Thing

- ❑ Common in HOAs (e.g., fences and sheds)
- ❑ Common Problems:
  - ❑ No evidence that the other similar items were installed in violation of the governing documents. *See High Point Assn. v. Salvekar*, 8th Dist. No. 65725, 1994 WL 326070, \*3 (July 7, 1994).
  - ❑ Associations can amend restrictions and, if that happens, previous non-conforming items will be grandfathered in
  - ❑ Does not excuse offending owner's non-compliance

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## Attorney Fees Not Proportionate to Judgment Amount

- ❑ Attorney fees authorized by R.C. 5311.19(A), R.C. 5312.13, and most governing documents
- ❑ Proportionality has no bearing on the reasonableness of fees. *See DiPenti v. Park Towers Condominium Assn.*, 2020-Ohio-4277, ¶131-35 (10th Dist.).

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## The Business Judgment Rule

- ❑ Defense to breach of fiduciary duty claims
- ❑ Rule: Absent evidence of bad faith, fraud, illegality, or abuse of discretion, courts will not interfere with the exercise of business judgment of corporate directors. *See, e.g., Maas v. Maas*, 161 N.E.3d 863, 872–73, 2020-Ohio- 5160, ¶20 (1<sup>st</sup> Dist.).
- ❑ Only applies to disinterested directors that meet their duty of care. *See, e.g., Maas* at ¶21.

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## Realities of Community Association Disputes

- ❑ Very personal
- ❑ Difficult to settle pre-suit, even harder post-suit
- ❑ Attorneys and litigants adverse to associations often try to shift focus from the law by framing cases as trivial or discriminatory
- ❑ Requires due diligence by community association attorneys pre-filing

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## Pre-Suit Considerations

- ☐ Review governing documents to see if condition precedents exist that must be met before filing suit (e.g., pre-suit mediation or arbitration requirement)
- ☐ Identify legitimate parties and claims
- ☐ Avoid “sue early, sue often, sue everybody” approach
- ☐ Understand what community association insurance is for, what it will cover, and its exclusions

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## Assessments, Collection & Liens

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## Types of Assessments

- ❑ Operating Assessments (“dues”)
- ❑ Special Assessments for Capital Improvements
- ❑ Special Individual Unit Assessments (includes fines and certain repair costs)

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## Operating Assessments

- These are the typical dues paid by condominium owners.
- Typically, an annual amount that is prorated in proportion to each unit’s undivided interest in the Condominium and payable in monthly installments.
- Generally comprised of budgeted amounts for operational and administrative costs together with a designated amount to be contributed to reserve funds.

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## WHAT ARE RESERVES?

Funds set aside in separate “savings” account to pay for major capital improvements in the common elements.

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## Duties to Budget & Reserve

### ☐ Sources of duties

- ☐ Condos: R.C. 5311.081(A)(1) & Governing Documents
- ☐ HOAs: R.C. 5312.06(A)(1) & Governing Documents

### ☐ Specific duties

- ☐ Prepare and approve budgets
  - ☐ Owner input is generally limited
- ☐ Provide for reserves in an amount adequate to repair and replace major capital items in the normal course of operations without the necessity of special assessments
  - ☐ This requirement can be waived by the owners.

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## HOW DOES THE BOARD KNOW HOW MUCH TO SET ASIDE FOR RESERVES?

### Reserve Study

- Transition Study
- Initial Reserve Study years later
- Updated every 3-5 years

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## Special Assessments

- Typically a larger, one-time, relatively spontaneous assessment used to perform needed capital repairs for which a community's reserves are insufficient to cover in a reasonable manner.
- These usually do not require approval of the members except when being used for new capital improvements.

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## Special Assessments Prohibited?

- ❑ While disfavored, special assessments are allowed and sometimes needed. *See Olentangy Condominium Assn. v. Lusk*, 2010-Ohio-1023 (10th Dist.).
- ❑ Nearly all governing documents discuss special assessments and provide procedures for their allowance
- ❑ Special assessments for large-scale, new capital improvement typically require owner approval

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## Special Individual Unit Assessments

- A fancy way of saying “Fines” or “Damages.”
- This assessment tool is the mechanism by which an association is authorized and able to charge members fines for rule violations and to seek reimbursement for damages to property.

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## R.C. 5311.081(C) and R.C. 5312.11(C)

Prior to placing an enforcement assessment, association must provide the owner a notice that:

- ☐ Describes the property damage or violation
  - ☐ States the amount of the proposed assessment
  - ☐ Says the owner has a right to a hearing before the board to contest the proposed charge or assessment
  - ☐ Sets forth the procedures to request a hearing
  - ☐ Sets forth a reasonable date by which the owner must cure the continuing violation to avoid the proposed charge or assessment, if such an opportunity to cure is applicable
- *Country Club Condo. Owners' Assn., Inc. v. Sammon, Jr., 2013-Ohio-3528 (8<sup>th</sup> Dist.)*

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## Important Note

R.C. 5311.081(C) and R.C. 5312.11(C) do not deal with operational assessments or related collection costs, but are focused on issues where Board are assessing individuals fines or specific damages, i.e., in those situations where the Board acts in some quasi-judicial capacity.

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## Collection Litigation

- ❑ Foreclosure cases are the most common, but associations can pursue actions for personal judgment in the small claims or municipal courts.
- ❑ Condos Only: In foreclosure actions, owners may not allege that the association failed to provide any service, goods, work, or material, or failed in any duty, as a defense. See R.C. 5311.18(B)(6)
- ❑ If you are foreclosing on property that is within a community association, you must name the applicable association. See R.C. 5311.18(B)(1) & R.C. 5312.12(C)(1)

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## Condominium and Homeowners' Association Liens

- Statutory Authority for Liens
  - For Condos: O.R.C. 5311.18(A)(1)
  - For HOAs: O.R.C. 5312.12(A)
- Effective on date recorded with county recorder
- Valid for five years from date of recording
- Now Automatically Continuing Liens

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## Lien Foreclosures

- Statutory Authority for Lien Foreclosure
  - For condos: O.R.C. 5311.18(B)
  - For HOAs: O.R.C. 5312.12(B)(4)
- Both statutes allow for the association to foreclose its lien like a mortgage
- Board must authorize foreclosure action

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## Why Foreclosure for Relatively Small Amounts?

- Foreclosure brings all the interested parties to the table, e.g., Mortgage and Lien Holders.
- The need to stop a small debt from getting larger.
- Built in-enforcement through judicial sale of the property.

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## Insurance Requirements

### O.R.C. 5311.16-Defer to governing documents

- (A) Liability Insurance in an amount determined by the board
- (B) Property Coverage no less than 90% of replacement cost
- (C)(1) Fidelity (Employee Dishonesty) Insurance- to cover *“person who controls or disburses association funds”*, including management company, bookkeeper, and officers/directors
- (C)(2) All of the following applies:
  - a. 3 months worth of operating assessments + maximum amount to be in custody of association or designated agent at any one time.
  - b. protect against embezzlement, theft, misappropriation or unauthorized taking of funds

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## Insurance Requirements

### O.R.C. 5311.16 (C)(2) - cont'd

- c. Policy must include definition of employee as manager and managing agent or provide for inclusion in endorsement to the policy
- d. Association named as insured party and include 10 day written notice to Association's president or manager of cancellation or "substantial modification" to policy
- e. New management must notify insurer of change in management at least 10 days prior to start date

**O.R.C. 5312.06(B)(4)(a)**- *“to the extent reasonably available and applicable”* ; same requirements for fidelity insurance as condo statute changes above in a through e.

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## Insurance Tips

- Make sure individual owners have their own insurance policies.
- The availability of insurance funds can alter the traditional maintenance structure within a condominium.

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## 2022 Updates to the Ohio Condominium & HOA Statutes (S.B. 61)

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## Ohio Senate Bill 61

- Effective September 13, 2022
- Passed the Senate 32-1 and the House 81-13
- First major update to Chapter 5312 since 2010 and to Chapter 5311 since 2004

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## Electronic Delivery of Notices

Notices required to be given to lot or unit owners may now be provided by email if the owner provides written authorization

### ☐ General Notices Required by Declaration or Bylaws

#### ☐ R.C. 5311.05(E)(1)(f)

- ☐ Requires board amendment

#### ☐ R.C. 5312.02(B)(8)

- ☐ Meeting notices only

### ☐ Violation/ Fine Notices

#### ☐ R.C. 5311.081(C)(1)

#### ☐ R.C. 5312.11(C)

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## Removing Discriminatory Language

Condominiums and HOAs can amend their governing documents with a board-only vote to “*delete as void*” any provision or restriction “that prohibits or limits the conveyance, encumbrance, rental, occupancy, or use of property...on the basis of race, color, national origin, sex, religion, or familial status.”

