



COMMUNITY RESOURCE

INSIGHT & EDUCATION FOR COMMUNITY ASSOCIATIONS

SEPTEMBER 2019

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It's all about the budgets.



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Messages

FROM THE CHAPTER PRESIDENTS



We are excited as we continue to gain momentum, growing and evolving each year ...

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SUZANNE MURRAY | PRESIDENT
CAI - Central Arizona Chapter

Association budgets are well underway, and the CAI-CAC budget is no different.

The Board reviewed and approved the 2020 budget for the Central Arizona Chapter. We are excited as we continue to gain momentum, growing and evolving each year as well as review and provide different ways to support our membership. A component of the budget for the chapters also includes the Arizona Legislative Action Committee (LAC) expenses and donations. The LAC is a volunteer committee consisting of homeowners and professionals serving community associations. They advocate in Arizona by identifying community associations issues, monitoring pending legislation, and setting legislative priorities. With the help and support of our lobbyist, they also build relationships with and educate state legislators, providing invaluable advice when community association issues and concerns arise. As we begin to ramp up for 2020, I encourage you to consider donating to the LAC. When in session, the committee meets weekly and spends countless hours reviewing and analyzing along with our lobbyist and legislators the ideal situation that best serves the interest of community associations. LAC members are reviewed and approved on a national level and consist of many leaders in our industry. On behalf of the Board, I would like to thank the LAC and all other volunteers that support our organization and our mission. "As the leading organization for community associations, our mission is to provide resources, support to community association members, volunteers, and professionals through education, unified advocacy, and leadership development."

If you would like to donate money to support the LAC committee, please contact Kayte Comes at kayte@cai-az.org or wcall 602-588-1900.

Suzanne Murray

CMCA, AMS, PCAM



BRIAN GONCALES | PRESIDENT
CAI - Southern Arizona Chapter

The HOT weather and Monsoons are rolling out. I think I can speak for most Tucsonians when I say, I'm looking forward to the cool winter weather.

I would like to recap the last 9 months for the Southern Arizona Chapter of the Community Association Institute. The board of directors has decided to adopt Policy Governance. This new policy will support smoother and more effective governance for our chapter. Since we changed our educational luncheon location to the Sheraton Suites, we have seen increasing attendance from both Community Managers and Business Partners. The proof is in the numbers, and our chapter is continuing to grow in membership. Our tradeshow is being held at the Tucson Convention Center. The 2019 Annual Trade show is going to be our BEST show to date. All of this would not be possible without the hard work and dedication from our new Chapter Executive Director, Kayte Comes. Lastly, I encourage all our members to attend our November Annual Meeting and Luncheon. Thank you and stay cool.

Brian Goncales



The proof is in the numbers, and our chapter is continuing to grow in membership.



Does your Association have Adequate Reserves?

by DJ Vlaming, RS®



Physical deterioration occurs at a community association with the same certainty that the sun rises every day!

Something so inevitable begs the first question for Boards and Managers...

“Is our Association adequately prepared?”

Because the Board is responsible to provide for the needs of the association, providing for such predictable, deterioration-related expenses is simply part of their job description. But since these major repairs & replacements take place on an irregular basis through the years, “adequate” reserves is, by definition, a moving target! Having adequate reserves today doesn’t mean the reserve fund will be adequate three months, three years, or three decades from now.



Fortunately, in early 2018 CAI’s Reserve Professionals Committee defined “Adequate Reserves”



ad·e·quate re·serve

/ˈadəkweɪt rəˈzɜrv/

“Adequate Replacement Reserves” is defined as a Replacement Reserve Fund and stable and equitable multi-yr Funding Plan that together provide for the timely execution of the association’s major repair and replacement expenses as defined by National Reserve Study Standards, without reliance on additional supplemental funding.”

Adequate Reserves were a major milestone and accomplishment among Reserve Specialists. But definitions can only go so far. The second question for Boards and Managers to ask becomes...

Can we know if we are able to provide for the “timely execution” of repairs “without reliance on How additional supplemental funding”?

The answer to that question is twofold.

It starts with the Reserve Fund, but Reserve Fund cash balance by itself is not particularly meaningful. Reserve Fund strength is reliably reported by a calculation called Percent Funded, which compares the Reserve Fund (\$) to the deteriorated value of all the Reserve components (\$) at any point in time. To be clear, the monetary value of deterioration is not the same as repair/replacement value.

Statistics show that for associations above 70% funded, the need for “additional supplemental funding” (aka special assessments) is rare. For associations below 30% funded, the risk of needing special assessments is quite high.

But claiming a strong Reserve Fund now doesn’t guarantee the association will have sufficient Reserves in the future to “provide for the timely execution” of a necessary repair project. Remember, the adequacy definition hinges on a combination of starting point (i.e., Reserve Fund strength) and how well the association continues to prepare financially (i.e., Funding Plan) for the physical deterioration that occurs on a daily basis.

