THE TOWERS TOPICS



SUMMER ISSUE 2025

BRINGING YOU NEWS AND THE COMMUNITY TOGETHER

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FEEDBACK: WE WELCOME CIVIL AND CONSTRUCTIVE FEEDBACK. WRITE TO COMMUNICATIONS@TOWERSCONDODC.ORG

EDITORIAL TEAM

NANCY DUNNE, CO-EDITOR, WAS A LONG TIME JOURNALIST AND WASHINGTON CORRESPONDENT FOR THE FINANCIAL TIMES OF LONDON.

SILVIA GARZOLI, CO-EDITOR, IS A RETIRED RESEARCH SCIENTIST IN THE FIELD OF PHYSICAL OCEANOGRAPHY.

RICHARD STITES, WRITER, IS A RETIRED US FOR-EIGN SERVICE OFFICER WHO LIVED ABROAD FOR MANY YEARS.

CAROLINA ACLAN, LAYOUT DESIGNER, RETIRED FROM THE INTER-AMERICAN DEVELOPMENT BANK.

MIKE DUNHAM, WRITER, IS A RETIRED FEDER-AL GOVERNMENT OFFICIAL AND MANAGEMENT CONSULTANT, WHO FOCUSED ON IMPROVING CITIZEN SERVICES.

CONTRIBUTORS:

CHUCK JONES, IS A VETERAN ENGLISH, DRA-MA, AND WRITING TEACHER AND CURRENTLY A PLAYWRIGHT.

CHAREEN STARK, ENJOYS COOKING, READ-ING BIOGRAPHIES, HISTORY, AND LITERATURE, APPRECIATES THE ARTS, VOLUNTEERS REGULARLY, AND ABOVE ALL CONSIDERS HERSELF A LIFE-LONG LEARNER AND GLOBAL CITIZEN.

WE HOPE TO HAVE OTHER CONTRIBUTORS SINCE THE TOWERS IS BURSTING WITH TALENT AND PEOPLE OF GOOD WILL. YOU, TOO, ARE INVITED TO JOIN US



NANCY DUNNE AND SILVIA GARZOLI

THE POWER OF COMMITTEES

Successful committees foster resident participation, leading to a more connected and invested community.

Owners feel their voices matter, which promotes collaboration and trust between residents, management, and the Board.

BY CAROLINA ACLAN

After a long hiatus, The Towers committees came back to life in May 2024. The scope of work of standing and ad hoc committees allows for specialized focus (e.g. financial issues, landscaping, social activities, communications, etc.), and this division of labor ensures that issues are addressed efficiently by individuals with relevant interest or expertise.

By holding open meetings, the governing process of each committee is more transparent, reducing suspicion among residents and promoting participation of new members. Committee work is critical because resident involvement helps foster a vibrant living environment.

The work of The Towers committees offers tremendous value to the community and the volunteers themselves. It is one meaningful way for residents to shape the environment they live in, strengthen community ties, and gain personal growth.

Your voice, time and energy can help influence which company is hired to take care of our landscaping; organize social activities that attract a diverse population; use your writing skills to tell stories about the community. This is your chance to ensure that diverse perspectives are represented. It is not necessary to be a full committee member, you can contribute by writing a book/movie review; helping set up and clean after a social event; report fallen tree branches, etc. Being a committee member can offer opportunities to build leadership, communication, and organizational skills, as well as make you feel more invested in the community. In times of political and economic uncertainty and rising costs, The Towers needs residents willing to come up to the plate with creative ideas and problem-solving skills, as well as an interest in helping each other.

Sometimes a small step can go a long way. Have you heard of **The Towers Free Neighbor Share Group?** It is a WhatsApp group created to give items that you do no longer need, to ask for something that you would like to receive or borrow, and to give thanks when you receive something. It does not require money nor does it promote trade, it just asks for our generosity. This initiative looks to build a culture of sharing in our building. To join, contact Michaela at (214) 675-1513 or look for Towers Neighbor Share Group in WhatsApp.

To join one of the committees below, send an email to:

- Building and Grounds: bgcommittee@ towerscondodc.org
- Communications: communications@ towerscondodc.org
- Library Committee: librarycomm@ towerscondodc.org
- Parents Adivosry: parents@towerscondodc.org
- Social Activities: socialcomm@ towerscondodc.org

If interested in any of the following committees, please write to the Board (board@towerscondodc.org).

- Budget and Finance
- Community Shared Space
- Governing Documents
- Legal Advisory

Messages from the President and the Editorial Team

FROM THE PRESIDENT

Dear Neighbors,

I'm honored to step into the role of president of The Towers Condominium Association and to begin this new chapter. I remain inspired by your support.

First, I want to extend my deepest thanks to the outgoing Board members for their service and contributions. Their hard work has laid a strong foundation, and I am committed to building upon that with fresh perspective, renewed energy, and a deep respect for what's come before. We have a tremendous history to preserve and maintain here at The Towers.

As a Board, our guiding priorities are clear: transparency, collaboration, and responsible leadership. We are here to listen, to communicate openly, and to make thoughtful decisions that protect our shared investment and enhance life at The Towers.

In the months ahead, you'll see a focused effort on:

- Proactive maintenance and capital repairs to maintain the safety, value, and integrity of our building
- Careful financial stewardship to ensure stability, accountability, and long-term sustainability
- Clear and consistent communication to keep residents informed, engaged, and heard
- A commitment to fair governance grounded in our bylaws and community standards

You may have noticed some changes and refinements to our committee structures to align with this Board's vision and ensure effective resident engagement. This isn't about starting from scratch; it's about enhancing what worksvand thoughtfully evolving where needed.



Your experience and input continue to be vital, and we're eager to involve more residents in meaningful ways. I ask you to consider joining a committee if it represents something you are interested in, have professional expertise that aligns, or if you are simply looking to engage more with the community.

I personally invite each resident to attend the monthly Board meeting. Every fourth Tuesday of the month.

The Board is committed to making them as informative and productive as possible. The meetings serve as a great way to hear first-hand facts, instead of some chatter around the pool or passing in the hallways.

Most importantly, your voice matters. My goal is to listen. I think of each resident as a partner. Together we will create a more connected and resilient community, one we're all proud to call home.

Thank you for your continued support, and for being an active part of what makes The Towers special.

Let's move forward...together.

Warmly, Brandon



FROM THE EDITORIAL TEAM

TO OUR OUTGOING PRESIDENT

The recent Board members' elections brought to an end the 10-month presidency of Debbie Brownlee, who came to the office in her first year on the Board when two longer-serving members resigned from the job.

Although due to financial constraints, she leaves no record of large project upgrades, her tenure was significant in many ways.

She was a great supporter of The Towers committee system, which had fallen into disuse during and in the aftermath of the COVID years. In addition to the traditional committees – Building and Grounds, Communications, and Social Committee– she supported the establishment of an Energy Savings Campaign Committee and the Committee on Governing Documents. She also supported the creation of a committee to rehabilitate the Community Room.