❑ R.C. 5311.05(E)(1)(g)

❑ R.C. 5312.05(C)

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## Reserve Contributions

### R.C. 5311.081(A)

#### **2004:**

*“Unless otherwise provided in the declaration or bylaws, the unit owners association, through the board of directors, shall...:*

(1) Adopt and amend budgets for revenues, expenditures, and reserves in an amount adequate to repair and replace major capital items in the normal course of operations without the necessity of special assessments, *provided that the amount set aside annually for reserves shall not be less than ten per cent of the budget for that year* unless the reserve requirement is waived annually by the unit owners exercising not less than a majority of the voting power of the unit owners association...”

#### **2022:**

“The unit owners association, through the board of directors, shall...:

(1) Annually, adopt and amend an estimated budget for revenues and expenditures. The budget shall include reserves in an amount adequate to repair and replace major capital items in the normal course of operations without the necessity of special assessments, unless either of the following applies:

(a) *The declaration or bylaws include language limiting the ability of the board of directors to increase assessments for common expenses without a vote of the unit owners;*

(b) The unit owners, exercising not less than a majority of the voting power of the unit owners association, *wave the reserve requirement in writing annually.*

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## Reserve Contributions

### R.C. 5312.06(A)

“The owners’ association, through its board of directors, shall:

(1) annually adopt and amend an estimated budget for revenues and expenditures. Any budget shall include reserves in an amount adequate to repair and replace major capital items in the normal course of operations without the necessity of special assessments, unless the owners, exercising not less than a majority of the voting power of the owners’ association, waive the reserve requirement in writing annually.”

**Only change by S.B. 61 is requirement that annual waiver by the owners be in writing.**

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## Insurance Requirements

### R.C. 5311.16- Significantly updated by S.B. 61

- ❑ 2004 version required condominium association to:
  1. Insure all occupants “against liability for personal injury or property damage arising from or relating to the common elements...” and
  2. “Obtain for the benefit of all unit owners, fire and extended coverage insurance on all buildings and structures of the condominium property in an amount not less than eighty per cent of the fair market value.”
- ❑ “*Unless otherwise provided by the declaration or bylaws...*”

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## Insurance Requirements

R.C. 5311.16- S.B. 61 updates still defer to governing documents (“unless otherwise provided”), but add several new requirements:

- (A) Liability Insurance in an amount determined by the board
- (B) Property Coverage not less than 90% of replacement cost
- (C) Fidelity (Employee Dishonesty) Insurance- to cover “*person who controls or disburses association funds*”, including management company, bookkeeper, and officers/directors

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## Insurance Requirements

Fidelity Insurance Requirements- R.C. 5311.16(C)(2):

- a. Policy must cover 3 months worth of operating assessments + maximum amount to be in custody of association or designated agent at any one time.
- b. Policy must protect the association against embezzlement, theft, misappropriation or unauthorized taking of funds.
- c. Policy must include definition of “employee” to include manager and managing agent or provide for inclusion in an endorsement.
- d. Association must be named as insured party and policy must require 10 day written notice to Association’s president or manager of cancellation or “substantial modification” to policy.
- e. New management must notify insurer of change in management at least 10 days prior to start date.

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# Insurance Requirements

## R.C. 5312.06(B)

- ❑ HOAs both before and after S.B. 61 have been required to maintain the following insurance coverage “*to the extent reasonably available and applicable*”:
  1. Property insurance on the common elements;
  2. Liability insurance pertaining to the common elements; and
  3. Directors and officers liability insurance.
- ❑ S.B. 61 added new R.C. 5312.06(B)(4) requiring fidelity insurance subject to the same requirements as R.C. 5311.16(C)(2)

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# Board Composition

## R.C. 5311.08(A)(1)

## R.C. 5312.03(A)(1)

Prohibit a majority of the board of directors from consisting of owners or representatives from the same unit or the same lot unless it has been authorized by a resolution adopted by the board *prior to* the board majority being comprised of owners or representatives from the same unit or the same lot.

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## Limitation on Record Inspections

R.C. 5311.091(B) and R.C. 5312.07(B)

S.B. 61 added to the list of items that a lot or unit owner may not examine (unless approved by the board of directors) any records that “Date back more than five years prior to the date of the request...”



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## Expanded Board Authority

R.C. 5311.081(B)(2)

R.C. 5312.06(D)(2)

*Unless otherwise provided* in the governing documents, both statutes now provide the board with authority to commence, defend or intervene in land use planning or zoning actions or proceedings that impact or affect the condominium or subdivision property.

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## Expanded Board Authority

### R.C. 5311.081(B)(11) ONLY

- ❑ Allows association funds to be expended for “*social activities or charitable contributions*” on behalf of the owners association”.
- ❑ Important proviso: *To the extent provided in the declaration and bylaws-* amendment required if not already addressed in governing documents.
- ❑ Note: Statute provides no definition for “charitable contributions”.
- ❑ Pointer: May want to include language in authorizing amendment a limit on annual charitable contributions or social activities.

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## Solar Panels or Devices

### R.C. 5311.192(A)

### R.C. 5312.16(A),(B),(C)

- ❑ Entirely new sections added to both Condo and HOA statutes
- ❑ For condominiums: Unless specifically prohibited in the declaration, an owner may install solar panels on the roof of their unit IF
  - ❑ The unit is a “solar appropriate unit,” meaning that there are no units directly above or below it, and either of the following applies:
    1. The roof of the unit is defined in the declaration as a part of the unit, and the owner is responsible for maintenance, repair, or replacement of the roof, or
    2. The declaration allows for and regulates solar devices in the common and limited common elements
  - ❑ If solar panels are permitted, the owners association may establish reasonable restrictions concerning the size, place, and manner of placement of the devices

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## Solar Panels or Devices

- ❑ For HOA's: Unless specifically prohibited in the declaration an owner can install solar panels on their home or other location within the owner's lot if either applies:
  - ❑ The owner is responsible for the maintenance, repair, or replacement of the roof or other location within the lot, or
  - ❑ The declaration specifically allows solar devices and regulates the type and installation of solar devices within the community and addresses the responsibility for the cost to maintain, repair, replace, or insure those devices.
- ❑ In most cases, an amendment will be required to prohibit solar panels if the declaration is currently silent, BUT
- ❑ Board may establish reasonable restrictions re: size, type, location, manner of installation (placement) of devices

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## Continuing Lien & Foreclosure Authorization

- ❑ R.C. 5311.18(A)(1)- unless otherwise provided in the governing documents, the association has a *continuing* lien for unpaid assessments.
  - ❑ Subsequent assessments and collection costs are automatically includes as part of the lien amount after the date of filing lien
  - ❑ Mirrors R.C. 5312.12(B)(2)
- ❑ R.C. 5311.18(B)(1)- lien may be foreclosed in same manner as a mortgage on behalf of the association as *authorized* by the board (removed reference to president or chief officer of association)

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# Leasing Restrictions

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## Leasing Restrictions Authority

- ❑ R.C. 5311.05(B)(3) provides that a condominium declaration shall contain “any restrictions upon the use of the condominium property”.
- ❑ Ohio courts have held that leasing restrictions or owner-occupancy requirements are enforceable if (1) they are validly adopted and (2) they are reasonable.

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## General Leasing Restrictions

- ❑ Most condominium declarations as drafted allow unit owners to lease their unit subject to certain general conditions:
  - ❑ Lease must be for entire unit
  - ❑ Lease must be in writing and must be provided to the Board in advance
  - ❑ Owner must provide names and contact information of tenants
  - ❑ Lease must be subject to the declaration and rules
  - ❑ May provide maximum or minimum lease terms

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## Adopting Stricter Leasing Restrictions

- ❑ Condominiums may adopt stricter restrictions by amendment to the declaration or by board rule.
- ❑ Associations may set a ceiling on number or percentage of units that may be leased at any time.
- ❑ Associations may require all units to be owner-occupied.
- ❑ Some restrictions are focused on preventing short-term leasing.

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## Amendment or Rule?

- ❑ In most cases a condominium will have to amend their declaration to add leasing restrictions
- ❑ Some associations can restrict leasing by a rule adopted by the board, but the declaration must contain specific language authorizing this
- ❑ Example:

❑ *"In order to assure that the Condominium, from time to time, meets the requirements of institutional first mortgagees and institutional and governmental agency guarantors and mortgage insurers necessary to qualify buyers and owners and/or the Condominium for owner-occupant residential financing, and to maintain the character of the Condominium as primarily a housing community for owner occupants, the Board, from time to time, may adopt rules limiting or restricting the number of units in the Condominium which may be rented..."*

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## Leasing Amendments

- ❑ Typically require approval from 75% of the owners and are effective upon being recorded
- ❑ One appellate court has held that 100% approval was required (*Horne v. Northland Condominium Owners Association, Inc.*, 150 Ohio App.3d 230), but this appears to be an outlier
- ❑ R.C. 5311.05(E)(1)(a) authorizes a condominium board, without a vote of the owners, to amend the declaration to restrict leasing in order to meet institutional and governmental mortgage insurers and guarantors- 50%

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## Short-Term Rentals

- ❑ Airbnb and similar internet-based services have created a market for short-term occupancy not contemplated or anticipated by the governing documents when they were drafted
- ❑ “I didn’t sign up to live in a hotel!”
- ❑ Most condominium declarations contain a prohibition against using a unit for “transient or hotel purposes”, which is normally defined as:
  - ❑ *“(a) rental for a period of less than thirty (30) days; (b) rental where occupants are provided customary hotel services such as room service for food and beverages, maid service, the furnishing of laundry and linen, busboy service, and similar services; or (c) rental to roomers or boarders, that is, rental to one or more persons of a portion of a unit only.”*
- ❑ Many declarations may have to be amended in order to prevent short-term leasing of units.

