

Consensus

Central Virginia Chapter of CAI

Serving Central Virginia and vicinity

CVC-CAI Mission Statement: *The Central Virginia Chapter provides education, networking, resources and advocacy for community associations and the professionals and volunteers who serve them.*

Community Associations Day

Trade Show & Expo 2019

April 12, 2019



www.cvccai.org

What's Inside....

Snow & Ice	4
Neighborhood Forum	5
Annual Meeting	7
How's Your Roof?	8
2019 PMDP Schedule	11
Staying within the Budget	14

Announcement Policy

Submission of announcements for publication in the CVC-CAI Consensus newsletter is subject to the following guidelines:

1. Subject must be industry related and involve education, certification, changes in employment, promotions, Chapter related news, unusual event news, member related news or similar activities.
2. Only CAI affiliated community association volunteer leaders, management company representatives, individual managers, business partners and other industry related sources will be permitted to submit announcements.
3. Announcements are limited to no more than 60 words per announcement submitted.
4. Announcements must be submitted by the deadlines set for the submission of articles.
5. Second-hand, forwarded or anonymous announcements will not be published.
6. Publication is subject to space availability.
7. The CVC-CAI reserves the right to edit the announcement.
8. Announcements of activities older than 3 months will not be published.

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Consensus

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INSTITUTE

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star in the Association and I expect our chapter to improve beyond anything we have seen under her guidance. Thank you to all of the members that have served with me on the board, and thank all of you, our Managers, CAVL's, and Business Partners, for allowing me to serve. Wishing all a Wonderful Holiday Season and Happy New Year! Thank you for this amazing privilege! Meeting Adjourned!

GREETINGS FROM THE PRESIDENT

What a Great Year and Great Honor it was to serve as President of the Central Virginia Chapter of CAI. While I never really got the hang of Robert's Rules, I had a great bunch of people on the board with me who were always ready to set me straight. Mike Sottolano, I am talking to you! As our chapter has grown, so have many relationships between our different membership types. I have really enjoyed the last three years serving on the Board and being a part of this Chapter. We have made some big leaps in that time including making the decision to support a move to a different venue for our Annual Tradeshow and looking at a more inclusive options for a social events for all of our members and their families. I truly believe that there is no better person to reside over CVC than your new President, Marcy Peacock, CMCA. She is absolutely a shining

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When the weather outside is frightful

Lawsuits can become quite spiteful

Preparing your Association for the arrival of snow and ice



By: Christopher M. Mackenzie, Esq.
Elizabeth L. White, Esq.
Sands Anderson PC

Snow and ice season is rapidly approaching, and for some communities in Virginia it may already be here. Associations need to be prepared for the inevitable arrival of this winter weather by clearly understanding their responsibilities relating to the removal and treatment of snow and ice in areas under their ownership and control, and by making a pregame plan to meet these responsibilities.

An association's responsibilities in this area depend largely – but not entirely – on the association's governing documents. Each association's documents are unique to that association and it is crucial that an association's Board of Directors and manager understand the contractual requirements of the association as set forth in its governing documents. Therefore, the first step in preparing for winter weather is to consult and review your association's declaration, bylaws, articles of incorporation, rules and regulations, and any other organizational documents.

However, an association's obligations with respect to the removal and treatment of snow and ice can come not just from its governing documents, but also from state statute or certain circumstances giving rise to a common law duty to act. As such, an association must analyze all of these bodies of law to fully ascertain its duties with respect to snow and ice removal. When conducting this analysis, the scope of the association's legal duty depends in large part on whether, under the circumstances presented, a reasonable person would anticipate that harm could be suffered from the association's actions, or its failure to act, in areas under the association's control. If such an expectation could arise, the association likely has an obligation to undertake reasonable measures to attempt to avoid that foreseeable harm, including the

removal of hazardous snow and ice. In other words, the association's analysis of this issue should be two-fold, focusing both on whether it has a duty to act and whether it has a duty to warn of a potentially dangerous situation such as icy sidewalks or parking areas under its control.