The Financial Advisory Committee, a group of financial professionals, presented many recommendations, some of which were either adopted or strongly considered.

In fact, Brownlee was unusually open to suggestions from all the committees, giving residents more influence in The Towers' business than they previously enjoyed. She encouraged the committees to work together on projects. This was particularly the case with the December holiday celebrations, when the chairs of the Social, Building and Grounds, and Communications pooled their ideas and planned out the most festive December in recent history.

At a time of budget deficits, Brownlee worked the other side of the ledger: collections of past due and well past due, fees owed to The Towers by owners.

She spent long hours with the Treasurer and Assistant Treasurer in an effort to address the worst delinquent accounts and sought to speed the process of collections.

Always smiling and open to any constituents with problems or suggestions, she promoted civility in The Towers' community.

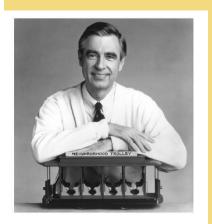
We at The Topics have cause to be grateful to Brownlee. For years Boards have promised transparency but never delivered on it. Although she reviewed the Topics, she never found cause to censor what could be bad news.



LIFE AT THE TOWERS



What does it mean when we say "hello"? According to the late, beloved Fred Rogers, it means, "I see you. You matter."



Fred Rogers and the Neighborhood Trolley

In a rare 1979 primetime special of Mister Rogers' Neighborhood - aired in the evening to speak directly to adults - Mr. Rogers walked through his neighborhood, warmly greeting each person he met. While this was a familiar ritual in his show, here it served a deeper purpose: to remind grown-ups that civility and connection begin with small, everyday gestures.

Over the past nine and a half years that I have called The Towers home, I have encountered both friendly neighbors and ones who prefer to pass by in the corridor or get on the elevator without making eye contact or offering a greeting. Most of the time, with neighbors I don't know, I'm the one to initiate the greeting - and it's usually returned.

Here at The Towers, whether you are a renter or an owner, we all have a part to play in promoting civility - including

JUST SAY HI

BY CHAREEN STARK

through basic friendliness. This friendliness is an outward expression of kindness and can be communicated with a quick "Hi!" and a smile to a passerby in the corridor, lobby, or elevator - or perhaps a "Hello," "Good morning," "Good afternoon," or "Good evening," as the case may be.

It's clear these small acts really matter for all of us. Research from institutions including the Random Acts of Kindness Foundation, Cedars-Sinai Medical Center, and the University of British Columbia shows that small acts of kindness - such as saving hello to a neighbor - create what's called a triad effect: they benefit not just the receiver, but also the giver and even those who witness them. These studies have found that kindness activates the brain's reward system, triggering the release of serotonin, dopamine, and oxytocin - chemicals that boost mood, reduce stress, and strengthen social connection. What's more, people experience or observe kindness are more likely to be kind

themselves, making these small moments truly contagious. Just think of the multiplier effect of one simple act!

It's easy to assume some moments don't call for a greeting - but they often do. A group of youth entering the elevator, conversing among themselves? Say hello! A parent talking to her young child as they walk past you in the corridor? Saying hello not only is the right thing to do, but it also helps to teach children and youth kindness and manners. Someone in the elevator buried in their phone or obviously wearing headphones, who does not greet you or meet your eyes to acknowledge you? Say hello anyway - what have you got to lose?

As one long-term Towers neighbor, Italo Ibi, said to me when asked about basic greetings at The Towers: "It's very important. Not only the greeting, but the smile. Smiling is important!

HI GOES A LONG WAY.

A lot of people here just pass me by without making eye contact or saying hello. You get used to it."

Another long-term resident who wished to remain anonymous lamented that, for a long time, neighbors on her floor have not acknowledged her in passing.

I consider both of these neighbors (who live on different floors) to be friendly and approachable, so I was surprised to learn of their experiences.

I asked Ella Plowden, a Towers Front of House staff member, if residents tend to greet her. She said she had observed a pattern: "The majority of people do speak - but the younger ones don't. You can say 'Good evening' and get nothing back." She added that sometimes the only response she gets is a closed-lip smile.

But not all younger residents are mum. Ms. Plowden noted that very young children speak to her, but this isn't always mirrored by their parents. "The little ones speak," she said, "but the parents don't say anything."

Even so, silence isn't always intentional or unkind. However, some behavior in our community has crossed the line - from simple unfriendliness into something far more troubling. Unfortunately, our community had to take formal steps to address cruel and inappropriate behavior toward staff, by updating the bylaws to include an "Appropriate Behavior" section (XXIV, March 2025 amendments). I can't help

but think Mr. Rogers would find it disheartening that we got to this point. It should go without saying that we should treat one another with dignity and respect.

While our bylaws now protect against mistreatment, a truly welcoming and respectful community isn't built by rules alone. It's built by everyday kindness. A greeting, a smile, or a simple "hello" to a passerby or Towers team member may seem small, but it speaks volumes about who we are and how we treat one another. Especially given the state of the world outside our Towers bubble.

One important thing to keep in mind is one can never know what someone else is going through. A simple "hello" and a smile could lift the receiver's spirits, for a moment or for the day. But not everyone feels comfortable saying hello - whether due to social anxiety, cultural norms that don't emphasize greetings in passing, or just having a tough day. That's okay. Still others may be hard of hearing. Even a small gesture — a smile, a nod, or kind eye contact - can mean a lot.

You may see Just Say "Hi!" flyers posted in the common areas. They're there to spark a little extra warmth and remind us all how powerful a simple greeting can be.

So the next time you see someone around The Towers, remember that a simple smile or "Hi" goes a long way. It's a small gesture that shows we notice each other - and that matters.

SMILING IS IMPORTANT



WHY PRIDE MATTERS, MORE THAN EVER

This June was Pride Month, DC was planning on hosting World Pride, a series of wonderful events - cultural, educational, spiritual, and even political - to claim a space where the LGBT community can feel like full citizens and people worthy of celebration every bit as much as a baseball team or a new vear or even cherry blossoms. This June, however, any sense of jubilation was overshadowed by the cancellation of all Pride events at the Kennedy Center by the current administration, and the fear that a new era of discrimination and persecution is upon us.

When we hear "Pride," some may think of rainbow flags, gaudy floats, drag queens, and lots of revelry. In fact, Pride has risked becoming a cliché, a parody of what began as a serious liberation movement and now looks like just a big party. However, events in the past decade or so have shown us that, beneath the real strides we have made in civil rights - same-sex marriage being perhaps the most obvious - gays have no protection in 29 states against discriminatory practices in hiring - or firing - housing, hospital visitations, inheritance

laws, or adoption. There are almost 200 other large and small rights that heterosexual people enjoy but are denied LGBT people.

So why the sense of urgency and fear now? While a few rights have been won, we are facing the most insidious backlash in decades. goaded by religious and political opportunists, that seems to be founded on protecting children from "grooming"; on "parents' rights" to judge and ban books in schools and libraries; hiding our history (and maybe repeating it), and on the deeply erroneous idea that we "choose" our orientation (as if heterosexual people ever "choose" being straight). Trans people have been especially targeted, seen as a threat to the human race, and beaten and killed at alarming rates.