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## Reasonableness

- ❑ All use restrictions must meet the “reasonableness test” (*Worthinglen Condominium Unit Owners’ Association v. Brown*, 57 Ohio App.3d 73)
  1. Must not be arbitrary or capricious- some rational relationship to the safety and enjoyment of the condominium
  2. Must be even-handed and not discriminatory- protects individual unit owners from a “tyranny of the majority”
  3. Must be made in good faith for the common welfare of owners and occupants
- ❑ In addition to being “reasonably adopted,” leasing restriction must be “reasonably implemented,” which generally requires existing rental units to be “grandfathered”.

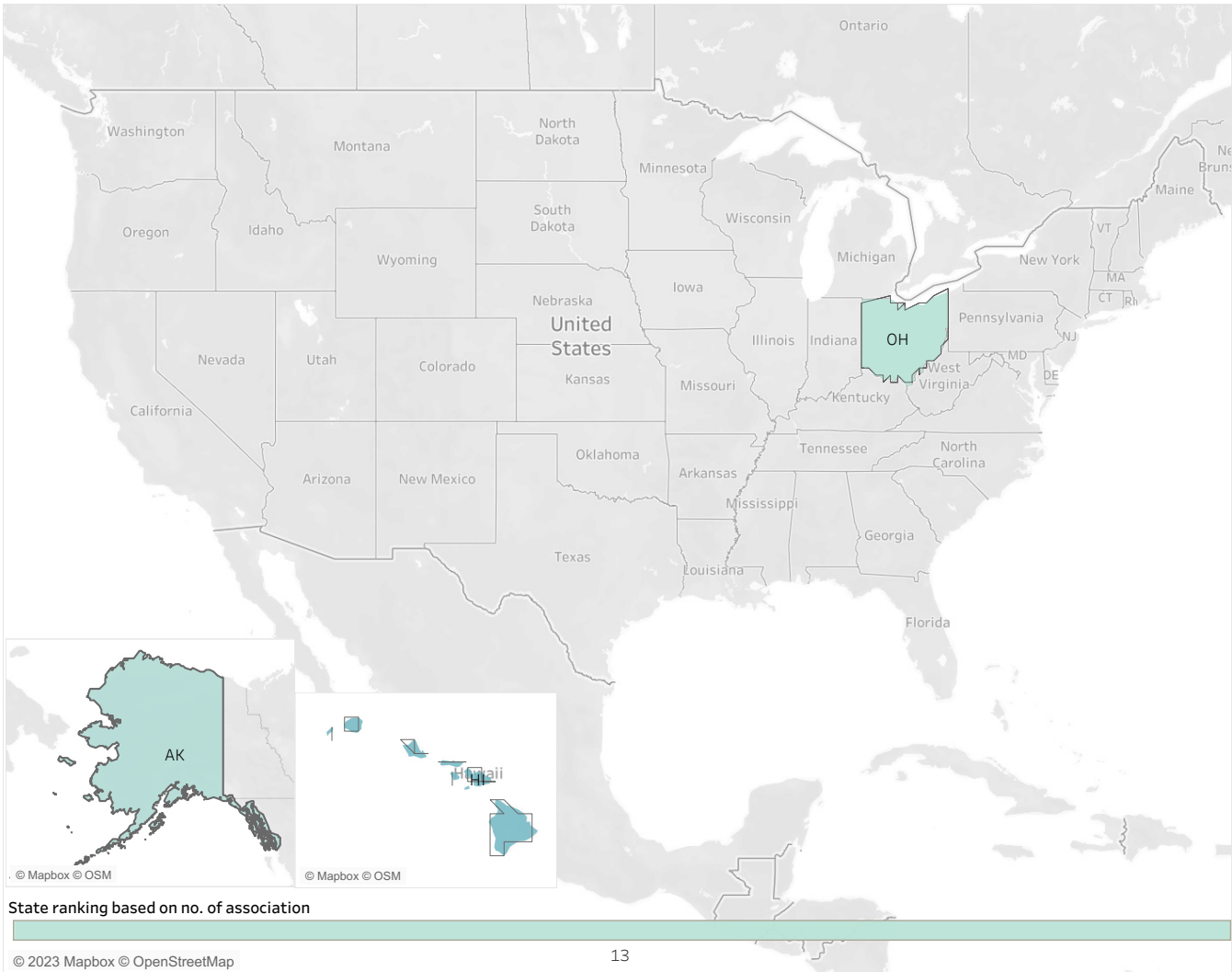
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# Q & A



# Foundation for Community Associations Research: Factbook Data & Statistics

Map	Association Rank: 1-26	Association Rank: 27-51
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# Foundation for Community Associations Research: Factbook Data & Statistics

Map	Association Rank: 1-26	Association Rank: 27-51
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State	Association Rank	Association Count	% of all Associations in the US	% of Owner Occupied Homes	% of all Occupied Homes	% of Population	Population Living in Associations	Board & Committee Volunteers	Value of Board & Committee Time	Assessments (total funds collected annually)	Reserves (total funds collected annually)
California	1	50,010	13.97%	65.61%	36.26%	36.35%	14,300,000	495,300	\$694,000,0..	\$18,360,50..	\$4,590,125
Florida	2	49,420	13.80%	70.59%	46.73%	45.60%	9,674,000	335,100	\$365,400,0..	\$14,325,36..	\$3,581,340
Texas	3	21,680	6.06%	33.39%	20.79%	21.43%	6,138,000	212,600	\$235,700,0..	\$7,960,420..	\$1,990,105
Illinois	4	19,010	5.31%	44.03%	29.19%	29.94%	3,807,000	131,900	\$160,900,0..	\$5,511,780..	\$1,377,945
North Carol..	5	14,440	4.03%	40.87%	26.86%	26.80%	2,783,000	96,400	\$105,000,0..	\$4,185,792..	\$1,046,448
New York	6	14,170	3.96%	33.53%	18.15%	18.69%	3,648,000	126,400	\$172,200,0..	\$5,201,895..	\$1,300,473
Massachus..	7	11,230	3.14%	37.32%	23.33%	24.08%	1,655,000	57,300	\$82,200,000	\$2,386,974..	\$596,743,6
Georgia	8	10,990	3.07%	33.60%	21.52%	21.48%	2,258,000	78,200	\$85,300,000	\$3,187,641..	\$796,910,4
Washington	9	10,680	2.98%	49.39%	31.24%	32.02%	2,406,000	83,300	\$114,500,0..	\$3,509,820..	\$877,455,1
Colorado	10	10,510	2.94%	63.12%	41.80%	42.27%	2,403,000	83,200	\$103,300,0..	\$3,453,424..	\$863,356,1
Arizona	11	9,900	2.77%	48.72%	31.83%	31.55%	2,264,000	78,400	\$86,500,000	\$3,254,380..	\$813,595,0
Virginia	12	8,890	2.48%	35.58%	23.73%	23.62%	2,010,000	69,600	\$84,500,000	\$2,922,639..	\$730,659,7
Ohio	13	8,620	2.41%	20.67%	13.71%	13.95%	1,629,000	56,400	\$60,200,000	\$2,499,766..	\$624,941,6
Michigan	14	8,550	2.39%	19.46%	13.96%	14.15%	1,412,000	48,900	\$54,600,000	\$2,148,706..	\$537,176,6
Minnesota	15	7,850	2.19%	37.06%	26.66%	27.33%	1,531,000	53,000	\$67,500,000	\$2,277,305..	\$569,326,2
South Carol..	16	7,130	1.99%	38.88%	27.26%	26.78%	1,364,000	47,200	\$49,500,000	\$2,066,551..	\$516,637,9
New Jersey	17	7,020	1.96%	25.14%	16.09%	16.41%	1,458,000	50,500	\$64,500,000	\$2,037,280..	\$509,320,1
Pennsylvan..	18	6,930	1.94%	14.76%	10.18%	10.32%	1,320,000	45,700	\$50,400,000	\$2,010,936..	\$502,734,1
Maryland	19	6,910	1.93%	25.41%	17.04%	17.25%	1,041,000	36,100	\$46,600,000	\$1,470,393..	\$367,598,4
Missouri	20	5,580	1.56%	22.15%	14.86%	15.10%	925,000	32,000	\$34,300,000	\$1,402,874..	\$350,718,6
Wisconsin	21	5,440	1.52%	18.74%	12.58%	12.93%	751,000	26,000	\$28,600,000	\$1,156,995..	\$289,248,9
Tennessee	22	5,110	1.43%	16.00%	10.65%	10.67%	722,000	25,000	\$25,600,000	\$1,086,159..	\$271,539,8
Indiana	23	5,080	1.42%	18.26%	12.69%	12.82%	859,000	29,700	\$31,400,000	\$1,276,032..	\$319,008,0
Connecticut	24	5,000	1.40%	19.12%	12.63%	12.89%	460,000	15,900	\$20,900,000	\$677,532,3..	\$169,383,0
Oregon	25	3,980	1.11%	21.23%	13.33%	13.52%	565,000	19,600	\$22,900,000	\$847,891,2..	\$211,972,8
Utah	26	3,570	1.00%	27.75%	19.57%	20.13%	634,000	22,000	\$25,200,000	\$759,882,2..	\$189,970,5