An association with a strong (87% funded, for instance) Reserve Fund may seem financially solid, but if Reserve contributions are significantly less than the rate at which the property is deteriorating, the Reserve fund will quickly drop in strength and the association

won’t have the money it needs in six years to replace the roof. By the adequacy definition, that’s inadequate!

On the other hand, an association with a weak (17% funded, let’s say) Reserve Fund that is making significant Reserve contributions will build the strength of their Reserve fund over time and responsibly provide for anticipated upcoming expenses. Now that’s adequate!

The key is to know the current Reserve Fund strength and compare actual Reserve contributions to the size of contributions recommended in the most recent Reserve Study, as guidance from an expired Reserve Study is of little value. If actual contributions fall short of recommended Reserve contributions by more than 20%, the association is likely headed towards having insufficient funds to perform their Reserve projects on time without special assessments.

The bottom line? Physical deterioration is both inevitable and predictable. The Board is responsible to protect the investment of all owners by having “adequate” Reserves. Providing for the “timely execution” of Reserve projects “without reliance on additional supplemental funding” requires an annually updated Funding Plan that shows the association is ready for its own future!

DJ Vlaming, RS is the President of Association Reserves-Arizona office since 1997. He has personally completed thousands of Reserve Studies for properties ranging from simple developments with minimal assets to complex international resorts. DJ is an active member of multiple CAI chapters in Arizona and New Mexico. www.reservestudy.com





Budget Season is Here

By Dan Francom, Esq.

While many of us are getting over the dog days of summer, re-adjusting to the back to school schedule and welcoming back with open arms the start of football season, others understand the importance of another season upon us: budget season! The time has come for associations to sit down and create a budget for the next year. Although this task can be burdensome and complicated, it is the backbone of the association.

The importance of the association's annual budget cannot be overstated. Many problems that arise within an association can be traced to poor and unclear records and inattention to where all the association's money is going. Having a clearly established budget is a necessary way to ensure the operation of the association's affairs run as smoothly as possible and will create less tension and friction with all members of the association.

When contemplating the annual budget for the next year, use the following steps to guide you and get started on the right path.

Review your budget from previous years.



Looking over your most recent budget will give you a sense of not only how much you spent in the last year, but also where your association spent its money. As you review several years of past budgets, you may be able to find trends to help you identify areas of

concern where more money is spent or alternatively areas where the Association may be able to save money.

Evaluate your monthly expenses.



It's important to go through all monthly expenses the association has every month. Do not breeze through these expenses only to account for those expenses, but rather analyze those expenses and try to figure out where the association could potentially save money. This is a good time to review current vendor contracts, both in terms of actual money paid and money paid versus money the association expected to pay. Check with vendors to find out if there are any expected increases in price in vendor contracts going forward. If any vendor contracts are about to end, get multiple bids from other vendors to see if the association can save money in this area or try to negotiate better deals with your current vendors.

Plan for the long term.



You are familiar with your association and the immediate needs it may have. You likely know, either from your own experience or through comments from members of the association, what type of long-term projects may be looming. When contemplating any long-term projects, look to determine whether your current reserves will adequately fund the project. Consider what preventative maintenance plans you can implement

so you won't have to make expensive and unnecessary expenditures in the future. Instead of having to react to problems that may arise in the future, be proactive now to keep things in the community in good condition. This may alleviate or minimize the cost of some large, future projects and keep more money in the reserves over time.

Analyze your operating account.



Ensure that you have enough in your operating account to cover a month's worth of maintenance and strive to maintain at least three months' worth of budgeted expenses. Try not to use contingencies of emergency lines in your budget. Lastly, look at your reserve study to ensure that the budgeted reserve funding is following the recommendations in the study.

Although some of these steps are well known and seem common sense to most, they are solid, fundamental steps to get your budget conversation started in the right direction. Once you understand the past, present and future needs of your association, along with the current and reserve funds, you will be able to budget appropriately for the upcoming year and hopefully have one less concern to worry about going forward.

