Parkfairfax Forum

The Official Newsletter of the Parkfairfax Unit Owners Association www.Parkfairfax.org

March 2025 Volume 47, Issue 3

Insurers are Dropping HOAs, Threatening the Condo Market

By Claire Boston, Senior Reporter for Yahoo Finance covering housing, mortgages, and home insurance

Homeowners' associations are struggling to find master insurance policies, forcing fees higher for residents. Insurance is getting harder to find and more expensive in much of the country. Just ask homeowners' associations. Mirroring trends in the single-family home market, insurers are boosting premiums or exiting the business of covering HOAs' common property entirely, citing rising losses from extreme weather and aging buildings. The steep premium hikes usually end up passed on to individual owners in the form of higher monthly dues.

For many insurers, HOA coverage is a relatively niche product, but the 74 million Americans who live in those communities rely on what's known as master policies to insure common property like sidewalks, playgrounds, and in the case of multifamily buildings, roofs and certain interior and exterior features. These higher insurance costs are yet another expense that's making homeownership a challenge for a growing swath of Americans. They are also increasingly unavoidable: In many parts of the country, HOA communities make up a growing proportion of local housing stock. "All of the catastrophes and the disasters have contributed to rising premiums," said Dawn Bauman, executive director for the Foundation for Community Association Research. "It's not just condominium associations or community associations—it's every piece of the insurance market."

'Lucky to get a renewal'

The 2021 Surfside, Fla., condo collapse was a turning point that made coverage harder to keep, particularly for condo associations, Bauman said. Insurance issues have also affected HOAs made up of single-family homes, but they're most profound in communities of apartments, rowhouses and townhomes because those developments have more communal features. Thousands of miles from Florida, in suburban Minneapolis, insurance broker Eric Skarnes is having increasing trouble finding options for his clients in Minnesota and Colorado. In both states, insurers fear hail damage, which can pummel roofs. "The days of having two, three, or four options are long gone," said Skarnes, whose company, Insurance Warehouse, insures around 500 HOAs. "Most associations are just lucky to get a renewal." Mark Foster sits on the board for an 84-unit complex in Lakeville, Minn. Since 2021, premiums on his HOA's master insurance policy have quadrupled to \$236,000. Despite being spared from several severe hailstorms that have hit the region in recent years, his association was



dropped by their insurer when the total value of their insured property surpassed \$60 million.

"We got booted to the secondary market," he said. "It's terribly expensive." In the same timeframe, his HOA's monthly fees—which cover insurance premiums, reserves, and maintenance—have roughly doubled to nearly \$700 a month. In an effort to avoid further pain for owners, many of whom are retired and live on

See **Insurers** continued on page 5.

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Image from Freepik.

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BOARD OF DIRECTORS

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Term expires: April 2026

Caitlin Counihan

Ward 5 Representative ccounihanward5@ parkfairfax.org Activities Committee Term Expires: April 2025

Jim Wicker

At-Large Representative jwickeratlarge@parkfairfax.org Recreation Committee Term Expires: April 2027

If you need to contact all Board members at once, you can email them at **boarddirectors@ parkfairfax.org**. To reach all board members and our management team at once, email us at **boarddirectors-mgmt@ parkfairfax.org**.

COMMITTEE CHAIR CONTACTS

Activities Committee
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-Vacant-

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Transportation and Land Use Committee

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Meetings begin at 7 p.m. at the Association Office and is also available via Zoom. The meeting agenda is posted on the bulletin board outside of the main office. Board package material is available for residents to review at the Association Office and website, www.parkfairfax.org.

The Newsletter deadline is the 10th of each month preceding publication month. Email editorial announcements, commercial and classified ads to Dana Cross, dcross@parkfairfax.org.

Publication of advertisements in no way implies an endorsement of the products or services by Parkfairfax Condominium Unit Owners Association or its Board. The opinions of columnists and letter writers are their own and in no way reflect the opinions of Parkfairfax Condominium Unit Owners Association or its Board. It is up to the advertiser to keep track of when the ad expires. You will not receive notice from Parkfairfax that the ad has expired.

Letters to the Editor of 150 words or less are welcomed from owners, mortgagees or residents of Parkfairfax. It must be signed and include your unit address and phone number (address and phone number will not be published) and submitted by the 10th of each month preceding publication.