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# Foundation for Community Associations Research: Factbook Data & Statistics

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Nevada	27	3,490	0.97%	29.77%	16.99%	17.10%	518,000	18,000	\$18,500,000	\$742,709,7..	\$185,677,4..
Idaho	28	2,000 - 3,000	0.79%	27.82%	19.68%	19.89%	349,000	12,100	\$12,400,000	\$495,269,9..	\$123,817,4..
Alabama	29	2,000 - 3,000	0.76%	7.26%	5.02%	5.04%	247,000	8,500	\$9,100,000	\$367,452,0..	\$91,863,01..
Iowa	30	2,000 - 3,000	0.72%	12.75%	9.08%	9.18%	289,000	10,000	\$10,400,000	\$447,850,4..	\$111,962,6..
Kentucky	31	2,000 - 3,000	0.66%	8.95%	6.05%	6.04%	270,000	9,300	\$9,100,000	\$409,212,3..	\$102,303,0..
New Hamps..	32	2,000 - 3,000	0.64%	26.96%	19.20%	19.70%	267,000	9,200	\$11,200,000	\$400,431,0..	\$100,107,7..
Louisiana	33	1,000 - 2,000	0.59%	5.42%	3.61%	3.60%	168,000	5,800	\$6,000,000	\$244,707,8..	\$61,176,96..
Hawaii	34	1,000 - 2,000	0.56%	46.09%	27.78%	27.92%	397,000	13,700	\$17,400,000	\$504,831,8..	\$126,207,9..
Montana	35	1,000 - 2,000	0.56%	20.09%	13.76%	13.90%	148,000	5,100	\$5,300,000	\$232,999,3..	\$58,249,83..
Oklahoma	36	1,000 - 2,000	0.49%	6.28%	4.15%	4.11%	162,000	5,600	\$5,500,000	\$240,414,7..	\$60,103,68..
Maine	37	1,000 - 2,000	0.49%	12.72%	9.27%	9.49%	127,000	4,400	\$4,600,000	\$204,898,9..	\$51,224,72..
Kansas	38	1,000 - 2,000	0.47%	7.82%	5.18%	5.30%	154,000	5,300	\$5,700,000	\$229,486,7..	\$57,371,69..
New Mexico	39	1,000 - 2,000	0.39%	9.02%	6.14%	6.19%	130,000	4,500	\$4,300,000	\$188,506,9..	\$47,126,74..
District of C..	40	1,000 - 2,000	0.38%	38.52%	16.39%	16.49%	116,000	4,000	\$8,000,000	\$183,043,0..	\$45,760,75..
Delaware	41	1,000 - 2,000	0.36%	14.72%	10.51%	10.40%	101,000	3,500	\$3,900,000	\$151,039,7..	\$37,759,94..
Vermont	42	1,000 - 2,000	0.35%	23.54%	16.78%	16.88%	105,000	3,700	\$4,000,000	\$170,749,0..	\$42,687,27..
Rhode Island	43	1,000 - 2,000	0.33%	13.74%	8.46%	8.63%	91,000	3,200	\$3,600,000	\$135,818,7..	\$33,954,67..
Nebraska	44	1,000 - 2,000	0.32%	7.93%	5.25%	5.42%	104,000	3,600	\$3,900,000	\$155,723,1..	\$38,930,79..
West Virgin..	45	< 1,000	0.27%	5.33%	3.92%	3.90%	71,000	2,400	\$2,400,000	\$112,401,6..	\$28,100,42..
Mississippi	46	< 1,000	0.25%	3.55%	2.44%	2.39%	71,000	2,500	\$2,200,000	\$106,547,4..	\$26,636,85..
Arkansas	47	< 1,000	0.23%	3.27%	2.15%	2.14%	65,000	2,200	\$2,100,000	\$98,351,476	\$24,587,86..
Alaska	48	< 1,000	0.22%	14.15%	9.17%	9.18%	68,000	2,300	\$2,900,000	\$90,623,860	\$22,655,96..
Wyoming	49	< 1,000	0.19%	12.32%	8.75%	8.88%	52,000	1,800	\$1,900,000	\$79,149,521	\$19,787,38..
North Dako..	50	< 1,000	0.18%	9.57%	5.98%	6.29%	48,000	1,700	\$1,800,000	\$74,934,458	\$18,733,61..
South Dako..	51	< 1,000	0.15%	6.98%	4.74%	4.77%	42,000	1,500	\$1,500,000	\$64,396,800	\$16,099,20..

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# OHIO COMMUNITY ASSOCIATIONS FACTS & FIGURES

**Approximately 1,629,000 Ohioans live in 672,000 homes in more than 8,620 community associations.**

**| 89% |** say their association's rules protect and enhance property values (68%) or have a neutral effect (21%).

**| 74% |** of residents oppose additional regulation of community associations.

**| 89% |** of residents rate their community association experience as positive (67%) or neutral (22%).

**| 84% |** say they always or usually vote in state and local elections. 86% vote in national elections.

**By 2040 the community association housing model is expected to become the most common form of housing.**

SOURCES: Community Associations Fact Book 2022, FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH, foundation.caionline.org. Note: Statistics published are estimates generated from seven public/private data sources; including the American Communities Survey.

**|** These residents pay \$3.1 billion a year to maintain their communities. These costs would otherwise fall to the local government.

**|** 54,200 Ohioans serve as volunteer leaders in their community associations each year, providing \$56.1 million in service.

**|** The median home value in Ohio is \$140,000. Homes in community associations are generally valued at least 4% more than other homes.

Community associations, also known as homeowners associations, condominiums, housing cooperatives, common interest developments, and planned communities, are neighborhoods where homeowners share responsibility, ownership, rights, and use of common amenities, facilities, and space. Community associations are created, governed, and managed by state statutes. State statute provides for neighbors to elect neighbors to manage the administration and operations of the community.

The financial engine of the community is based on mandatory assessments paid by every homeowner to cover the costs of conducting association business—such as common area maintenance, repair and replacement, essential services, routine operations, insurance, legal compliance, landscaping, facilities maintenance as well as savings for future needs.

CAI supports public policy that recognizes the rights and responsibilities of homeowners and promotes the self-governance of community associations—affording associations the ability to operate efficiently and protect the investment owners make in their homes and communities.



[www.caionline.org](http://www.caionline.org)  
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# **2021 Community Association Fact Book**

for

# **Ohio**





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The [Foundation for Community Association Research](http://foundation.caionline.org) (FCAR) is a nonprofit 501(c)(3) organization devoted to common interest community research, development, and scholarship. Incorporated in 1975, the Foundation supports and conducts research in the community association industry.

FCAR provides authoritative research and analysis on community association trends, issues and operations. Our mission is to inspire successful and sustainable communities. We sponsor needs-driven research that informs and enlightens all community association stakeholders—community association residents, homeowner volunteer leaders, community managers and other professional service providers, legislators, regulators and the media. Our work is made possible by your tax-deductible contributions. Your support is essential to our research.

[CAI Stands for Equality and Justice](#)

- Community Associations Institute (CAI) is unique in that we touch the lives of more than 73 million Americans living in condominiums, housing cooperatives, and homeowners associations. Our mission has always been about building better communities. We believe that the purpose of community associations everywhere is to bring people together, strengthen neighborly bonds, promote a sense of belonging, and build a place where we can connect.
- CAI stands peacefully, for equality and justice in America and throughout the world. We continue our unwavering support of the Fair Housing Act of 1968, giving the right of all individuals to be free from illegal discrimination in housing on the basis of race, color, religion, sex, familial status, national origin or disability. Racism, violence, and the destruction of property have no place in our communities or anywhere in the world.
- To members of the CAI staff, to CAI members, and to Americans everywhere who are afraid in your daily life for yourselves, your family, and your children because of the color of your skin, CAI stands with you. We will do our part to help all achieve the promise of America: life, liberty, and the pursuit of happiness. And we will do our part to ensure our communities realize their purpose of togetherness, neighborliness, and belonging.

*This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is distributed with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.*

—From *A Declaration of Principles*, jointly adopted by a Committee of the American Bar Association and a Committee of Publishers

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Following the tragic partial collapse of Champlain Tower South in Surfside, Fla., on June 24, 2021, CAI convened task forces to explore changes to laws and best practices for the community association housing model that may help other communities avoid this type of devastation and to provide solutions for legislators seeking to address building safety in their districts. Over a three-month period, more than 600 people participated in CAI's process through conversations, surveys, research, interviews, and identifying clear recommendations.