Once the association has established its contractual and legal responsibilities, it's important to document those responsibilities and to periodically conduct an audit to ensure that the association is meeting its responsibilities in a manner consistent with its governing documents. Sometimes, the past history of the association and its actions can establish expectations of the residents which differ from the contractual responsibilities of the association stated in its governing documents. Once an established course of action has been routinely relied upon by the members that course of action may actually alter the legal responsibilities of the association in the future. Accordingly, it is important for the association's everyday actions to closely align with the obligations stated in its governing documents.

For example, in a condominium unit owners association, if unit owners are responsible for sweeping their front porch steps and walkways because they are limited common elements serving only their unit, but the association nonetheless undertakes to remove snow or otherwise treat these areas, the association may create a reasonable expectation among unit owners that the association will do so in the future. In such circumstances, the association then risks being held legally responsible for any inadequacies and or injuries that result in these areas which are not ordinarily its responsibility under the association's governing documents.

To address these issues and clarify expectations for property owners, associations should have a written policy, consistent with their governing documents, with respect to snow and ice removal and treatment. This policy needs to be communicated to the members on a regular basis and multiple times throughout snow and ice season, in multiple ways. For example, if an association has a policy of not removing snow or treating ice unless and until 2 inches of snow has fallen, then in addition to circulating this policy to the membership, there may be a need for the association to post "Caution: Slippery Ice" or similar signage alerting residents of the need to exercise caution on the association sidewalks and parking areas or other common use areas which are likely to be used.

Continued on page 5

Continued from page 4

The need for such warning sign arises in part from the common law duty to warn that exists in Virginia. Under Virginia law, property owners have varying duties to warn guests upon their property of known dangers or hidden dangers. The extent of the duty to warn depends upon the guest's purpose for entering the property, and specifically whether they would be considered a "licensee" or "invitee" upon the property. Regardless, in the case of dangerous ice and snow, the duty to warn of and remedy such conditions generally only arises after the storm has ended and a reasonable period of time has passed. See *Amos v. Nationsbank, N.A.*, 256 Va. 344, 349 (1998).

Finally, it is important to note that an association's duties also extend to the duty to budget for snow and ice removal and treatment, and to pre-contract with reputable licensed professional contractors for the removal and treatment of snow and ice conditions. Without proper planning, budgetary limitations can quickly be triggered by a particularly heavy snow and ice season, causing the association's financial resources to be stretched thin or even exceeded. Prioritizing the areas of high likelihood of travel as well as utilizing communications measures to communicate such priorities to their residents and their authorized guests is important. Further, there may be times in which the association has a duty to act notwithstanding any budgetary limits and the association needs to be cognizant of the fact that they need to have contingent reserves set aside for just these types of situations. In a worst case budget scenario, special assessments, if authorized by the governing documents, may be appropriate.

With proper planning and preparation, associations can help to cozily insulate themselves from the myriad legal risks attendant to the winter's worst weather, and hopefully then feel free to say (or sing) – let it snow, let it snow, let it snow.

SAVE THE DATE!

2019 EMPOWERING NEIGHBORHOODS FORUM

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Saturday, March 2, 2019 • 8:30 a.m.-12:30 p.m.

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Annual Meeting/Luncheon – 30 Years!

The Annual Meeting for the Central Virginia Chapter was held on November 2, 2018 at the historic Jefferson Hotel in downtown Richmond, Virginia. Over 100 members and guests attended. Roy Kalista, RS® Chapter President presided over the meeting. There were two “new” members elected to the Central Virginia Chapter Board of Directors. Missy Culley and Stacey McDowell were elected to serve a three year term. Congratulations!

