

2026 Buyer's "WUCIOA Reality Check"

Ask these 5 questions during your property tour:

1. The Meeting Transparency Test

Ask: "Does the Board hold a mandatory 15-minute owner comment period at the start of every meeting?"

- **Why it matters:** Under **SB 5129**, this is now law for every Washington CID. If they aren't doing it, their recent votes (including dues increases) might be legally invalid.

2. The Modern Rights Check (EVs & Heat Pumps)

Ask: "Does the Association have an updated architectural policy for EV chargers or heat pumps?"

- **Why it matters:** Boards can no longer "unreasonably" deny these. If they don't have a clear policy, they are behind on 2026 standards, which could lead to legal headaches for you later.

3. The "No-Fee" Payment Verification

Ask: "Is there at least one way to pay monthly assessments without a convenience fee?"

- **Why it matters:** As of Jan 1, 2026, WUCIOA mandates a zero-fee payment option. A Board that ignores this is likely ignoring other financial transparency rules.

4. The Reserve Fund Security Check

Ask: "Are the reserve funds held in a US-regulated, interest-bearing account titled solely to the Association?"

- **Why it matters:** This is a 2026 safety mandate. If reserves are co-mingled or in non-interest-bearing accounts, the building's financial health is at risk.

5. The "Big Six" Resale Readiness

Ask: "Does the current Resale Certificate packet include the last 12 months of Board meeting minutes?"

- **Why it matters:** In 2026, a Resale Certificate is considered "incomplete" without these minutes. If they are missing, you have a legal 5-day "out" to cancel the deal.

Why to use me (Your CCS Agent) for your Purchase:

General agents look for cracks in the drywall. I look for cracks in the **Association's Compliance**.

When we find a property you love, I perform a **CCS Deep-Dive**:

- I go over **meeting notes and Rules/Regulations with you**.
- I am transparent about what you are purchasing. Amenities, parking, pets, etc.
- I ensure that if you are buying with an LLC, your **FinCEN reporting** is handled securely so we don't hit a wall 30 days after closing.

Not sure where to start? Call today, I will help you get set up.

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