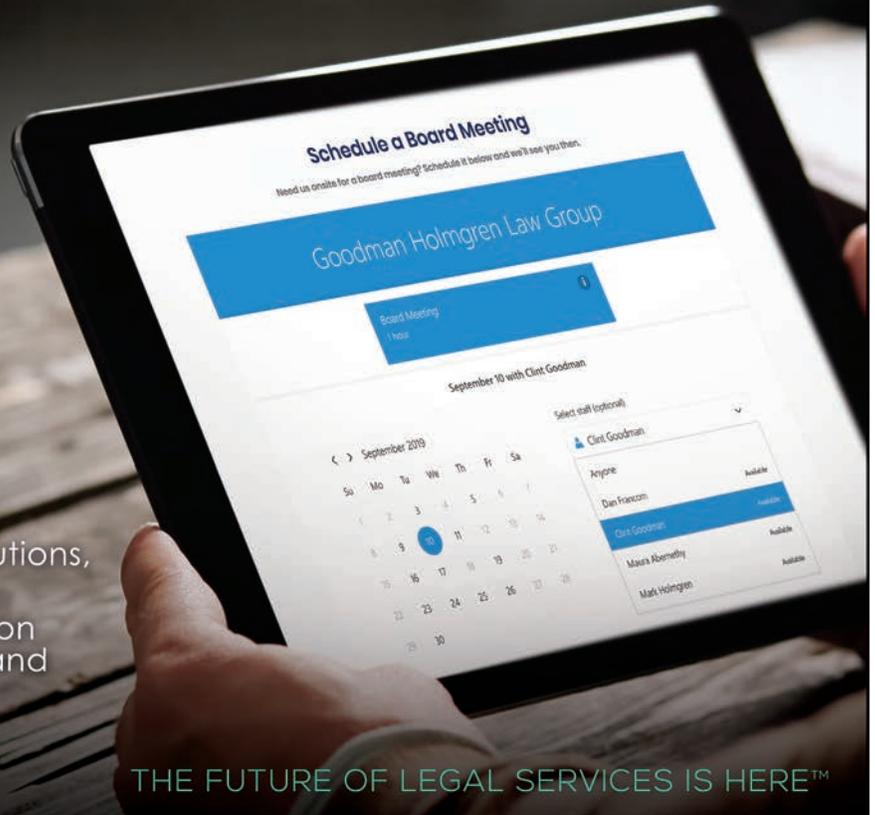
Dan Francom moved to Arizona in 2011 to attend law school at Arizona State University. After graduation, Mr. Francom began his legal career representing clients in consumer financial matters related to the FCRA and the FDCA. Mr. Francom joined Goodman Holmgren Law Group in February 2019 and now offers a wide range of services to condominium and homeowners associations.



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BUDGETS!

This May Be the Most Important Time Of Year For The Association... Budget Season?!?!

By David L. Jones, CMCA, AMS, PCAM
HOA Consultant

Budgets! Not many board members or managers like doing them. It's one of the essential tools needed for the Association board and staff to manage their funds successfully. But are we planning for the next year or for years to come?

Community Managers have several duties, and one of them is to establish a sound fiscal basis and to disclose condition of finances of the association.

When planning the budget, it is recommended to review the Associations governing documents, strategic plan, 3, 5 or long-term year plan, investments, reserves, capital funds, previous years actuals (3 to 5 years) and the mission and vision of the community. These documents will not only help you plan for next year, they will help you plan for years to come.

Remember, that the budget is a planning tool and not an official document. Due to unexpected circumstances, you may go over budget. When you do, take note of it, so that the actual number is not used in future budgets. I recommend building a contingency plan into the budget. Contingency can be used when a future circumstance was not planned for the current year.

The governing documents state how assessments can be assessed and how contributions to investments, reserves and capitals can be made. If the governing documents are silent regarding the allowable increase amount for the assessment, you should verify with the association attorney on what is permissible. (Association under the Planned Community Act should read A.R.S. 33-1803(A))

The strategic plan will provide the short-term and long-term goals of the Association; addressing the challenges, development and organization plan of the Association.

Yearly plans (3, 5 or long-term) should address the items from the strategic plan with cost estimates.

Review current investments for maturity dates. A plan should already be in place for expiring investments, if not, this is an ideal time to create one.

Are the reserves being funded as planned? Most reserve studies will include the contribution rate for the next few years. If not, create a timetable for future contributions. Reserves studies are a tool to replace the community assets as they age. It is important to fund reserves and

replace items so that the community does not look like it is aging.

Most governing documents state how capital funds can be collected. Usually, the governing documents state that the capital fund is collected at the sale or resell of a lot. There are some communities that collect capital funds through assessments, because the governing documents are silent. If collected by the sale of the lot, you would add an estimated dollar amount, based on previous years. If you collect it through the assessment, you would need to look at strategic plan and the 3, 5 or long-term year plan to calculate.

The mission and vision statement of the community are the north star goal. Does the budget fit the mission and vision statement of the community? Whenever a board votes, it should consider these statements. Does the vote meet the need of the statement? Example of a mission statement; "We work to improve the quality of life of our members and to enhance the value of the community. We strive to provide an attractive community for our members, guests, and future homeowners.

We maintain our common property at assessment levels which appeal to most members." If a budgeted line item or motion is being considered by the board, they would need to question if the motion would improve the quality of life, enhance the value of the community, be attractive to members, guests and future homeowners, at an assessment level that appeals to a majority of the members.