Annual awards were also given out to members who have greatly impacted the Chapter over the last year. Congratulations to this year’s honorees: **Rising Star Award** – Stacey McDowell received the award for her diligence and dedication as chair of the Social Committee. **Chapter Award** – Aaron Goodman, CMCA®, AMS® was honored with the Chapter Award for his continued commitment and significant work for the Chapter through the CA Day Committee and the membership committee. **Past President’s Award** – Michael A. Sotolano, Esq. was chosen for this award by the board members for continuously giving his time and serving the Chapter. **Business Partner Award** – MillerDodson Associates received this award for sponsoring events, encouraging their staff to participate in events and volunteering for Chapter programs. **President’s Award**—Stacey E. Drayer received the President’s Award, which is given to the person who has provided the greatest assistance to the President throughout the year. **Community Volunteer of the Year**—Brandi Nuckols received this award for her continuing contributions to the social committee.

This year’s meeting also awarded the Community Association of the Year. This award recognizes the community that is excelling in all facets of their operations.



This year’s winner is Ford’s Colony at Williamsburg Homeowners Association. Well done! A special thank you goes out to all of sponsors that made this year’s event one to remember! Without their continued support events like this would not be possible. Our luncheon sponsors were Community Partners of Virginia, Inc., Concrete Jack, Cross Timbers Roofing, MillerDodson Associates, National Cooperative Bank and Power Wash This!, Inc.. The vehicle sponsors were Realtec Community Services and Union Bank. Finally, let’s not forget our Cocktail Sponsors – Chadwick, Washington, Moriarty, Elmore & Bunn, P.C. and Exterior Source.

This year the Chapter also took on a service project and partnered with CASA (Court Appointed Special Advocates) to collect suitcases and duffle bags to benefit children in foster care. With such generous donations from our chapter members, we were able to donate over 75 bags to this organization. Thank you to all who donated to such a great cause.





HOW'S YOUR ROOF?

HOW'S YOUR SHINGLE ROOF?

One of the most important protective barriers to a dwelling is the roof. Roofs come in many shapes and sizes, but all roofs have similar needs:

1. KEEP THE ROOF CLEAR

Never allow debris to stay on the roof surface for extended periods of time which may cause moisture to be trapped on the shingles, leaks to occur, and even shorten the life of the roof.

2. KEEP THE ROOF CLEAN

If you notice mossy build up or weeds growing on the roof, have a professional clean the roof. Be sure to seal and eliminate any entries that allow small animals to penetrate the roof.

3. KEEP THE TREES AWAY

Keep trees trimmed away from roofs as much as possible. Falling branches will cause shingle damage, moisture laden leaf piles will contribute to leaks, mold & fungus growth will occur, and tree limbs that brush the roof surface during windy times will wear the roof down over time.

4. KEEP THE ROOF MAINTAINED

Once a year roof inspections are your best practice for good roof maintenance. When damage and issues are caught early, it is easier and less expensive to repair. Performing annual maintenance to ensure gutters are clear, pipe collars are replaced as needed, vents are properly sealed, shingles are well adhered, and chimney and wall flashings are sealed tight will prevent the majority of leak issues on a roof.

Performing the 4 steps above through annual preventive & repair maintenance will minimize the number of roof leaks that your community will experience and will extend the life expectancy of the roof. More importantly, residents and their belongings will not be subject to water damage in the interior of their homes and the resulting expensive and inconvenient interior repairs.

Even when a community adheres to the best practices above, there will come a time that the roofs will need to be replaced. As a community manager, how will you be

able to plan when this large capital expenditure will be needed?

A professional licensed roofing company performing annual maintenance can give you an idea of the remaining life expectancy of your community's roofs.