My husband and I now live in fear and must seriously consider whether we can continue to live in DC – or in the US, for that

OPINION PIECE
BY CHUCK JONES

matter – because under the current unchecked regime, we could lose not only our marriage, but all the federal and local rights we enjoy.

As we learn in Gay American History by Jonathan Katz, LGBT folks have been "condemned to death by choking, burning, and drowning;. executed, iailed. pilloried, fined, court-martialed, prostituted. fired, framed. blackmailed, disinherited. stereotyped, mocked, insulted, isolated, pitied, castigated, and despised; driven to insanity, suicide, murder, and self-hate, and witch-hunted; also castrated, lobotomized, shock-treated, and psychoanalyzed."

This is the past we needed to endure and then – with the help of allies – overcome. Much of this happened decades ago, so we may not collectively know or remember it. However, the same basic desire to exile us is still very much alive in 2025.

But when we see brave people - heterosexual and gay - fighting and risking their safety, status, livelihood, and even their lives to advance or at least maintain OUR civil rights, we are grateful for their support and advocacy. Like the Mayor of Boise, Idaho, who refused to take down the rainbow flag at City Hall, despite a state ban on the flying of "political" flags.

Like celebrities – from Willie Nelson and Dolly Parton to Magic Johnson and Oprah Winfrey – who encourage their fans to be more accepting. Like professional athletes who openly support their gay teammates. Like voters who elect gay and transgender political leaders based on their merits.

Like you folks in The Towers who have been incredibly friendly and open to my husband and me.

These are not small gestures.



It is not a secret that one of the determinants of the price of property lies in access to public transportation.

An article published in the December 2024 issue of The Towers Topics (Yes! We did it!) told the story of how a group of neighbors succeeded in stopping the proposed elimination of the N2/N4 bus line. This line was, at that time, the only means of public transportation available to residents of The Towers.

As of today, and as a result of that effort, three different lines serve The Towers residents: D90, D96, and C85.

Just a note, in the new DC Metrobus network launched on June 29, 2025, the letters "D" and "C" at the beginning of a bus line name indicate that the route serves Washington, DC. Specifically, "D" stands for Downtown and "C" stands for Crosstown routes in Washington, DC.

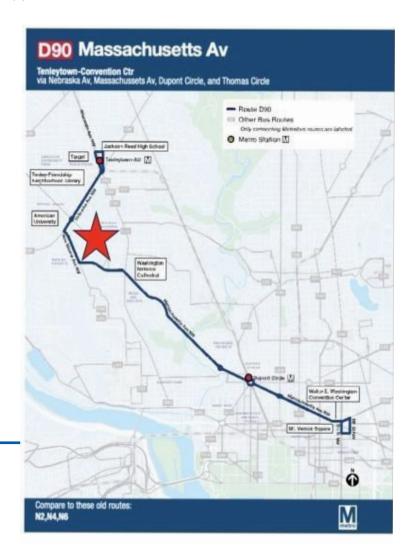
The next three pictures are a summary of the abovementioned routes. For each line, there is an insert that indicates where the closest stop to us is located (the red star).

The standard fare is \$2.25, and the reduced fare \$1.10. The reduced fare is for seniors and people with a disability.

To ride the Metrobus in Washington, D.C., you'll need a SmarTrip card or use the MobilePay app.

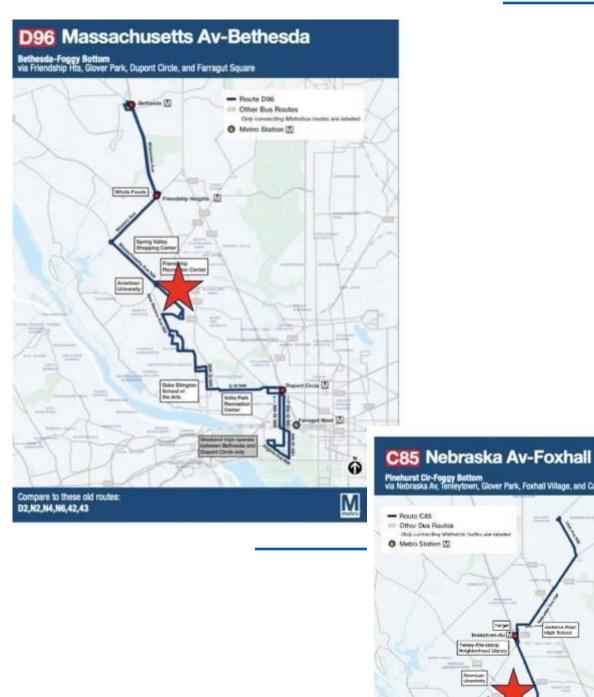
SmarTrip cards can be bought at Metrorail stations, at authorized retailer, or online at the WMATA website.

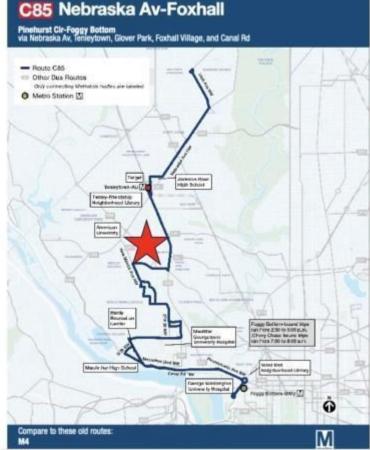
To use the MobilePay app, load your SmarTrip card onto your phone through the WMATA mobile app. You can also pay cash. Exact change is required as fareboxes do not give change.



BY SILVIA GARZOLI

HOP ON THE BUS





PHILOSOPHER'S CORNER

BY MIKE DUNHAM

The Towers has been experiencing challenging times, and the Board and Management Office have been working diligently to confront them.

While excellent work has been done in addressing our most immediate needs, we have fallen short in laying out the strategy for The Towers of the future. Our ability to be strategic, accountable, and transparent is seriously hindered without benchmarks and goals.

To put it into easily understood terms, let's use the metaphor of building a house. You develop the blueprint or strategy for its construction by first laying out its design, from which come the specifications for materials, supplies, labor, and budget. Time-framed benchmarks are then negotiated with the contractor regarding expected outcomes at each step in its construction.

These benchmarks and the contractor's ability to achieve them are the mother lode resource through which accountability and transparency are achieved. To the degree that a benchmark has not been achieved, negotiation between the contract manager (The Towers Management Office) and contractor takes place to correct any deficiencies discovered. As importantly, there must be clear and open communication between the contract manager and the owners of the house (residents) regarding what is happening.

Managing and executing The Towers initiatives is no different. Without a blueprint and benchmarks, you have no metrics demonstrating that you are going in the right direction.