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### **Sources**

American Community Survey (ACS)  
Census – Statistical Brief 1994  
Census – Partnership Branch  
CAI: Common Ground magazine  
CAI Government & Public Affairs (G&PA)  
CAI Press  
California Bureau of Real Estate  
California Law Revision Commission  
Colorado Department of Regulatory Agencies  
Connecticut Judicial Branch Law Libraries  
Department of Agriculture – Rural Development  
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Florida Division of Condominiums, Timeshares and Mobile Homes  
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Hawaii Real Estate Branch  
HUD Housing and Demographic Analysis  
Maryland Montgomery County Office of Common Ownership Communities  
National Association of Homebuilders (NAHB)  
National Association of Realtors (NAR)  
Nevada Real Estate Division  
Urban Land Institute  
Virginia Common Interest Community Board

## Notes on Community Association Fact Book Data

The national and state community association information, data and estimates are from seven sources grouped in two categories:

- Public Data: (1) ► Census data at <https://data.census.gov/cedsci/> and [American Community Survey \(ACS\)](#), (2) [American Housing Survey \(AHS\)](#), (3) State data, (4) Related housing industries data such as that from the National Association of Realtors (NAR), National Association of Homebuilders (NAHB), and
- FCAR and CAI Data: (5) FCAR data accumulated over time, (6) CAI data, also accumulated over time, and (7) Data provided by CAI members.

Both the Public Data may have a lag time from collection to publication. Usually, both the few states with association data and the ACS data tend to lack specificity in critically identifying the three basic types of associations. Similarly, the public data may count certain association units, but not the associations themselves. From a timing viewpoint, FCAR, CAI data and CAI member data are more readily available. Because of the timing issue, the *Fact Book* data generally may be one year ahead of Census data, e.g. the [Fact Book 2021](#) uses Five Year ACS data for 2016-2020.

### Introduction

It's been said that the growth of community associations (condominiums, planned communities and cooperatives) offers the greatest single extension of homeownership opportunities since the housing reforms of the New Deal and the provision of GI Bill benefits just after World War II. The Community Associations Institute estimates that in 1970 there were 10,000 community associations nationwide. In 2021, there are approximately 358,000 associations housing approximately 74.1 million Americans.

The [Community Associations Institute \(CAI\)](#) is an international nonprofit 501(c)(6) organization founded in 1973 to foster competent, responsive community associations through research, training and education.

The [Foundation for Community Association Research \(FCAR\)](#) is a nonprofit 501(c)(3) organization devoted to common interest community research, development, and scholarship. Incorporated in 1975, the Foundation supports and conducts research in the community association industry. Learn more about FCAR [research projects](#), [publications](#), and [scholarships and awards](#).

*Community Association Fact Book* is published by FCAR and documents the history, current status, trends and future issues of U.S. community association housing in general. The *Fact Book*, also provides, community association information on a state-by-state basis. The *Fact Book* and each *State Summaries* will facilitate, demonstrate and provide an understanding of four areas:

1. Evidence-Based Decisions: Facilitate the creation, publication and analysis of credible data such that evidence-based decisions on various community association issues and topics can be made.
2. Contributions to the Economy and Society: Demonstrate the role of community associations in maintaining housing as shelter, as a neighborhood benefit, as an investment and as a contributor to this country's Gross Domestic Product (GDP).
3. Core Services: Provide an understanding that the three core services delivered by associations (governance, community and business-like services) – are complimentary to a broad range of both local and national housing goals and to related public policy considerations.
4. Associations as a Housing Market: Demonstrate that all three types of community associations (condominiums, cooperatives and planned communities), in and of themselves, are an important housing market that needs to be understood and analyzed in a comprehensive manner.

► In the aggregate, using a manual calculation, community association housing had a market value of \$11,051 trillion dollars at Q4 2021 [Estimate based on the [Federal Reserve Z.1 Financial Accounts at Q4 2021](#)]. Owners' equity was 69.2%. Using [Zillow Home Values](#) at 12/31/2021, but manually allocated for homes in community associations produces a market value of \$11,347 trillion dollars. The Zillow Values probably are more timely in recognizing market forces at work.

► According to the [National Association of Home Builders](#) (NAHB), the housing industry's contribution in terms of new construction to the economy averages 14%-18% annually. This represents the combined impact of [Private Residential Fixed Investment](#) and [Housing Services](#). Residential Fixed Investment component contributes from 3.3%-3.8% while the Housing Services component contributes 12%-13%. These percentages vary with fluctuations in economic cycles. Association housing is an important and growing component of both Residential Fixed Investment and Housing Services. Using NAHB historical estimates and recent Census data with respect to new construction, community associations contribute a 3.5% to 4.0% to GDP. Associations not only are a place to live, but they are a place to work and to create jobs.

► [Census New Single Family Homes in Community Associations](#) – 2021

- New Single Family in an Association Built for Sale: 67%
- New Single Family in an Association Sold: 82%
- New Single Family Association Attached Houses Sold: 95%
- New Single Family Association Detached Houses Sold: 81%

- [Fact Book 2022, Part Five: 51 State Summaries – Association Economic Contributions & Value-Added Benefits.](#)
- [Mapping New Homes for Sale in Associations](#)

### **Community Association National Trends and Issues**

In [Democracy in America](#), Alexis de Tocqueville reflected in differing ways on the constant activity that characterized American society in the 1830s as it strived for continuous improvement at all levels of society and government. Little has changed since that time. He would be right at home at a community association board meeting, at a CAI Chapter program or at a national CAI Conference or Law Seminar. The best way to keep up with association trends and issues (and the need for continuous improvement) at either or both the national and local level is through the links that follow.

#### **At the National Level**

##### [CAI Issues and Advocacy](#)

- From federal affairs, to state issues, to amicus briefs and more – information is constantly updated. Topics include regulatory issues with FHA and FEMA, new mortgage rules and CAI's Public Policies

##### [CAI Common Ground Magazine Key Issues](#)

- Themes from the Magazine articles range from aging in place, to fostering participation, to manager licensing and more. A subscription to [Common Ground](#) is part of CAI Membership, but separate subscriptions are available.

##### [Associations in Perspective: Historical Housing Data, Company Towns, Chronology of Federal Involvement & Historical Housing Papers](#) (Fact Book Part Three)

- From the early 1900s through today, you can track over 100 major federal and similar initiatives that have impacted community associations.

##### [Community Next: 2020 and Beyond](#)

- The result of this lengthy initiative are four Community Next panel reports that represent the best thinking of several dozen CAI leaders and nonmember community association stakeholders about future issues, trends and similar matters.

1. [Association Governance Model](#)
2. [Community Management](#)
3. [External Influences](#)
4. [Public Policy Paradigms](#)

### **At the Local Level**

#### [CAI Local Chapters](#)

- See all of the [U.S. and worldwide CAI Chapters](#).

#### [CAI Grass Roots Advocacy Center](#)

- CAI's Government & Public Affairs Department provides political information and intelligence for the association industry.

### **At all Levels for All Interests**

[CAI Press:](#) CAI Press, the publishing division of CAI, is dedicated to publishing the very best resources for community associations. It offers the largest collection of more than 100 books on association governance, management and operations. Browse by category, view the most popular products and discover what's new. Check back frequently to see Featured Products and to take advantage of money-saving promotions.

#### [CAI Education:](#)

- [Webinars](#) offer specialized, professional training to managers, board members and homeowners without leaving your home or office. Conducted via internet and audio teleconference, the programs are hosted by industry experts to keep you up to date on the latest legislative activity, management trends, industry best practices and subjects of special interest to community managers and homeowners. More than 500 on-demand webinars are now available, and new live webinars are added every month.
- [CAI Board Leader Certificate](#) provides a comprehensive look at the roles and responsibilities of community association leaders and conveys information to help create and maintain the kind of community people want to call home. The workshop is available in two formats: live, classroom instruction through chapters and online.
- [Professional Management Development Program](#) ("PMDP") provides community association managers the most comprehensive, expert education courses to increase their skills, knowledge and job opportunities. Both the webinars and the PMDP program provide education credit toward new and renewing professional designations and credentials.
- [Business Partner Essentials](#) is a classroom and online course to help CAI-member product and service providers better understand CAI, community associations and the industry at large. Individuals who pass the course and maintain CAI membership earn the [CAI Educated Business Partner](#) distinction, gaining special recognition among thousands of companies and professionals who support common-interest communities—accountants, attorneys, bankers, insurance professionals, landscapers, painters, reserve specialists, software providers and many others.

If you are just interested in finding out more about community associations, the *Fact Book* and a *State Summary* are the places to start. If you live in an association or work in the association industry, this *Fact Book* will help keep you and your association current on the latest facts, trends and issues.