Community managers should contact a professional roofer for roof replacement estimates when the following items can be seen on multiple roof surfaces within a community:

- * Shingles that are **curling or cupping** since shingles should lay flat against the roof deck structure.
 - * Shingles show obvious signs of **cracking**
 - * **Shingles have come off the roof**, shingles can be seen lifting during high winds. Watch out for wind damage that causes shingles to have the appearance of horizontal cracks.
 - * Multiple areas where nail heads can be seen above the shingles – commonly referred to as "**excessive nail pops**". A contributing cause to excessive nail pops is shingle deterioration.
 - * Large amounts of **shingle granules in piles on the ground** around the roof edge and gutter downspouts. Granules are the protective layer within an asphalt shingle and excessive granule loss is an important indicator that a roof is at the end of its life expectancy.
 - * **White spots & white areas are visible** on roof. This means the fiberglass mat which is the base of a shingle is exposed and the roof is at the end of its life.
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- Our service area extends outward from Richmond, East to Newport News, West to Charlottesville, North to Fredericksburg, and South to the Virginia State line. Please contact Cross Timbers Roofing to discuss annual maintenance contracts, roof repair requests and community roof replacements. We are always happy to provide references for multi-family community projects we have worked on in Central Virginia so you can trust that your community roofing needs will be handled right the 1st time.



CA Day Trade Show & Expo 2019

By: Aaron Goodman, CMCA®,
AMS®
myStreet Community
Management

Get ready for another great Trade Show coming spring 2019! We are going to kick it off with a Western Theme so bring those pearl snap shirts and spurs to the Omni on Friday April 12, 2019. The educational presentations will be featuring a great lineup from some of our industry's best and well known professionals. We also have additional vendor booth space and new sponsorships for our Business Partners.

The Trade Show is a great event with the opportunity to network with community association professionals and also obtain continuing education credit towards your Community Associations Institute designations. We look forward to seeing you in April.

For information, please visit www.cvccai.org.

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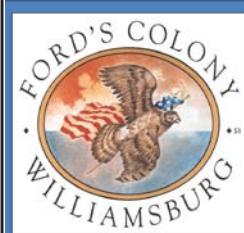
The Value of Volunteers

All residents—long-time homeowners, new residents and even renters—can contribute to making their community a great place to live by volunteering a few hours a month with their community association.

Residents can participate on an association committee or task force or volunteer to plan a casual neighborhood social gathering. Their ideas, time and effort can be a valuable contribution to making a neighborhood event successful.

A volunteer's neighbors aren't the only ones who'll benefit from his or her volunteer endeavors. According to HELPGUIDE.org, volunteering can reveal untapped talents, teach new skills, introduce new activities and increase self-confidence. Participating in a community activity also can provide networking opportunities that can benefit a person's career and your social life.

Community associations typically rely on volunteers. Utilizing volunteers to fill committees in addition to board positions can help get more residents involved, relieve some of the burden from the board and can provide more residents willing and qualified to serve on the board in the future.



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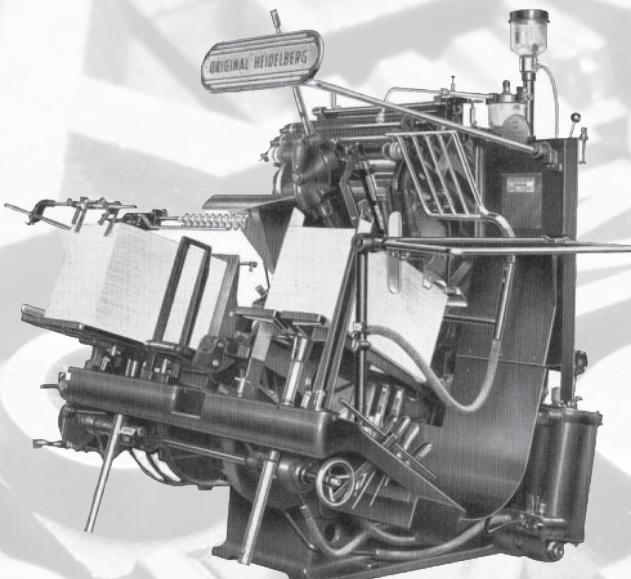
2019 PMDP National Course Schedule