Now that you have the tools, it's time to start the budget process. If you plan to budget beyond next year, it will make the entire budget process run smoothly.

The community manager works in the best interest of the corporation (association). Boards members should rely on information from their professional manager. The board has a fiduciary responsibility to act in a way that will benefit the homeowners of the association. So, when deciding on the assessment amount, the board should vote for the best interest of the corporation and not themselves or homeowners. When doing so, this gives safe harbor for directors of the board, because they used the Business Judgement Rule (A.R.S. 10-3830).

David L. Jones, CMCA, AMS, PCAM has been in the industry for over 12 years. He consults for master plan communities in the valley.

H O N E S T

Successful Budgeting Requires Honesty

By Darwin Albrecht CMCA® AMS®

Budgeting, the dreaded annual process that strikes fear in everyone who is in a decision making position. The focus of this article will not be about the technical process. The technical process is pretty simple. The focus of this article is about the elephant in the room, intellectual honesty. Successful budgeting starts with honesty.

The Procrustean bed.

In Greek mythology, Procrustes would invite people to stay in his home. He would make the guest fit the bed, rather than the bed fitting the guest. If they were too tall, he would take a hatchet to their legs. If they were too short, he would stretch them. Frequently, people try to make the budget fit their Procrustean bed.

Most budgets are not developed with the intent of making a truly intellectually honest estimate of the income and expenses of an organization in the coming year. By the way, personal budgets aren't much different.

Intellectual dishonesty frequently incurs real financial pain at a future date.

Making the budget fit the Procrustean bed is like trying to squeeze into a pair of shoes that don't fit. You feel initial pain, and most likely, the pain will intensify with time. Frequently, long-term structural problems like bunions and plantar fasciitis will develop. Very painful!

If you want to tackle a problem, first be honest.

Dietitians will tell you that people struggling with their weight typically under-report caloric consumption by 30-40%. The lack of truthfulness makes the daunting task of healthy weight control even more challenging. The framework for developing a budget is similar.

There is no free lunch or a money tree behind the office. It costs an X amount of money to run the association.

It requires an X amount of money to meet the demands required by the law and the governing documents. It also requires an X amount of money to meet the expectations of the homeowners.

Winston Churchill stated, "Trust people and tell the truth." "It is a mistake to shrink from stating the true facts to the public." People in leadership positions must have the courage to speak the truth.

Forecasting can be difficult, especially in times of change.

A quote attributed to Yogi Berra captures the difficulty of forecasting. "It is tough to make predictions, especially about the future." Like a lot of Yogi's, he probably did not say it, but it does illustrate why accurate budgets are challenging and why real intellectual honesty is very critical.

Annual budgeting is forecasting income and expenses for the coming year. The process begins by looking back two or three years, then project the needs of the association into the coming year.



L

Y

The formula is simple,
but not always easy.

Current operating costs.



Add expected inflation. The rate of inflation should be calculated as the real spending inflation applicable to the circumstances of the association. Not an arbitrary one-size-fits-all statistic provided by the Bureau of Labor Statistics. (i.e., CPI-U or PPI). The minimum wage in Arizona will increase by 9% in 2020, and this will impact many of your service providers. A 2% CPI calculation can result in budget short-falls.



Add any changes in staffing, activities and additional needs. Many communities are in a state of change, responding to the transformative expectations of their residents.



Add funds needed to meet reserve funding as determined by a reserve study that was recently conducted by a credentialed reserve study company. I can't over-emphasize the importance of having a reserve study completed within a proper time cycle by a credentialed professional. Without an updated reserve study prepared by credentialed professional, you are flying blind. The association must commit to fully funding the



Add contingency to meet the unexpected needs of the association. The only thing you can be sure of is that the unexpected will occur.



Needed budget for the coming year.

It is not rocket science. It is knowing your community, knowing its needs, and being honest. If you do this, the elephant in the room will not only be recognized but tamed and brought to its knees.

Darwin Albrecht CMCA © AMS © is the General Manager of Sunland Village, a best value age-privileged community in Mesa, Arizona.

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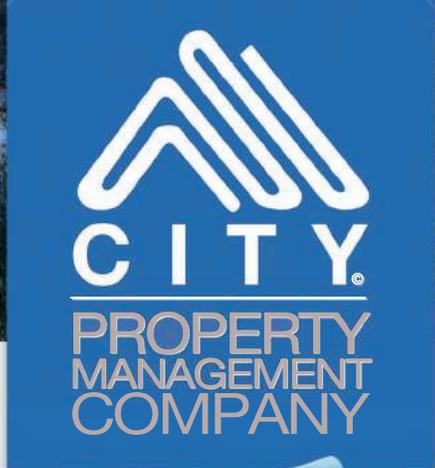
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