MAIN OFFICE:

Do not hesitate to contact any management team member for comments, concerns, questions, and complaints.

General Manager

Francisco Foschi, ext. 101 ffoschi@parkfairfax.org

Assistant General Manager Dana Cross, ext. 104 dcross@parkfairfax.org

Covenants and Communication Director -Vacant-

USP/Service Coordinator Guy Andrew, ext. 103 gandrew@parkfairfax.org

Management Assistant Lolita Clark, ext. 106 lclark@parkfairfax.org

Accounting Coordinator Tamara Kanouff, ext. 108 accounting@parkfairfax.org

Administrative Assistant Winee Tyson, ext. 100 wtyson@parkfairfax.org

Hours:

Monday - Friday: 8 am - 5 pm 2nd Saturday: 9 am - 12 pm

MAINTENANCE OFFICE:

Director of Operations

Alonzo Alexander AAlexander@parkfairfax.org

Jennifer Jett-Bowling jjett-bowling@parkfairfax.org

1200 W. Glebe Road Phone: 703-578-3427 Fax: 703-578-9785

HOURS:

Monday - Friday: 7 am - 3:30 pm After Hours Emergency Number: 1-866-370-2977

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Sergeant Derek Santos Derek.Santos@alexandriava.gov

Barkan Management Co. 8229 Boone Blvd Suite 885 Tysons, VA 22182 (703) 388-1005

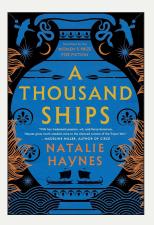
BOOK CLUB

A Thousand Ships

by Natalie Haynes

Tuesday, March 18, 7 pm

Parkfairfax Community Room (next to the office)



"In school, we read about the ancient Greeks: the fierce and clever Spartans who vanquished the Trojans. What brilliance to construct a horse—a GIFT—inside which brave warriors hid, waiting to ambush a kingdom and reclaim the beautiful Helen, whose face had launched a thousand ships—and thousands of sentences from mostly male writers ever since. In Natalie Haynes' own brilliant construction, the 10-year tale of

the Trojan War is retold by the many women ignored, widowed, enslaved, heartbroken and snuffed out by the pride and stupidity of warring men. Cassandra, Hecabe, Iphigenia, Penelope: They speak unfiltered. Muses and goddesses give their derisive takes as well. It is afresh and utterly satisfying feminist take on one of the oldest stories in Western literature." Melissa Gray, NPR's Weekend Edition.

We meet the third Tuesday of every month; everyone is welcome. Light snacks will be available. Please contact Catherine Kitchell at catherinekitchell@gmail.com to be added to the mailing list or for any additional information.

2025 Annual Meeting

Parkfairfax will hold its **Forty-Seventh Annual Meeting** and **Election for Members of the Board of Directors VIRTUALLY** on Wednesday, April 16, 2025. The election will fill three seats on the nine-member board: one position for Ward Two, one position for Ward Five, and one At-Large position. **Voting will**

begin on March 21, 2025. Please note that electronic voting will close on April 15, 2025, at 11:59 pm Eastern Standard Time, while paper proxy voting will close earlier at 5 pm Eastern Standard Time on the same day.



Covenants Reminders

Please remember that many interior and exterior projects require approvals. This month we would like to remind everyone of some of our basic applicable covenant guidelines:

- Applications are required for both routine (management signs off) and non-routine (goes to Covenants Committee for approval). All contractors must have valid licenses and insurance.
- Routine applications not requiring permits: storm door (front or rear) installation and replacement HVAC through wall units and changing front door paint color (to approved color).
- Routine applications requiring city permits are washer and dryer with vent installs (plumbing, mechanical, and electrical), bathroom or kitchen vents (electrical), electrical panel upgrades, and patio light and/or receptacle (electrical).
- Routine applications for wall removal require plans approved by the city building department and a stamped engineer's letter stating the wall(s) are not load-bearing.
- Non-Routine applications requiring Covenant approvals: new rear patios/decks and walkways, plantings (front or rear), and new split or ductless HVAC systems (require building, electrical and mechanical permits).
- Partial kitchen upgrades: no application is needed to replace cabinets and countertops. Parkfairfax staff has been removing cabinets and sealing openings as a courtesy due to rodent issues. However, this is the homeowner's responsibility when work is done, and all openings must be sealed prior to re-installing your cabinetry.
- Full Kitchen upgrades: If you are doing a full remodel, including any plumbing, gas, or electrical work then a Routine application must be submitted with all pertinent permits and contractor information.
- **Bath remodel:** Same as above, any plumbing or electrical changes will require a routine application and all pertinent permits and contractor information.
- Please remember that this is a shared community with abutting units. We follow the city noise guidelines for doing any demolition and remodeling. Please respect your neighbors when undertaking a project.