Date	Location	Class	Date	Location	Class	Date	Location	Class
JANUARY 2019								
1/31-2/1	Falls Church, VA	M-204	13-14	Orlando, FL	CASE	5-6	Pikesville, MD	M-206
1/31-2/1	Raleigh, NC	M-206	13-15	Orlando, FL	M-100	5-6	Cranbury, NJ	CASE
1/31-2/1	Seattle, WA	M-205	14	Orlando, FL	M-400	6	Charleston, SC	M-201
1/31-2/2	Oxnard, CA	M-100	13-14	Orlando, FL	M-204	6	Palm Springs, CA	M-203
1/31-2/2	Dallas, TX	M-100	13-14	Orlando, FL	M-205	19-20	Sarasota, FL	M-205
FEBRUARY 2019								
1	Las Vegas, NV	M-202	14	Orlando, FL	M-201	19-21	Pikesville, MD	M-100
7-9	Houston, TX	M-100	14	Orlando, FL	M-202	19-21	Salt Lake City, UT	M-100
7-8	Atlanta, GA	M-330	14	Orlando, FL	M-203	20	Falls Church, VA	M-203
7-8	Phoenix, AZ	M-205	29-31	Falls Church, VA	M-100	26-27	Virginia Beach, VA	M-330
8	Los Angeles, CA	M-202	30-31	Dallas, TX	M-204	26-28	White Plains, NY	M-100
8	Pikesville, MD	M-201	30-31	Charleston, SC	M-204	26-28	Greensboro, NC	M-100
8	Colorado Springs, CO	M-203	5/30-6/1	Arlington Heights, IL	M-100	27	Santa Ana, CA	M-203
8	Kansas City, MO	M-203	5/30-6/1	Sacramento, CA	M-100			
2/27-3/2	Denver, CO	M-100		JUNE 2019		17-18	Boca Raton, FL	M-204
2/28-3/1	Dallas, TX	M-340	5-8	Westminster, CO	M-100	17-18	Freehold, NJ	M-310
2/28-3/1	Charleston, SC	M-205	6-7	Santa Ana, CA	M-205	17-18	Houston, TX	M-205
2/28-3/1	San Diego, CA	CASE	6-7	Ft. Myers, FL	M-205	17-18	Nashville, TN	M-204
2/28-3/2	Santa Ana, CA	M-100	6-8	Atlanta, GA	M-100	17-18	Schaumburg, IL	M-206
2/28-3/2	Birmingham, AL	M-100	7	Falls Church, VA	M-201	17-19	Virginia Beach, VA	M-100
2/28-3/2	Chicago, IL	M-100	20-21	Pikesville, MD	M-360	18	Colorado Springs, CO	M-201
MARCH 2019								
1	Seattle, WA	M-201	21	Los Angeles, CA	M-203	23-26	Breckenridge, CO	M-100
6-8	Falls Church, VA	M-100	21	Natick, MA	M-202	24-25	Northern, VA	CASE
7-9	Boise, ID	M-100	21	Phoenix, AZ	M-203	24-25	Natick, MA	M-206
7-9	Milwaukee, WI	M-100	21	Schaumburg, IL	M-201	24-25	St. Louis, MO	M-204
7-8	Los Angeles, CA	M-380	27-28	Riverside, CA	M-206	24-25	Atlanta, GA	M-205