Other suggestions for enhancing our operations:

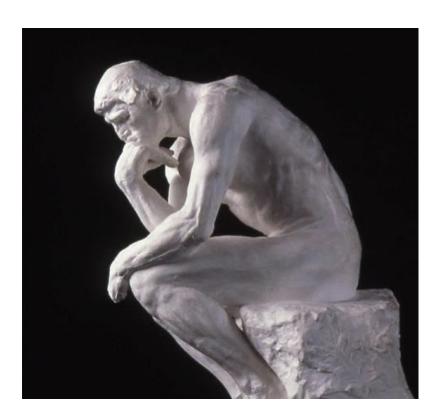
* While there is no lack of effort to communicate, we have allowed quantity to substitute for the quality of the information being shared. The administrivia of managing The Towers overwhelms everything else.

One good place to start would be the monthly Board status report. We need to treat residents as though they are the CEOs of busy enterprises who need concrete, terse information. The general rule of thumb should be "less is more."

* An area where The Towers could build more trust with the residents relates to the handling of old business. There are times when items have been discussed and then seem to disappear. The EV charging stations is an excellent example. The issue was discussed and then mothballed. Such silence tends to give the impression that it is never going to come to fruition.

- * I believe the reason our meetings are so poorly attended is that we are not directly addressing resident needs. The Board is required by DC law to hold sessions soliciting resident feedback. An alternative would be to use monthly townhall meetings to elicit feedback.
- * I believe The Towers needs an effective website which would encourage more open communications among the residents, Board, and Management Office. BuildingLink (BL) is currently our only platform, and it is painfully outdated.
- *We have a number of separate cohorts: the residents, the Board, the Management Office, the committees, and special study groups that don't always work in harmony. There is a need for an Ombudsman who has the authority to work among the groups to serve as a mediator to ensure that we are working in harmony. The Ombudsman would also serve as a resident advocate, who would help when residents are having problems with services. That person would then be authorized to investigate the problem and try to amicably resolve it.

As we face these challenges, we have to remind ourselves that we are entering an unchartered, new era in human existence that are testing the strength of our souls. There will be times when it seems the only certainty in life will be uncertainty. Too many parts, all moving in different directions. Our solace in these tumultuous times is thriving communities. May the better angels of our nature guide us to communal harmony.



BOOK REVIEW

By Chuck Jones

Rarely has a book been more timely – and so crucial for our common welfare – as Timothy Snyder's jeremiad. In this slim volume (125 small pages, readable in about two hours or less), Snyder has packed the wisdom he has learned and taught over his illustrious career at Yale. Published shortly after the beginning of the first Trump administration, he looks back at key events, movements, and players in the dictatorships of the twentieth century as a way to understand our current political climate.

Even if you read only the chapter titles – like "Do not obey in advance," "Defend institutions," "Believe in truth," and "Listen for dangerous words" – you will have been warned and know what to look out for. And, more importantly, how we can take personal responsibility for our actions. Each short chapter then draws on an example from 20th century history and makes a connection with a related aspect of our current political crisis.

We are so used to believing that our democracy is inevitable and permanent, like the solidity of the Capitol and all the government buildings lining the Mall, but Snyder reminds us that is really just an idea, one that vanishes as soon as we stop believing in it – or fighting for it. As he says in the prologue, "History does not repeat, but it does instruct. As the Founding Fathers debated our Constitution, they took instruction from the history they knew. Concerned that the democratic republic they envisioned would collapse, they contemplated the descent of ancient democracies and republics into oligarchy and empire. As they knew, Aristotle

warned that inequality brought instability, while Plato believed that demagogues exploited free speech to install themselves as tyrants."

ON TYRANNY

TWENTY LESSONS
FROM THE
TWENTIETH CENTURY

TIMOTHY SNYDER



BUDGET SPOTLIGHT **PROJECT**

Debbie Brownlee's article on delinquent accounts in the March The Towers Topics prompted me to dig deeper into the question of how to understand delinquencies. The topic is relevant for all of us, as owners in good standing bear the load for those who don't pay their fees. Based on an interview with former Board President Brownlee and Treasurer Gelb, here is what I found out.

While delinguent accounts have increased over the last year, the delinquency rate (the dollar amount of delinquencies as a percentage of total annual assessments) has fallen over the last two months - a positive development. To explain, we need to go into how these accounts are recorded in our budget numbers, the rules that govern collections, and how delinquencies are actually collected.

How to Understand Current Delinquent Accounts

In a large condominium such The Towers, delinquent payments are inevitable. The industry standard for such delinquent accounts is 3% of total assessments (although the Board predicts this average is increasing), which in the case of The Towers amounts to approximately \$280,000. The Treasurer's Report provided monthly in the Board Packets indicates that as of June 30 the current delinquent amount at The Towers is \$409,397, representing about 4.36% of assessments.

The total amount fluctuates each month as accounts are paid off, agreed upon monthly payments are received, and new delinquencies occur. For example, between December 2023 and November 2024, \$186,430 was collected, while \$245,237 in new delinquencies were added, resulting in an increase from \$307,639 to \$336,446. According to Mr.

Gelb, approximately half of the accounts change within a sixmonth period.

As of June 30, the current delinquencies involve 57 accounts. As suggested by the turnover rate, most delinquencies are minor and can be resolved quickly. However, twenty large delinquencies represent over 90% of the total amount owed. These take longer to resolve and are currently with our attorneys.

Negotiation over Delinquent Accounts

It is important to note – and perhaps not widely understood - that neither the Board nor CMC (TCA's financial management vendor) can negotiate a delinquent account. If an account remains unsettled, it is sent to our legal counsel, Whiteford, Taylor and Preston (WTP), who are the only authorized negotiators.

MORE THOUGHTS ON DELIN-QUENT ACCOUNTS

BY RICHARD STITES

The WTP Letter of Services, Rates, and Fees is included in the April Board Package. If you are facing potential legal action, it is worth looking at this document and the TCA Rules and Regulations on Collection Procedures and Delinquent Fees, found in the Building Link Library under Condominium Documents >Rules and Regulations>pages 43-46. A chart following this article describes the process.

If the owner wants to propose a settlement offer when the case is initiated with legal counsel, the process works like this:

- 1. Legal Counsel (WTP) sends a notice to accelerate assessments through the end of the year and intent to file a lien and encourages delinquent owners to submit a proposal for the Board's consideration.
- 2. WTP then communicates all proposals to the Board President.
- 3. The Board discusses each proposal in executive session and then votes in an open session to accept, decline, or offer a counterproposal.
- 4. When an agreement is reached, WTP creates a Settlement Agreement for the Board President's signature.
- 5. If owners abide by the Settlement Agreement, the delinquency is paid in full and the owner is once again in good standing with the Association. If not, additional

legal fees are incurred to resolve the delinquency.

This procedure ensures compliance with the Fair Debt Collection Practices Act (FDCPA) and provides for legal representation to negotiate settlements or, if necessary, pursue liens or lawsuits. The Association is protected by a statutory six-month lien under its Bylaws, which takes precedence over other liens, including mortgages.