Community associations are big business in small increments. For more summary information on associations see [Statistical Reviews](#) from 2012-2021.

## 1. Ohio Population and Housing Characteristics

### 1.1 General Housing Characteristics

DP04: SELECTED HOUSING CHARACTERISTICS	2016-2020 American Community (ACS)	Survey 5-Year Estimates		
		Ohio		U.S.
		Estimate	Percent	Data
HOUSING OCCUPANCY				
Total housing units		5,217,090	5,217,090	138,432,751
Occupied housing units		4,717,226	90.4%	88.4%
Vacant housing units		499,864	9.6%	11.60%
Homeowner vacancy rate		1.3	(X)	(X)
Rental vacancy rate		5.1	(X)	(X)
UNITS IN STRUCTURE				
Total housing units		5,217,090	5,217,090	138,432,751
1-unit, detached		3,596,884	68.9%	61.7%
1-unit, attached		240,057	4.6%	5.9%
2 units		211,875	4.1%	3.5%
3 or 4 units		228,157	4.4%	4.3%
5 to 9 units		242,417	4.6%	4.6%
10 to 19 units		198,577	3.8%	4.3%
20 or more units		306,300	5.9%	9.4%
Mobile home		191,217	3.7%	6.0%
Boat, RV, van, etc.		1,606	0.0%	0.1%
YEAR STRUCTURE BUILT				
Total housing units		5,217,090	5,217,090	138,432,751
Built 2014 or later		102,262	2.0%	3.5%
Built 2010 to 2013		85,407	1.6%	2.7%
Built 2000 to 2009		488,431	9.4%	13.6%
Built 1990 to 1999		617,753	11.8%	13.9%
Built 1980 to 1989		471,628	9.0%	13.4%
Built 1970 to 1979		739,669	14.2%	15.0%
Built 1960 to 1969		625,077	12.0%	10.5%
Built 1950 to 1959		728,663	14.0%	10.2%
Built 1940 to 1949		316,465	6.1%	4.8%
Built 1939 or earlier		1,041,735	20.0%	12.4%
HOUSING TENURE				
Occupied housing units		4,717,226	4,717,226	122,354,219
Owner-occupied		3,128,172	66.3%	64.4%
Renter-occupied		1,589,054	33.7%	35.6%
Average household size of owner-occupied unit		2.52	(X)	(X)
Average household size of renter-occupied unit		2.20	(X)	(X)

[Review the General Housing Characteristics for All U.S. States](#)

## 1.2 Population – Census Quick Facts (Excerpt)

All Topics ▼	Q Ohio ✕	United States ✕
Population Estimates, July 1 2021, (V2021)	△ 11,780,017	△ 331,893,745
PEOPLE		
Population		
Population Estimates, July 1 2021, (V2021)	△ 11,780,017	△ 331,893,745
Population estimates base, April 1, 2020, (V2021)	△ 11,799,448	△ 331,449,281
Population, percent change - April 1, 2020 (estimates base) to July 1, 2021, (V2021)	△ -0.2%	△ 0.1%
Population, Census, April 1, 2020	11,799,448	331,449,281
Population, Census, April 1, 2010	11,536,504	308,745,538
Age and Sex		
Persons under 5 years, percent	△ 5.7%	△ 5.7%
Persons under 18 years, percent	△ 22.1%	△ 22.2%
Persons 65 years and over, percent	△ 17.8%	△ 16.8%
Female persons, percent	△ 50.7%	△ 50.5%
Race and Hispanic Origin		
White alone, percent	△ 81.2%	△ 75.8%
Black or African American alone, percent (a)	△ 13.2%	△ 13.6%
American Indian and Alaska Native alone, percent (a)	△ 0.3%	△ 1.3%
Asian alone, percent (a)	△ 2.7%	△ 6.1%
Native Hawaiian and Other Pacific Islander alone, percent (a)	△ 0.1%	△ 0.3%
Two or More Races, percent	△ 2.6%	△ 2.9%

This is an excerpt. Click here for the full [Quick Facts](#) for Ohio.

### 1.3 Housing – With and Without a Mortgage by Age Group & Compared to U.S.

B25027: MORTGAGE STATUS BY AGE OF HOUSEHOLDER - Universe: Owner-occupied housing units	2020 American Community Survey 5-Year Estimates		
	Ohio		U.S.
	Estimate	Percent	Percent
Total:	3,128,172		78,801,376
Housing units with a mortgage:	1,951,579	62.4%	62.1%
Householder 15 to 34 years	283,171	14.5%	13.4%
Householder 35 to 44 years	388,407	19.9%	20.9%
Householder 45 to 54 years	457,286	23.4%	24.0%
Householder 55 to 59 years	233,226	12.0%	12.1%
Householder 60 to 64 years	207,468	10.6%	10.4%
Householder 65 to 74 years	271,869	13.9%	13.7%
Householder 75 years and over	110,152	5.6%	5.4%
Housing units without a mortgage:	1,176,593	37.6%	37.9%
Householder 15 to 34 years	54,091	4.6%	4.7%
Householder 35 to 44 years	76,098	6.5%	6.9%
Householder 45 to 54 years	139,652	11.9%	12.3%
Householder 55 to 59 years	125,340	10.7%	10.3%
Householder 60 to 64 years	154,615	13.1%	12.8%
Householder 65 to 74 years	312,473	26.6%	26.7%
Householder 75 years and over	314,324	26.7%	26.2%

[Review All Housing With and Without a Mortgage for All U.S. States](#)

### 1.4 Real Estate Taxes (RET) in 2022

State	Effective Real Estate Tax Rate	Annual Taxes on a \$217.5k Home	State Median Home Value	Annual Taxes on Home Priced at State Median Value	Rank
Ohio	1.56%	\$3,390	\$145,700	\$2,271	39

See most recent available data:

[WalletHub Data for 2022](#)

## 2. Ohio Community Associations and Condominium Unit Owners 55+

### 2.1 Condominiums in 1980 & 1990

Condominium Units – Year	Number of Condo Units	Rank in Terms of All Condo Units	As a Percent All Housing Units	Rank in Terms of All Housing Units
1980	60,617	9	1.50%	22
1990	113,570	12	2.60%	28

[U.S. Census Condominiums – Statistical Brief, 1994](#)

### 2.2 Ohio Community Associations – 2021 Selected Economic Metrics

State	Association Rank	Association Count	Associations in State as Percent of All Associations	Association Homes as Percent of All Owner Occupied Homes	Association Homes as Percent of All Occupied Homes
Ohio	13	8,620	2.4%	20.7%	13.7%

Association Population as Percent of Total Population	Population Living in Associations	Association Board & Committee Volunteers	Value of Board & Committee Time	Value of Homes in Associations	Association Housing Services: Operations, Physical Asset Management, Major Repairs and Replacements, Capital Improvements, Conservation & Sustainability, Contingencies
14.0%	1,629,000	56,400	\$60,200,000	\$132,253,000,000	\$3,228,000,000

For more summary information, see the [Statistical Reviews](#) from 2012-2021. Community associations are one component of other primary entities in the U.S.

Entity	Number	Percent of Total Entities
<b>Tax Exempts &amp; Other Nonprofits</b>	1,571,056	3.89%
<b>Governmental Units</b>	90,126	0.22%
<b>Businesses</b>	38,396,966	95.00%
<b>Community Associations</b>	358,000	0.89%
<b>Total Entities</b>	40,416,148	100.00%

For more details, see Appendix Two in the Fact Book.

## 2.3 [Comparison of Condominium Unit Owners and Non-Condominium Owners 55 and Over](#)

Like the rest of the U.S. population, owners in Alabama community associations are getting older. Some association owners are aging-in-place while others live in age-restricted communities. The following data is specific to condominium unit owners and non-condominium owners that are 55 and over in the U.S., but the link below will take you similar data for all states including Alabama and the U.S. itself.

See [Community Association Fact Book, Part Six](#) for additional information and data:

\*Part Six was created by Lynn Boergerhoff, MPH, Community Association Atlas.

## 2.4 Large-Scale Community Associations – [Part Seven, Fact Book](#)

The [Large-Scale Community Association Survey](#) provides a broad over-view of associations that (1) provide municipal type services, (2) contain at least 1,000 lots, units, or acres and (3) have an operating budget of \$2,000,000+.