These are the major items, and our completed list of Covenant guidelines can be found on our website. You must be registered to view this section.

Please do not hesitate to reach out to us with any questions or concerns that you may have.



2025 Parkfairfax Upcoming Activities Mark your calendars now for these exciting events!

Call for Entries for the 2025 Parkfairfax Home and Patio Tour!
Saturday, June 7th, 2025 (Rain date: Sunday, June 8th)

To help owners get ideas for improvements to their units, the Activities Committee is planning a home tour of unit improvements / renovations. Please find a list of suggested improvements:

- Kitchen renovations
- Bathroom renovations
- Storage solutions
- Small space improvements
- Patio/garden space

If you have a space you would like to share with your neighbors, please complete the following:

Name:

Address: (including building no.)

E-mail:

Phone:

Brief Description of renovation / improvement. Please send 2 to 3 photos of your space.

Please send your photos and information via e-mail to:

2025ParkfairfaxTour@gmail.com

Deadline for submission is March 31, 2025. Notification of participation by April 15, 2025.

The above events are hosted by the Parkfairfax Activities Committee. If you would like to join the Activities Committee, please attend the Activities Committee meeting held the first Wednesday of every month, starting at 6:30PM at the Parkfairfax Community Room (Mgmt Office), 3360 Gunston Road.



HAPPY ST. PATRICK'S DAY MARCH 17



What Needs Approval?

When physical changes or improvements to your unit are involved, condominium ownership imposes some of the same responsibilities that apply to single-family homes (such as city permits) and some additional restrictions that are in the interest of the condominium complex as a whole.

Alterations to land or buildings must be made in accordance with Parkfairfax specifications, guidelines, and procedures and may not violate any of the governing documents. The alterations must also meet the provisions and building and zoning codes of the City of Alexandria. Applicants wishing to make any of the allowed changes must submit the proper application(s), permits, and contractor information; application for permits is the homeowner's responsibility.

Certain types of alterations require a Routine Change Application from Parkfairfax, while others require a Non-Routine Change Application. Below is a list of changes for each application type.

The following changes require a Routine Change Application

- Electrical Panel Upgrade
- Dishwasher
- Washer
- Dryer
- A/C or A/C with a Heat Pump
- · Storm/Screen Door
- Door Hardware
- Front Door Light
- Attic Stairs to fit present attic access entry
- Stoop Railing
- Plant Hanger Bracket
- Flag Holder

- Remove heat convectors & piping
- · Removal of Asbestos
- Front Door
- Back Door
- · Breezeway Fence
- · Back Door Lighting
- Outside Electric Receptacle
- Wall Removal or Partial Wall Removal
- Dryer Vent
- Exhaust Fan
- · New Windows
- · Paint/stain front door

The following changes require a Non-Routine Change Application

- · Brick or Flagstone Patio
- Alteration to A/C
- Wooden Deck
- Plantings
- Garden
- Gate, Trellis, or Arbor
- Central System Packages Split System Electric Heat Pump (HVAC)
- · Brick Modifications
- · Subdivision of Units
- Attic Lighting
- Resident Installed Walkways

Applications and specifications for these changes are available on the Parkfairfax website, www.parkfairfax.org, and at the Association office. For additional guidance, please contact the Association office.

Insurers continued from page 1.

fixed incomes, the board has opted to defer certain projects like road resurfacing and irrigation system upgrades. Nationally, 31% of HOAs reported that their insurance premiums rose by between \$100 and \$500 per homeowner last year, according to the Foundation for Community Association Research. Another 35% saw increases of under \$100.