Legal Costs when Negotiations Fail

Legal costs are relatively modest until legal action beyond the filing of a lien is required. Before going to court, flat rate legal fees are \$200, plus costs for account intake and a flat rate of \$150, plus costs to file a lien. Details are in WTP's agreement on page 15. If a case is filed with the court, however, WTP charges hourly for petitions, court appearances, and mediation, which can become costly. Even so, WTP's hourly billing rates are well within DC's guidelines per the Laffey Matrix, a generally accepted guide for fair legal costs.

Under TCA Bylaws, delinquent account holders are responsible for all legal fees. The longer the case lasts, the higher these fees become. If no agreement is reached, a lien can be placed on the property. In those cases, the issue is decided in court. Last year, TCA recovered \$35,661 in legal fees (line 4720 in the budget) and \$19,373 in late fees

(line 4710), while paying \$74,984 in legal fees (line 7025), some of which may still be recovered.

Positive Developments

As Ms. Brownlee described in the March The Towers Topics, the Board is making a concerted effort to track and deal with delinguencies and will issue a comprehensive report in the coming months. As a result of these efforts, the General Manager participates in an average of 3-5 court hearings per month. Resolving cases currently with the attorney will help to reduce the delinquency rate to below the current 3% industry standard.

This summarizes the March 26, 2025 TCA Rules and Regulations on Proposed Collection Procedures and Delinquent Fees. Interested owners should refer to the complete text as found in the Building Link Library > Condo Documents > Rules and Regulations > page 43.

15 days late

- Account is considered delinquent (late fee of \$30 plus 12% per annum for fees received after 15 days). (Parking spaces are different)
- Late notice mailed or delivered to owner (from CMC)

30 days late (if balance exceeds \$100) (still with CMC)

Accountant (CMC) sends
 Notice of Intent to Accelerate
 installments and File Lien
 advising that if payment is
 not received the account will
 be forwarded to legal counsel
 (WTP) for legal action.

45 days late (if balance exceeds \$100) (moves to WTP)

- Account forwarded to the TCA's legal counsel (WTP) for collection action.
- Legal counsel sends Notice of Intent to Record a Statement of Lien.
- At this point negotiations with WTP can take place

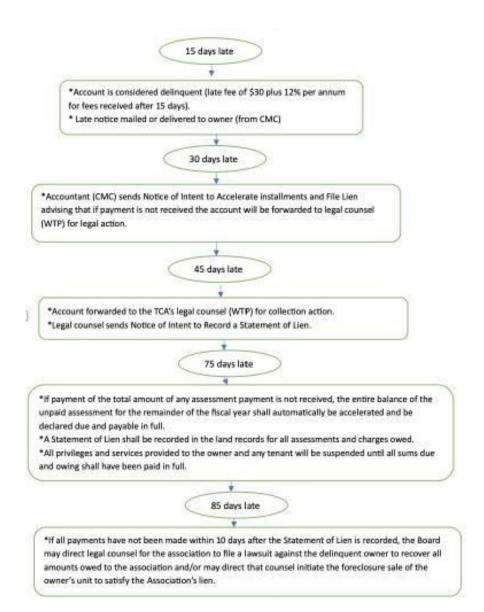
75 days late (action by WTP)

- If payment of the total amount of any assessment payment is not received within 30 days after the Intent to Record a Statement of Lien was mailed, the entire balance of the unpaid assessment for the remainder of the fiscal year shall automatically be accelerated and be declared due and payable in full.
- A Statement of Lien shall be recorded in the land records for all assessments and charges owed.
- All privileges and services provided to the owner and any tenant will be suspended until all sums due and owing shall have been paid in full.

85 days late (action by WTP)

If all payments have not been made within 10 days after the Statement of Lien is recorded, the Board may direct legal counsel for the association to file a lawsuit against the delinquent owner to recover all amounts owed to the association and/ or may direct that counsel initiate the foreclosure sale of the owner's unit to satisfy the Association's lien.

continued from page 27

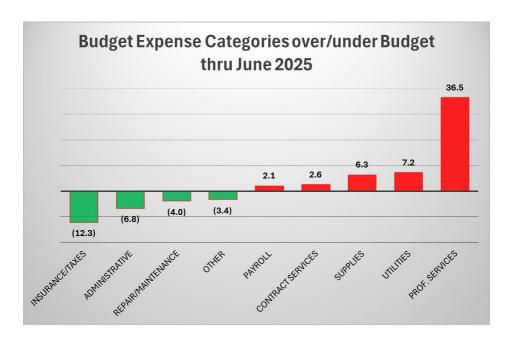


A SNAPSHOT OF THE FIRST HALF BUDGET IN THREE **CHARTS**

The July 2025 Board package includes a first-half budget report. Here are some takeaways.

Income. Good news! Our Total Income for the first half exceeded our budgeted income (\$4,918,085) by \$95,385, largely attributable to collected legal (\$27,580 over budget) and interest accrued on our investments (\$77,691 over budget).

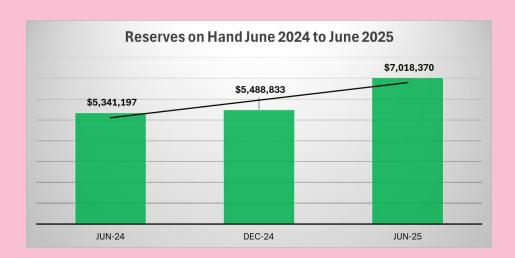
Operating Expenses: The chart on the right shows expenses under budget (to the left, in green) and over budget (to the right, in red). Figures come from the June 30 Financial Report sent with Board Package. Professional 26 Services stands out, and within that category, the largest overrun was the sub-category of Legal Fees for Collections (-\$27,580). However, this was largely offset by income collected for legal fees (+\$28,446), which appears in the Income category. Expenses fluctuate throughout the year, so monthly changes are expected.



Reserve Contribution.

Although Reserve Contributions are classified as expenses in the Income Statement, they deserve more explanation. As of June 30, we have contributed \$1,720,817 dollars to reserves, exceeding the budgeted amount by \$77,691. This is a good thing, which is primarily due to the excess interest payments mentioned in the Income section above. But we have also had an outflow of funds to pay for capital projects, totaling (as of June 30) \$394,727.

short, the Reserve Contribution serves as a rainvday fund to maintain our buildings and grounds. The 2024 Budget increased the reserve contribution by 5%, a necessary adjustment to help replenish the Reserves increased by more than \$1.5 million over the last year (since June 2024), as seen in the chart on the next page:



While this is a positive development, it remains to be seen if it will be adequate to cover our upcoming needs. If reserve funds are not adequate to cover capital expenditures, the TCA will need to either raise assessments, pass special assessments or delay the repairs until funds are available, as noted in the 2024 Audited Budget report.

Upcoming Costs and Challenges.