## 3. CAI in Ohio

### 3.1 [CAI Ohio Chapter](#)

### 3.2 Ohio – CAI Professional Designations, Business Services & Manager Licensing

[Community Associations Institute](#) (CAI) and [Community Association Managers International Certification Board](#) (CAMICB) are pleased to provide this [directory of credentialed professionals](#). This database allows you to locate community managers and professionals who have earned the following credentials:

Management Credentials	Other
<a href="#">Certified Manager of Community Associations (CMCA)</a>	<a href="#">Reserve Specialist (RS)</a>
<a href="#">Association Management Specialist (AMS)</a>	<a href="#">Community Insurance and Risk Management Specialist (CIRMS)</a>
<a href="#">Professional Community Association Manager (PCAM)</a>	<a href="#">College of Community Association Lawyers (CCAL)</a>
<a href="#">Large-Scale Manager (LSM)</a>	<a href="#">Educated Business Partner – Distinction</a>
<a href="#">Accredited Association Management Company (AAMC)</a>	<a href="#">CAI Board Leader Certificate</a>

- [Learn more](#) about what these CAI professional designations mean to you and your community.
- [Ohio Manager Licensing](#). [Only states with licensing are listed]

### 3.3 Ohio – Legislative Action Committee (LAC), Roster & Tracking Report

- [Ohio Legislative Action Committees \(LACs\)](#)

LACs exist to represent the interests of and provide regular communications to, CAI members and chapters located within their boundaries with respect to state legislative, regulatory and amicus curiae activities of relevance to the creation and operation of community associations. LAC delegates are nominated by CAI chapters and each LAC, itself. Delegates volunteer their time and energy to benefit all CAI members.

Each state has a legislative tracking report.

### 3.4 Ohio – Approved Lists and Lookups

- [FHA Approved Condominium List](#) – All States [Search by state and zip code]
- [Fannie Mae Loan Lookup](#) – All States for your mortgage
- [Freddie Mac Loan Lookup](#) – All States for your mortgage
- [Department of Veterans Affairs Request a Customized Condo Report](#) – All States

## 4. Ohio Associations – Community Services as an Association Core Function

### 4.1 [Community Association Living: An Essential Guide for Homeowner Leaders](#)

Introduction: The purpose of *Community Association Living: An Essential Guide for Homeowner Leaders* is to introduce community volunteer leaders and members to community associations, provide a greater understanding of exactly how a community association works from both an organizational and people standpoint, and to offer members the information necessary for fully enjoying and benefiting from community association living.

### 4.2 [From Good to Great Communities](#)

Every community has its own history, personality, attributes and challenges, but all associations share common characteristics and core principles. Good associations preserve the character of their communities, protect property values and meet the established expectations of homeowners. Great associations also cultivate a true sense of community, promote active homeowner involvement and create a culture of informed consensus. The ideas and guidance conveyed in this brochure speak to these core values and can, with commitment, inspire effective, enlightened leadership and responsible, engaged citizenship

### 4.3 [Community Matters – What You Should Know Before You Buy](#)

Whether you are considering buying a home in a community that is newly developed (either new construction or a conversion), a resale in an existing community, or you are renting with the possibility of buying—you need to consider certain key points.

#### 4.4 [Community Harmony & Spirit \[FCAR Best Practices\]](#)

How do managers and boards increase resident involvement within community associations? By treating all residents as stakeholders, developing and conducting community harmony and spirit-enhancing programs, and including residents in the initial stages of program development. Building community spirit is more than informing residents about board action and improvements. It's asking their opinions and developing programming that they will enjoy that will spur further community involvement.

#### 4.5 [Community Security \[FCAR Best Practices\]](#)

The goal of this Best Practices Report is to give you an assessment and review of many community safekeeping systems and features—including useful tips and tools—to help meet residents' crime prevention needs.

#### 4.6 [Community Associations Remain Preferred Places to Call Home](#)

For the ninth time in 17 years, Americans living in homeowner associations and condominiums have told pollsters they are overwhelmingly satisfied in their communities. The April 2022 Survey [affirms the findings](#) of almost identical national surveys conducted in 2005, 2007, 2009, 2012, 2014, 2016, 2018, and 2020. The 2022 survey was conducted by Zogby Analytics for the Foundation for Community Association Research. The findings from the seven surveys are strikingly consistent and rarely vary by a standard margin error for national, demographically representative surveys. By large majorities, owners:

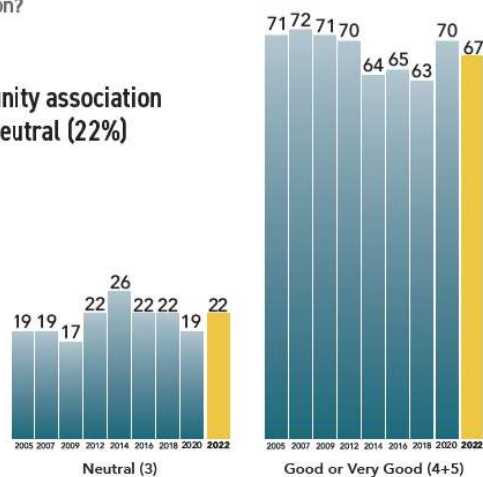
- Rate their overall community experience as positive or, at worst, neutral.
- Say their association board members serve the best interests of their communities.
- Indicate their community managers provide valuable support to residents and their associations.
- Support community association rules because they protect and enhance property values.

The findings objectively refute the unfounded and unsubstantiated myth that the community association model of governance is failing to serve the best interests of Americans in those communities.

## The Association Experience & Effective Board Leadership

On a scale of one to five, with one being very bad and five being very good, how would you rate your overall experience living in a community association?

**89%** of residents rate their overall community association experience as good or very good (67%) or neutral (22%)



## **5. Ohio Associations – Governance Services as an Association Core Function**

### **5.1 [Governance \[FCAR Best Practices\]](#)**

It is CAI's purpose to foster vibrant, responsive, competent community associations that promote harmony, a sense of community and responsible leadership. Common characteristics of such community associations include good communication, trust in the management and board of directors, continuing education of board members and homeowners, and uniform, flexible and reasonable enforcement of governing documents. Inclusiveness—the involvement of as many residents of the community as possible—is a critical element in fostering a sense of community.

### **5.2 [Strategic Planning \[FCAR Best Practices\]](#)**

Strategic planning is more than ensuring your association will remain financially sound and be able to maintain its reserves—it's projecting where your association expects to be in five, ten, or fifteen years—and how your association will get there. It is a systematic planning process involving a number of steps that identify the current status of the association, including its mission, vision for the future, operating values, needs (strengths, weaknesses, opportunities, and threats), goals, prioritized actions and strategies, action plans, and monitoring plans. Strategic planning is the cornerstone of every common-interest community. Without strategic planning, the community will never know where it is going—much less know if it ever got there.

### **5.3 [Transition \[FCAR Best Practices\]](#)**

This report provides builders and associations with guidelines they can use to develop and turn over control of a community association project in such a way that transition becomes much easier and less confrontational. The ultimate goal of transition is for the unit owners to take over and move forward with a good reputation and word-of-mouth sales, with no litigation.

### **5.4 [Ethics \[FCAR Best Practices\]](#)**

The concept has come to mean various things to various people, but, generally, it's coming to know what is right or wrong in the workplace and doing what's right—usually in regard to products and services and to relationships with stakeholders. In times of fundamental change, values that were once followed inherently are now strongly questioned or no longer followed. Consequently, there is no clear moral compass to guide leaders through complex workplace dilemmas. Attention to ethics in the workplace sensitizes leaders and staff to how they should act. Perhaps most important, in times of crises and confusion, attention to business ethics helps ensure that when leaders and managers are struggling, they can retain a strong moral compass.

### **5.5 Ohio Community Association & Related Statutes**

[Ohio Condominium Property](#)  
[Ohio Planned Community Law](#)  
[Ohio Planned Unit Developments](#)  
[Ohio New Community Organization](#)  
[Ohio Nonprofit Corporation Law](#)

Note: While state statutes and the association's governing documents are critically important to governing the association, there are many other local, state and federal laws and regulations that impact all types of community associations.

[Community Association Ombudsman Programs by State](#) [Not all states have an Ombudsman]  
See [Census 2012 of All State Governments](#) and [2017 Census of Governments](#)  
Also, see [Part Three: Associations in Perspective: Historical Housing Data, Company Towns, Chronology of Federal Involvement & Historical Housing Papers](#).

## **5.6 Ohio Community Association Volunteer Immunity**

OHIO REV. CODE ANN. § 2305.38  
OHIO REV. CODE ANN. § 2305.38

For more detailed information on volunteer immunity for association leaders and volunteers, see this comprehensive publication entitled [Voluntary Immunity in Community Associations](#). Volunteer directors and officers who serve on their boards face the potential for personal liability in serving the association. Although all states provide some form of immunity from liability for volunteers, the number of suits being filed each year against both community associations and their boards is increasing. The protections offered by states vary widely, and prudent board members need to consider them when formulating policy and participating in a community association. Volunteer Immunity offers a summary of volunteer immunity according to the federal Volunteer Protection Act and each state's volunteer immunity statutes and explanations of how the statutes apply to community associations and their volunteer officers and directors. This section includes a chart of volunteer immunity by state.

## **5.7 Ohio Standard of Care for Community Association Directors & Officers**

OHIO REV. CODE ANN. § 1702.30

Community association directors and officers need to understand the duties they owe to their association and fellow owners, the nature of those duties, and the liability performing those duties may incur. How much a volunteer leader knows about his or her state's standard of care can be the difference between liability and immunity. *Standards of Care* provides a survey of each state's standard of care for community association directors and officers, a brief description of the standards by which they must perform their duties and recommendations for complying with their state's standard of care. *Standards of Care* also includes a discussion of notable trends in state legislation, how the standard of care may evolve and a chart of the standard of care by state. For more detailed information on standards of care for association directors and officers, see this comprehensive publication entitled [Standards of Care in Community Associations](#).