To keep their coverage and lower premiums, Foster's board voted to look into a different type of insurance policy that would reduce the association's total insured value but shift the costs of rebuilding interiors after a disaster onto owners, likely requiring them to take out more expensive individual policies. "There's definitely pros and cons to this, but we're just shocked at what's happened to this market," he said. "We have not had substantial damage."

Going without any insurance, an option for some single-family homeowners who have paid off their properties, isn't realistic for most condo associations. In many cases, it's required by law or in association governing documents. Even if it's not, being uninsured would likely chill condo sales because having the protection is a requirement to get the most commonly used mortgages. In some parts of the country, HOA fees and associated insurance woes are all but unavoidable. Some 84% of condos for sale last year had associated HOA fees, along with about a third of single-family homes, according to Realtor.com. More than 75% of listings in metro areas as varied as Houston, Las Vegas, and Orlando are part of HOAs.

Wilson Leung, a real estate agent in California's Bay Area, said the condo market is noticeably slower than single-family sales as prospective buyers balk at fees and higher property insurance costs. "That has definitely impacted general cost of living," he said. Nationwide, condo sales are falling and for-sale inventory is piling up. As of July 2024, condos under contract fell 5.5% compared to a year earlier, according to Redfin data, while listings were up more than 27%. The problem is most acute in disaster-prone parts of Florida and Texas, where insurance premiums and HOA fees have been rising particularly fast. In Houston, the median condo sales price fell 6.5% between mid-2023 and mid-2024. Jackson-ville, Fla., saw a similar 6.6% decline in that period.

For now, though, condo prices are still holding up on a national level. Even as more inventory hits the market, average sale prices rose 3.9% through the middle of last year. Foster, in Minnesota, is a believer in many aspects of condo living. Cost savings can be substantial on services that can be billed in bulk, like internet and garbage collection. But insurance expenses in his community now roughly match those on similarly priced single-family homes. "What they're paying in insurance, we're now paying," he said. "Maybe even a little bit more in some cases."

Enjoying Our Outdoor Spaces with Your Pets



Parkfairfax provides plenty of open spaces to exercise your four-legged friends. However, there are several rules in Policy Resolution #7 (Pet Policy) that need to be heeded. The office has received numerous complaints regarding pet rule violations. The most common complaints are failure to follow the rules below.

- Leashes: All dogs must be on a leash per the City of Alexandria code. Cats also must be on a leash per Parkfairfax Policy.
 Parkfairfax does not allow unleashed free play areas, so pets must always be on a leash.
- Pet waste must be removed and disposed of immediately. We provide collection cans through-out the property.
- **Property Damages:** Owners are responsible for any damage to grass areas, flower beds, shrubbery, etc., done by their pets.
- Failure to follow the rules can result in covenant violations.
- · All pets must be registered with the Association.
- Additional Pet: Pet owners must seek and receive approval from the Board of Directors to keep more than one pet per unit.

We ask that everyone please be responsible when out with their pets and respect their neighbors.

Pet Policy PR #7 can be found on our website, along with a map showing the location of pet waste receptacles.









Lots of residents will be using the exercise facility during the winter months. There will be times when it gets very crowded.

- Please be patient and show respect to all other residents using and sharing the facility with you.
- Please limit your use of any cardiovascular machine to 30 minutes.
- Remember that physical trainers and classes are no longer allowed in the room. (The room is just too small for this kind of activity.)
- Remember those children 18 and under aren't allowed in, either. (The equipment is for adults. Dangerous for children.)

Enjoy the room, and keep fit.

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PET & PLANT SERVICES:

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MISCELLANEOUS

Meditation—Virtual Group and Individual Sessions: Experienced meditation teacher with 16 years of Tibetan training. Teaching meditation for 11 years at George Washington University, Milken Institute, School of Public Health. For more information, email Mimi at mmmalfitano@comcast.net or call or text 703 201 3923.

Private English Tutoring Services:

College Essay, AP Prep, Reading Comprehension, Writing, Grammar. In-Person or Virtual. Retired FCPS English/Journalism Teacher (TJHSST, Falls Church HS). Former journalist, published in *The* Washington Post, LA Times, Salon, Billboard, among others. Parkfair-fax Resident. Rochelle L Levy, 703-945-7735. rllevytutoring@gmail.com.