8	Austin, TX	M-203	27-29	West Windsor, NJ	M-100	25	Milwaukee, WI	M-202
8	Schaumburg, IL	M-203	27-28	Houston, TX	CASE	10/31-11/1 Austin, TX	M-370	
8	Charlotte, NC	M-201	28	Santa Ana, CA	M-201	10/31-11/2 San Diego, CA	M-100	
14-15	Salt Lake City, UT	M-205	28	Wilmington, NC	M-202			
14-15	Atlanta, GA	M-204		JULY 2019		1	Sandestin, FL	M-203
14-16	Myrtle Beach, SC	M-100	11-12	Charleston, SC	M-340	1	Pikesville, MD	M-202
14-16	West Chester, PA	M-100	11-1	Santa Ana, CA	M-100	13-15	Falls Church, VA	M-100
14-16	Wichita, KS	M-100	11-13	Hartford, CT	M-100	14-16	Seattle, WA	M-100
15	Pleasanton, CA	M-202	12	Dallas, TX	M-203	14-15	Santa Ana, CA	M-204
15	Richmond, VA	M-201	12	San Diego, CA	M-202	14-15	Chicago, IL	M-380
21-22	Bend, OR	M-205	18-19	Southbridge, MA	M-380	15	Las Vegas, NV	M-203
21-22	Falls Church, VA	M-205	18-19	Lisle, IL	M-205	15	Danbury, CT	M-203
21-22	Las Vegas, NV	M-310	18-20	Houston, TX	M-100	21-22	Phoenix, AZ	CASE
21-22	Houston, TX	M-206	19	St. Petersburg, FL	M-201	21-22	Falls Church, VA	M-206
21-22	Palm Springs, CA	M-205	19	Falls Church, VA	M-202	21-23	Schaumburg, IL	M-100
21-23	Natick, MA	M-100	19	Atlanta, GA	M-203	21-23	Palm Springs, CA	M-100
21-23	Bloomington, MN	M-100		AUGUST 2019		22	Sacramento, CA	M-202
APRIL 2019								
3-6	Colorado Springs, CO	M-100	1-2	Ft. Myers, FL	M-350		DECEMBER 2019	
4-5	Portland, ME	M-204	1-2	Raleigh, NC	M-204	6	Falls Church, VA	M-390
4-5	St. Louis, MO	M-206	1-3	Los Angeles, CA	M-100	TBD	Dubai, UAE	CASE
4-6	Livonia, MI	M-100	2	Seattle, WA	M-203			
5	Dallas, TX	M-201	8-9	Virginia Beach, VA	M-201			
5	Chicago, IL	M-202	8-9	Pleasanton, CA	M-204			
5	Houston, TX	M-202	8-10	Richmond, VA	M-206			
11-12	Falls Church, VA	M-350	21-23	Ft. Lauderdale, FL	M-100			
11-12	Richmond, VA	M-206	22-23	Falls Church, VA	M-100			
11-12	Denver, CO	M-204	22-23	Santa Ana, CA	M-206			
11-12	Seattle, WA	CASE	22-24	Denver, CO	M-320			
11-13	Pikesville, MD	M-100	22-24	Lisle, IL	M-100			
12	Santa Ana, CA	M-202	23	Phoenix, AZ	M-100			
12	West Windsor, NJ	M-202		St. Petersburg, F	M-202			
12	Cincinnati, OH	M-201						