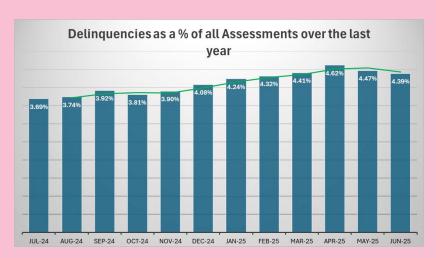
Per the July Board Meeting, reserve funds will be needed in the coming months. Recently approved projects include:

- Boiler breeching pipes for the HVAC system (\$507,000)
- Air handlers for the Fitness Center (\$175,000)
- Booster pumps for the risers to maintain water pressure (\$208,000)
- Garage waterproofing (\$175,000)

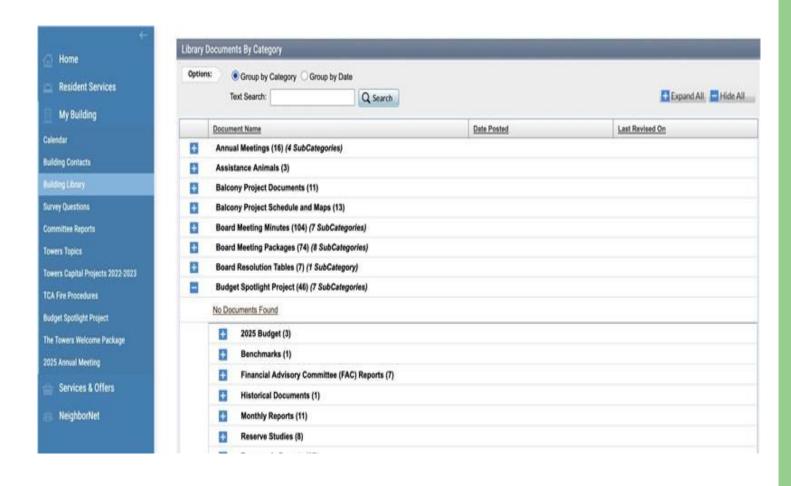
These can be found in the May and June minutes included in the Board Packages. In addition, The Towers has longer-term challenges from future capital projects, as Nancy Dunne explains in her article "Final Words on Towers' Funding from the FAC."

Delinquencies. The final chart shows the delinquency rate, the subject of a separate article in this month's The Towers Topics. Our delinquency rate (the total amount of delinquencies divided by total amount of assessments over one year) has declined over the past two months, thanks to targeted Board action. Twenty large delinquency cases account for over 90% of our deficits. With some large cases now headed to court, further reductions are expected.

What's next: Upcoming issues of the Budget Spotlight Project will discuss any decisions the Board may reach on covering upcoming capital costs and provide tips on understanding the monthly Financial Reports.



Below there is an image that shows where to find all Budget Spotlight documents in Building Link



TCA'S COMMITTES



Any owner or resident can join most committees any time, while a few are appointed by the Board. The new committee term started in May and will end in May 2026; this term always overlaps with each year's work schedule of the Board.

This article presents the achievements of existing committees between May 2024 and May 2025.

With the appointment of a new Board some committees have been decommissioned, others have been rebranded and their charters have been amended, and some new committees have been created.

All committee charters can be found in the Library in Building Link.

Standing Committees that continue:

- Building and Grounds (open)
- Communications (open)
- Governing Documents (appointed)
- Library (**open**)
- Social Activities (open)

Rebranded committees:

 Budget and Finance, formerly Financial Advisory Committee. Ammended charter.(open)

Upcoming committees:

- Ad Hoc Legal Affairs Advisory (open)
- Parents Advisory (**open**)
- Ad Hoc Community Spaces (appointed)

Decommissioned committees:

- Ad Hoc Energy Savings
- Ad Hoc Community Center Architectural

Buildings and Grounds Committee

Annamaria Taylor, Chair



The Building & Grounds (B&G) charter states the committee advises the Board concerning the maintenance and improvement of TCAs common elements, including facilities, landscape, and décor, with a view to enhancing the physical and aesthetic aspects of The Towers Condominium.

The following was accomplished:

- 1. Oversaw the continuing maintenance and replacement of new plants by Casey's Trees.
- 2. Led walk rounds with BrightView representative with Committee members to educate and solicit suggestions.
- 3. Recommended review of contract with Ambius for indoor breezeway plants maintenance and rotations.
- 4. Suggested the elimination of a couple of armchairs and round rugs in the Lobby
- 5. Replaced the mailbox lobby east/west armchairs.

Still, there are some proposed projects left on the shelf:

- 1. Renovation of the "art room" adjacent to the market.
- 2. Lobby partial redecoration
- 3. Renovation of the Community Room.
- 4. Beautification of the traffic safety stop sign at low roof lobby entrance.

Members: Annamaria Taylor, Chair, John Langbein, Vice Chair and Secretary, Diane Baschant, Iris Garrelfs, Dina Abouzeid, Nancy Dunne, June Barrow, Doreen Moses, Sherry Shirazi, Sherry Singer, June Barrow, Bob Soppelsa, Chris Vane, JaneVavricka, George Wheelock.

Communications Committee

Carolina Aclan, Chair



The Communications Committee's (CC) goals are to publish The Towers Topics, a monthly newsletter geared at sharing news and information about our community, and to find ways to improve communication by proposing improvements to The Towers website, hoping to draw in more users and giving it an important role in the community.

When the call for committee volunteers was issued last year, Nancy Dunne, Doreen Moses, Silvia Garzoli, Mike Dunham, and I were quick to join. Later Richard Stites joined the committee to focus on finance/budget issues. Our mission is to create a newsletter to strengthen the ties of community at a time of considerable economic and social uncertainty.

Our first issue was launched in August 2024 and the last -and tenth- is this summer issue. The May issue was devoted to Board elections.

Knowing that there is a limit to what a small group of individuals can achieve, the committee has worked hard to search for intellectual and creative content, such as coverage of arts events and the Philosopher's Corner; to focus on stories about issues of interest to the community, such as The Towers' budget and proposals for major infrastructure projects; to introduce our hard-working employees, Board members and committee chairs to residents; to promote the work of all standing and ad hoc committees, and to encourage residents to contribute with their book reviews, poems, etc.

The committee also produced the Welcome Package for new The Towers.residents; the package includes useful information to help new owners and renters transition smoothly to their new residence. Additionally, with a view to improving accessibility to important documents, the committee suggested improvements to the way information is organized in Building Link (our intranet site).

The committee worked closely with the Nominating Committee to produce a Special Election Edition of The Towers Topics, as well as collaborated with the Social Committee in promoting some of its activities.

What made the committee work came down to passion, planning, clear communication, collaboration with other committees, involvement of the community, and, hopefully, delivering on its promises.

Final Words on The Towers Funding from the Financial Advisory Committee Nancy Dunne



Facing the most uncertain economic outlook in decades, the Financial Advisory Committee (FAC) capped off the last Board term by releasing two reports which may point the way to the funding of major projects over the next seven years.

To achieve this result, the committee produced 12 successive drafts of its report on capital projects before being satisfied with the results, according to Rodney Lester, committee chairman.

The Committee's Annual Report also proposed significant changes in financial systems operations.