REAL ESTATE FOR SALE

Owners: We get calls/emails/texts daily about "what's coming up for sale". There are buyers!! Last of year open house had 20+ buyers. Time to sell. There are VERY few at this time. Email us at johnAND-johnTEAM@Parkfairfax.com. The johnANDjohn TEAM, RE/MAX Allegiance 703-820-9723.

Buyers: Spring market is coming. Email us at johnANDjohnTeam@ Parkfairfax.com We'll be happy to work for you to find what you want! The johnANDjohn Team, RE/MAX Allegiance 703-820-9723. See photos on www.Parkfairfax.com

Landlords: Qualified tenants looking for Parkfairfax homes. All conditions! The johnANDjohn TEAM, RE/MAX Allegiance 703-820-9273. Email us at johnAND-johnTEAM@Parkfairfax.com. See photos on www.Parkfairfax.com.

Join the Meetings Virtually

Architectural & Planning Board Meeting

Web access: https://us06web.zoom.us/j/87615605296

Phone Dial-In: 301-715-8592

Meeting ID: 876 1560 5296 Passcode: 586277

Buildings & Utilities Committee Meeting

Web access: https://us06web.zoom.us/j/82057874372

Phone Dial-in: 888-788-0099 US Toll-free

Meeting ID: 820 5787 4372

Board of Directors Meeting

Web access: https://zoom.us/j/95236782815

Phone Dial-In: 877-853-5247

Meeting ID: 952 3678 2815 Passcode: 389608

Communications Committee Meeting

Web access: https://us06web.zoom.us/j/88203254521

Phone Dial-in: 301-715-8592

Meeting ID: 882 0325 4521 Passcode: 215818

Covenants Committee Meeting

Web access: https://us06web.zoom.us/j/89947324303

Phone Dial-In: 833-548-0276

Meeting ID: 899 4732 4303 Passcode: 336001

Election Committee Meeting

Web access: https://us06web.zoom.us/j/81331967290

Phone Dial-in: 301-715-8592

Meeting ID: 813 3196 7290 Passcode: 293130

Finance Committee Meeting

Web access: https://us06web.zoom.us/j/96204170334

Phone Dial-in: 888-788-0099 US Toll-free

Meeting ID: 962 0417 0334 Passcode: 586277

Landscape Committee Meeting

Web access: https://us06web.zoom.us/j/86074068749

Phone Dial-In: 888-788-0099

Meeting ID: 860 7406 8749 Passcode: 484695

Find your local number:

https://us02web.zoom.us/u/kesSVslfLD

Recreation Committee Meeting

Web access: https://us06web.zoom.us/j/81198276690

Phone Dial-in: 301-715-8592

Meeting ID: 811 9827 6690 Passcode: 336001

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Interested in placing an ad?

Interested in placing an ad? Real estate and personal business ads are \$11/month for Parkfairfax Residents and \$20/month for all other persons. Ads for items for sale or lost and found are free to Parkfairfax residents and \$11 for all other persons.

Display Ads are also available with discounts for long-term placement.

Email Dana Cross at dcross@parkfairfax.org for prices and any questions you may have!





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Parkfairfax Condominium Unit Owners Association 3360 Gunston Road Alexandria, VA 22302

March 2025

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|---|-----------------------------------|--|--|--------|--|
| | | | | | | 1 |
| 2 | 3 TLUC Committee Meeting, 7 pm Recreation Committee Meeting, 7 pm | Landscape Committee Meeting, 7 pm | 5 Activities Committee Meeting, 6:30pm | 6 Finance Committee Meeting, 6:30pm | 7 | Office open, Walk-Ins Only 9 am – Noon |
| 9 | Newsletter Submission Deadline | Covenants Committee Meeting, 7 pm | A&PB Committee Meeting, 7 pm Building and Utility Committee Meeting 7 pm Call for Candidate Application Deadline | Meet the Candidates 7 pm Large Item Pick-Up | 14 | 15 |
| 16 | 17 | Book Club 7 pm | Board Meeting 7 pm | 20 | 21 | 22 |
| 30 | 31 | 25 | 26 | Communications Committee Meeting 7 pm Large Item Pick-Up | 28 | 29 |

Please see "Join the Meeting" section inside for Zoom and call-in details. Please call office if you have any questions, (703) 998-6315.