## **5.8 [Community Association Deed Based Transfer](#)**

## **5.9 [Ohio – Community Association Clothesline Ban](#)**

## **5.10 [Ohio – Community Association Ombudsman Programs](#)**

## **5.11 [Ohio – Community Association Solar Rights and Easements](#)**

## **5.12 [College of Community Association Lawyers \(CCAL\)](#)**

## 6. Ohio Associations – Business Services as an Association Core Function

### 6.1 Condominium Insurance Requirements: Ohio (2016)

CODE SECTION	PROPERTY INSURANCE (Minimum Coverage Required)	PROPERTY COVERED	PERILS
R.C. § 5311-16	80% fair market value	Common elements and all buildings and structures of the property	Fire and EC

DEDUCTIBLE	LIABILITY (Minimum Coverage Required)	FIDELITY / CRIME INSURANCE	DIRECTORS & OFFICERS (D&O) INSURANCE
N/A	As required by documents or Board of Directors	N/A	N/A

See the list of *Fact Book* Contributors for more source information.

Note:

1. ACV means Actual Cash Value which typically is defined as insurable replacement cost less accumulated depreciation. In nearly all cases, a condominium will obtain RCV or Replacement Cost Value property insurance.
2. Fannie Mae, Freddie Mac and FHA have their own insurance requirements for condominiums, cooperatives and planned communities. Since many residential mortgage lenders underwrite to their guidelines, the requirements of any given state may not meet those requirements.
3. While all states have Workers Compensation legislation, some states have Workers Compensation requirements that directly apply to community associations whether the association has employees or not.

## 6.2 [FEMA Flood Risk Rating 2.0 State Profiles](#)

### [Risk Rating 2.0 Interactive Map](#)

Try the new interactive map developed by the [Association of State Floodplain Managers \(ASFPM\)](#) and [The Pew Charitable Trusts](#) that breaks down projected premium changes by state and territory.

Take a deeper dive by reviewing ZIP code-level data for existing [single-family homes \(SFH\)](#) and all existing [National Flood Insurance Program \(NFIP\) policies](#).

## 6.3 [Ohio Lien Priority](#)

[Ohio does not have lien priority]

[CAI Information on Lien Priority for Community Association Assessments](#)

## 6.4 [Reserve Requirements By State](#)

CAI advocates for developers to transition communities with a current reserve study, budget that includes both operations and reserves and initial funding of reserves for future maintenance, repair/replacement of facilities/equipment. CAI also advocates for laws that allow governing boards to determine the appropriate reserve level and method for funding long-term maintenance, repair/replacement of facilities/equipment and disclose the reserve study used to their community. Click on the map to find your state.

- See Appendix 2 in [Community Association Fact Book 2021](#) Part 2 for Community Association Financial Management Compared to Other Entities.
- [FCAR Research: Aging Infrastructure](#)  
The aging infrastructure research identifies building and property components that are typically not the subject of reserve studies. These components also can be subject to disasters and premature failing. Without careful analysis and financial planning, the association and its residents could be faced with unexpected financial strains and the stress created by aging infrastructure problems. This research outlines the different approaches that communities have taken when faced with such problems. The research gives communities a road map to examine their own property and identify areas of concern before they reach a critical level.

## 6.5 [Community Association Insurance](#)

Commercial insurance is one of the most important components of a community association's risk management program. To help managers and boards fully understand insurance issues, this guide will explore three key areas:

1. Insurance terminology, in terms of coverages, policies, and practices
2. Association exposures to loss and insurance coverages
3. Risk management and the association insurance industry

## **6.6 [Community Association Risk Management](#)**

Risk management is the process of making and carrying out decisions that minimize the adverse effects of accidental losses. It involves five steps:

1. Identifying exposures to loss
2. Examining alternative techniques
3. Selecting the best techniques
4. Implementing the chosen techniques
5. Monitoring and improving the risk management program

This guide will examine each phase of the risk management process. It also will help board members and managers identify risks and implement a plan that will safeguard association assets.

## **6.7 [Preventing Fraud and Embezzlement](#)**

Community association boards should consider implementing ten practices and procedures to safeguard association funds.

## **6.8 [Energy Efficiency \[FCAR Best Practices\]](#)**

CAI and the Department of Energy (DOE) are dedicated to educating the community association industry—and the significant portion of the U.S. population it represents—on the many ways to increase the energy efficiency of their homes and thereby reduce both energy consumption and costs.

## **6.9 [Financial Operations \[FCAR Best Practices\]](#)**

The board of directors, particularly the treasurer, is ultimately responsible for association's funds and may not abdicate their fiduciary responsibility. Given the reality that community association boards are made up of diverse individuals with varied degrees of financial knowledge, included are basic guidelines that should be followed to ensure sound financial operations.

## **6.10 [Green Communities \[FCAR Best Practices\]](#)**

This report explores “greenness” in communities, in their varied forms. It considers the concept of sustainability through better designs, new technologies and social innovations. Sustainable communities are developed to meet the “needs of the present without compromising the ability of future generations to meet their own needs.” They are regenerative, meaning they have “processes that restore, renew or revitalize their own sources of energy and materials, creating sustainable systems that integrate the needs of society with the integrity of nature.”

## **6.11 [Reserve Studies Management \[FCAR Best Practices\]](#)**

There are two components of a reserve study—a physical analysis and a financial analysis. During the physical analysis, a reserve provider evaluates the physical status and repair/replacement cost of the association's major common area components. To do so, the provider conducts a component inventory, a condition assessment, and life and valuation estimates. A financial analysis assesses only the association's reserve balance or fund status (measured in cash or as percent funded) to determine a recommendation for an appropriate reserve contribution rate (funding plan).

**6.12** [Natural Disasters \[FCAR Best Practices\]](#)

No matter what type of disaster occurs—environmental, socio-political, or technological—community leaders must oversee and lead the recovery process. A comprehensive and current disaster plan is crucial for community resiliency and sustainability. Common characteristics of communities that rebound successfully from a major disaster include a strong desire to recover and rebuild, active networking with local agencies and resources, and a cadre of trained community leaders.

**6.13** [Wired - Managing Cybersecurity Risks](#)

The survey is one part of a three-phase research project to establish a baseline of what common technological practices associations are using and to assess which local and state regulations affecting technology apply to community associations. The results of this research are presented here to help community associations and managers become more knowledgeable about technology software, cybersecurity, social media, third-party information, and payment portals.

**6.14** [► Breaking Point: Examining Aging Infrastructure in Community Associations](#)



#### **About Community Associations Institute (CAI)**

Since 1973, Community Associations Institute (CAI) has been the leading provider of resources and information for homeowners, volunteer board leaders, professional managers, and business professionals in more than 358,000 community associations, condominiums, and co-ops in the United States and millions of communities worldwide. With more than 43,000 members, CAI works in partnership with 64 affiliated chapters within the U.S., Canada, United Arab Emirates, and South Africa, as well as with housing leaders in several other countries including Australia, Spain, Saudi Arabia, and the United Kingdom.

A global nonprofit 501(c)(6) organization, CAI is the foremost authority in community association management, governance, education, and advocacy. Our mission is to inspire professionalism, effective leadership, and responsible citizenship—ideals reflected in community associations that are preferred places to call home. Visit us at [www.caionline.org](http://www.caionline.org) and follow us on Twitter and Facebook @CAISocial.

#### **About the Foundation for Community Association Research**

The Foundation provides authoritative research and analysis on community association trends, issues and operations. Our mission is to inspire successful and sustainable communities. We sponsor needs-driven research that informs and enlightens all community association stakeholders—community association residents, homeowner volunteer leaders, community managers and other professionals and service providers, legislators, regulators and the media. Our work is made possible by your tax-deductible contributions.

Your support is essential to our research. Visit [foundation.caionline.org](http://foundation.caionline.org) or email [foundation@caionline.org](mailto:foundation@caionline.org).

*For suggestions, additions, or updates to this Community Association Fact Book State Page, please email [foundation@caionline.org](mailto:foundation@caionline.org).*



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#### ABOUT THE FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH

Our mission—with your support—is to provide research-based information for homeowners, association board members, community managers, developers, and other stakeholders. Since the Foundation's inception in 1975, we've built a solid reputation for producing accurate, insightful, and timely information, and we continue to build on that legacy. Visit [foundation.caionline.org](http://foundation.caionline.org).



#### ABOUT CAI

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*The statistical information in this report was developed by Clifford J. Treese, CIRMS, president of Association Data, Inc., in Mountain House, Calif. A member of CAI almost since its inception, Treese is a past president of CAI and the Foundation for Community Association Research. We are grateful for his continuing support of both organizations.*

Additional statistical information published by the Foundation for Community Association Research is available at [foundation.caionline.org](http://foundation.caionline.org).



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