The FAC (now renamed the Budget and Finance Committee) did long hours of research to create inflation predictions without clear certainty of the outcome of President Donald Trump's tariff wars. High tariffs are expected to directly raise relevant prices and indirectly raise them through dollar devaluation.

Instead of using the Consumer Price Index to predict inflation, the committee employed a range of sources and assumed an inflation rate of 5% per year. Most likely, only a recession will contain inflation, Lester said.

What is known is that contributions to the Reserve Fund, which finances major projects, have fallen in real terms in recent years, this year being the lone exception. This leaves The Towers with the choice of deferring spending, seeking additional funding or both, in order to pay for new bricks, new elevators, and, later on, new pipes.

Finding more funding presents another dilemma. Large increases in condo fees are unpopular with owners; bank borrowing is expensive and may be impossible to get. "We have assumed that special levies would be a last resort," the report says. However, some of the changes – such as increasing transfers to the Reserve Fund by 3 percent (in addition to 2025's five percent) - may require higher condo fees. This, in the end, could cost owners more than temporary special assessments.

continued from page 37

"The main risks to funding are owner resistance to increased monthly fees, ongoing operating deficits, and a continuing hardening of bank lending requirements, including interest rates," the committee warned.

If any of the assumptions prove to be drastically mistaken, The Towers could be in serious difficulty. If the 65-year-old risers (pipes) are not replaced, then leaks could increase and incur higher costs. The FAC report called the use of copper pipes, which are increasingly expensive. An earlier consideration of plastic lining, which would have been cheaper, has now been rejected, according to Lester.

The 65-year-old elevators have been maintained properly but are well past the date that replacement was considered necessary. They are running well, but costs have continued to rise. Replacement parts are expected to be increasingly difficult to obtain.

"The elevators are also a safety concern," according to Brandon Brown, Board president. "They are far beyond their life expectancy; not replacing them could leave us open to claims of negligence."

Condo associations all over the country are facing many of the same problems - so much so that banks are more reluctant to loan to them than in the past. Obtaining mortgages could also become a challenge. Fannie Mae and Freddie Mac, government-backed mortgage guarantee companies, are considering dropping their support for condos that do not meet their minimum standards. The natural turnover of units, as owners move or die, would be at risk if customers cannot obtain mortgages.

Despite the costs squeeze, the FAC found some funds available for common spaces, such as the Community Room and the Lobby. However, it concluded that the long-discussed lift for the Community Room, could not be legally funded by the Reserve Fund, which is the only current vehicle that could pay for it.

In its year-end report, the FAC calls for an upgrade of The Towers' financial control system. "CMC's reporting does not follow the relevant accounting principles and does not accord with the Association's Bylaws," the report says. The system is slow, particularly when compared with modern corporate standards. Discussions are already underway to produce changes.

Committee members: Rodney Lester, Chair; Werner Heid, Teresa Savarino, Peter Tanous, Daniel Iregui and Laszlo Bockh.

NOTE: This committee has been rebranded and it is now called Budget and Finance. The updated charter can be found in Building Link.

Committee on Governing Documents Sandy Kolb, Chair

E-bikes, Elections, and Lap Lanes - Oh My!

E-bikes cluttering the walks to the main entrance. A non-owner running for the Board. A raucous tenant whose landlord (an absentee owner) won't respond to the Board's request to intervene. Arguments at the pool about whose turn it is to take a lap lane.

What do these things have in common? All were issues referred to this committee this past year by the Board seeking advice on whether our Bylaws (in the case of the non-owner running for the Board) or Rules and Regulations addressed the issue or needed to be changed.

In the case of the non-owner running for the Board, the Bylaws are silent on qualifications for Board membership. But having someone on the Board, which has fiduciary responsibility for the Association, who is not an owner in good standing (which the DC Condo Act encourages but does not require) is problematic to say the least. That is only one of the issues that the upcoming Bylaws amendments will attempt to address – and why passing these amendments will be so important.

The e-bike situation was easy to resolve – a new restriction in the Rules & Regulations making it a violation to leave commercial e-bikes and scooters on TCA property (with a fine attached). After a discussion of the lap lane issue and consultation with regular lap lane users, the Committee recommended that the signs at the pool make the procedure for reserving lap lanes clear, but did not propose an amendment to the Rules & Regulations themselves. The issue of the uncooperative owner led to an entire revision of the section in the Rules & Regulations governing enforcement and the imposition of stiffer penalties for what are now considered major violations.

As the Community Associations Institute states in its publication, Rights and Responsibilities for Better Communities, "More than a destination at the end of the day, a community is a place people want to call home and where they feel at home. This requires striking a reasonable balance between the preferences of individual homeowners and the best interests of the community as a whole."

Our Bylaws and Rules & Regulations are the mechanisms for striking that balance, and they need to be constantly reviewed and revised to meet changing circumstances in our community, as well as changes in the statutes that govern condominiums in DC. The Committee's work provides the foundation for keeping our community a place "people want to call home."

Library Committee

Louise Clarke and Ana Channell, co-chairs



The Library Committee has twelve active members who work on a weekly rotating schedule, shelving returns and assigning categories on new donations. We encourage and welcome new members as volunteer residents move or cannot continue the work.

We continue to receive many donations, which we welcome. Unfortunately, the space in the bookshelves is limited; on a yearly basis, we do a clean-up day, removing books in poor condition or extra copies that cannot be accommodated. The books are boxed and picked up by a local non-profit for further use.

As in years past, the committee requests that residents review the library's posted needs and not overwhelm the volunteers with large donations.

Social Activities Committee Dina AbouZeid, Chair

Let's Bring Our Community to Life—Together

It's no secret—social connections bring joy, happiness, and warm vibes. Whether it's a friendly chat in the hallway, laughter shared at a party, or working together on something meaningful, being part of a connected community enriches our lives and lifts our spirits.

Since I assumed the role of Social Committee Chair in November 2024, I've seen firsthand how powerful these moments can be. With the help of just two dedicated volunteers (Aida Harding and Nancy Dunne), we've hosted events that brought neighbors together.

From the festive Kick-Off and Holiday Parties in December to this spring's Yard Sale, Easter celebration, Mother's Day event, Pool Opening, and July 4th celebration, each gathering has reminded us how vital community is—not just for enjoyment, but for the sense of belonging it brings.



That said, we've only scratched the surface. While we've accomplished much in a few active months, the truth is, we could do so much more with more participation and a full-year vision. This is your home, our shared space. Every event we organize adds life to our surroundings and enhances the value of our property—not just financially, but emotionally too.

That's why we're calling on you—our neighbors—to get involved. Volunteer a little time, offer your ideas, help with setup, or simply show up and give feedback. Even the smallest act of involvement can create a ripple effect of positivity.

The Social Committee is not just about planning events—it's about creating a community where everyone feels seen, valued, and connected.

Let's be the life of our space—together.



UPCOMING COMMITTEES 2025

AD HOC LEGAL ADVISORY

The primary objective of this committee is to evaluate, assess, and provide recommendations to the Board of Directors concerning the Association's pre-legal and pre-collections policies and procedures. This includes specific emphasis on the collection of assessments and other payments, internal routine procedures, enforcement remedies for non-payment, and the performance and on-going engagement of TCA's legal counsel for collection efforts.

Membership is limited to owners in good standing, who possess relevant experience in:

- collections and compliance processes related to HOA operations,
- process and performance improvement frameworks
- risk assessment
- providers service evaluation, and
- procurement processes like RFPs and interviews.

Any owner interested in being considered for this committee, please contact the Board of Directors at board@towerscondodc.org.

PARENTS ADVISORY COMMITTEE

The Parents Advisory Committee fosters a supportive and inclusive environment for those living with children within the community. It promotes connections among individuals and families of all ages, by gathering community feedback and making recommendations to the Board on best practices, policy changes, and physical attributions to ensure that all residents are able to enjoyably share communal spaces. The committee also seeks opportunities to work with other TCA committee.

If interested, please write to parents@towerscondodc.org.

AD HOC COMMUNITY SPACES Appointed by the Board

The purpose of this Committee is to represent the Board and unit owners in collaboration with Building Management to ensure that the goals and expectations of both the Board and the broader Community are achieved in the design and renovation of The Towers' shared spaces. These includes, but are not limited to the Lobby, Package Valet Rooms, Community Room, Fitness Center, 6th Floor West Entry, and other high-traffic shared spaces as identified. The Committee is expected to give focused attention to the design direction, budget, and scheduling, while maintaining a master planning approach that reflects a cohesive aesthetic and aligns with the long-term vision for future updates of The Towers.

Responsibilities, all in conjunction with Building Management:

- Work in conjunction with the Building and Grounds Committee and advise the Board on projects/ and recommendations. Advise the Board and Management during the Design Firm Selection Process.
- Utilize a multi-bid approach and retain outside professional agencies for projects where applicable.
- Work with the selected Design Firm to collect feedback from the community at large at appropriate stages in the process.
- Schedule periodic Community Progress Reviews and Design Presentations with the selected Design Firm via zoom and/or hybrid Town Hall Meetings.
- Monitor design and construction progress, especially with respect to schedule and budget.
 Report findings to the Board and Community as appropriate.

Any owner interested in being considered for this committee, please contact the Board of Directors at board@towerscondodc.org.

CONTACT
INFORMATION
AND THE TOWERS
AMENITIES AND
SHOPS

Board of Directors: board@towerscondodc.org

President: Brandon Brown, bbrown@towerscondodc.org **Vice President:** Nawal Abouelala, anawal@towerscondodc.org

Secretary: Helena Falla-Añez, helena.falla@towerscondodc.org

Treasurer: Alan Gelb, alan.gelb@towerscondodc.org

Members At-Large:

- Deborah Brownlee, debbie.brownlee@towerscondodc.org
- Dmitry Ponomareff, dmitry.ponomareff@towerscondodc.org
- Jessica Yi. jessica.yi@towerscondodc.org

TCA BOARD

MANAGEMENT OFFICE

General Manager: Mark Miller, mmiller@towersca.org

Extension:104

Assistant GM: Jamal Wimbish, jwimbish@towersca.org

Extension: 103

Maintenance Mgr: Theodore (Theo) Turner, tturner@towersca.org

Extension: 131

Chief of Security: Taofiki Mustapha, mustapha@towersca.org

Extension: 105

Accounting Specialist: Demba Bah, dbah@towersca.org

Extension: 102

Resident Services

Coordinator: Extension: 112

Bethlehem Kebede, BTariju@towersca.org

HOURS OF OPERATION & MAIN NUMBER

MONDAY-FRIDAY, 9 AM - 5 PM TELEPHONE: 202,686,7306

FRONT DESK AND MAIN ENTRANCE

PHONE: (202.363.5600)

Please note that shifts change.

Monday-Friday 7 am – 3 pm

Mahendra Cathan & Raul Fernandez

Sunday 7 am – 3 pm

Tafesse Talema, Ella Plowden, Mushtaq Ahmed

Rotating

Mon.-Fri. 3 – 11 pm

Mushtaq Ahmed, Helen Mideksa

Sunday 11 pm – 7 am

Ella Plowden, Tafessee Talema, Ayele Abebe, Brenda Brooks

Rover

Mon., Wed., Fri. 12 – 8 pm

Mushtaq Ahmed

Fri. through Mon. 3 - 11 pm

Ali Yunus

East Valet: Zelealem "Zee" Gebremeskel

Tel.: 202.537.502

Ella Plowden (Saturday)

West Valet: Tafesse Talema (M-T-W) Tel.: 202.537.4897

Shamice Kelly (Th-F-Sat)

VALET HOURS

Monday through Friday: 12 pm – 3 pm

4 pm - 8 pm

Saturday: 10 am – 12:30 pm

1 pm - 3:00 pm

AMENITIES AND SERVICES

USE OF FITNESS ROOM, TENNIS COURT, AND SWIMMING POOL REQUIRES ID CARD ISSUED EACH YEAR BY MANAGEMENT OFFICE

FITNESS ROOM:

- Open daily from 5:00 am to midnight
- Entrance located on the ground level of West Building

TENNIS COURT:

- Open daily from 8:00 am to 9:00 pm
- Reservations required via Building Link
- Located near the Loading Deck in the East Building

SWIMMING POOL:

- Open daily from 10:00 am to 8:00 pm
- Season opens in May and closes in September. Dates are announced each year
- The 2 lap lanes can be reserved for half an hour personally or by calling (202) 363-4970

LAUNDRY ROOMS:

- Open daily from 8:00 am to 10:00 pm
- Card operated
- Card can be bought at Management Office and Front Office
- Cards can be recharged in the Laundry Room located on the ground floor of each floor
- Amex cannot be used to recharge laundry cards

IN UNIT MAINTENANCE SERVICE:

- Enter request in Building Link
- For emergency maintenance call the Front Desk at 202.363.5600

LOADING DECKS AND SERVICE ELEVATORS HOURS:

Weekdays: 9:00 am to 5:00 pmWeek-ends: 9:00 am to 3:00 pm

USE OF SERVICE ELEVATORS AND DELIVERIES REQUIRE RESERVATIONS. PLEASE CALL THE MANAGEMENT OFFICE (202.686.7306)

SHOPS AT THE TOWERS

SOBY'S FULL-SERVICE HAIR SALON

- Tuesdays through Saturdays, 10:00 am to 5:00 pm
- Located on B1 Level of West Building
- For reservations call (202) 244-2634

HAN TOWERS MARKET

- Mondays through Saturdays 9:00 am to 7:00 pm
- Located on B1 Level of West Building
- (202) 244- 3611

DRYY

- Eco friendly full laundry
- Alterations and repairs
- Shoe repair and shine
- Free pick-up and delivery at East and West Valet Rooms
- Place your order at www.service@drydc.com
- (202) 599-9090