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Genesis Community
Management

The Holiday Season is a great way to bring your community together and celebrate the season and all that the community has accomplished this year. We see communities celebrate in different ways such as, tacky light runs, hot coco socials, luminaries and visits from Santa. Connecting with local charities during the Holiday Season is a great way for the community to give back, as well! Programs like Christmas Mother, Angel Tree, Food Bank, Toys for Tots are always looking for participation especially from communities. There's no better feeling than being able to make a difference in someone else's life!

Managers: Tell us what your communities are doing this Holiday Season!

Business Partners: What is your company doing this Holiday Season? Are you all collecting canned goods for a food drive? Are you sponsoring a child from Angel Tree? We'd love to share these stories on our Facebook page!

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Safety Tips for Winter Road Trips

Preparedness is paramount when it comes to road trips year-round, and hitting the road for a long drive during winter months is no exception. With an increased risk of potential driving hazards like sleet, snow, strong winds and frigid temperatures, it's a good idea to think about ways to ensure you'll travel safely.

Consider the following tips when preparing for your winter road trip:

Invest in an emergency kit for your vehicle. Available at most major retailers, these kits are relatively inexpensive and contain items like flares, booster cables, flashlights, ponchos and first aid supplies for minor injuries.

Develop a contingency plan. Create a strategy for dealing with a flat tire, vehicle accident, dead battery or other potential travel delays. Keep a hard-copy list of people or businesses to contact for help should you need it.

Stay in touch. Check in with a designated contact during your journey with updates on your location, delays encountered or unexpected situations that require longer travel time. When driving, remember always to pull off the road before using your cell phone.

Check the local weather report before heading out.

Winter weather can be tricky and forecasts aren't always accurate. You can double check your destination's weather history on a variety of websites to determine typical conditions to expect in that area during your travels.

Store warm clothes and blankets in your vehicle. Be prepared to stay warm if you're stuck for extended periods by keeping a blanket or two in your car. Also, pack a small travel case with snow boots, socks, gloves, a scarf, hat and heavy sweater in case you need to leave your vehicle.

Review your travel route without GPS. Read through detailed driving directions, including alternate routes, so you know your options. Also consider keeping a map handy in case your navigation system is compromised during your trip.

Come one, come all.



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STAYING WITHIN THE ASSOCIATION'S BUDGET

Bethany Halle, AMS®, PCAM®
President, Community Solutions

Tips and Tricks

As a manager, you typically spend weeks or even months preparing the association's budget. For Board members, usually extra time has been spent attending informational or budget meetings prior to the approval of next year's budget. Now, the approval is finalized. Time to sit back and relax. Right? Wrong. A budget is merely a guide, a tool for the Association Manager, the Board of Directors and even Committee Members to use each year. Along with the required Reserve Study, both tools can certainly help navigate the sometimes difficult waters of managing a community.

In planning a draft budget, various items are typically used in order to provide an accurate set of numbers. Historical data from previous years, signed contracts, information about any increases in insurance or other services and all anticipated additional expenditures for the upcoming year give an excellent picture of the forecast. However, when budget overruns occur, the blame factor begins with the single question: with all the planning, how could the numbers be askew?

How can you stay within the approved budget? If all the plans were put in place and there are no unanticipated expenses due to weather/disasters or unforeseen structural issues, it should be fairly easy for management and the Board to stay on track. There should be an open discussion at every meeting going over financials so that everyone is aware of the budgetary track. If either Board or Committee members come up with fabulous but non-budgeted items, think about saving them for the future. Make certain everyone is aware of why the request can't be approved at this time. This can be tough, but necessary. As a manager, price out some of these projects so the Board/Committees understand the cost factor.

What if you're going to go overbudget, what do you do? The Board of Directors and the Community Manager should sit down and discuss what factors led to this. Are there additional and unanticipated repair needs? Were there sudden disasters such as continued water leaks not covered by the association's insurance or structural damage to several decks? Once you've identified the source, what can you do? For the current working year, the

Board/management team needs to determine if other line items can be cut from the budget. This could be additional landscaping to social events or in certain situations, delaying a project until another year.

Keep in mind a couple of things. The best planning doesn't forecast extremely wet weather – leading to additional wood rot; various disasters such as heavy rains causing ceiling collapses; or failing structures such as decking or rotten wood hidden behind other surfaces. Also, associations certainly can't rely on insurance for every disaster.

If insurance has been used on several occasions for water leaks (for example), the likelihood that your insurance costs have gone through the roof is probable, not possible. That could lead to a very high deductible (such as \$10,000) thereby forcing an association to "self-insure" or pay for the repairs out of the association's coffers. There are associations who budget for this specifically, but others might not be able to given the tight financial constraints.

Many associations opt to "borrow" from the reserves, but these funds should be paid back at another time. Still, it's a viable option, especially for unanticipated expenses such as uninsurable disasters or structural/repair needs. The trees must be removed from the parking lot. Siding must be replaced in order to prevent water damage. In other words, the association has to continue moving forward.

The number one key is to keep the lines of communication going and plan how best to handle the overruns.

What can you do for the future?

While you might not be able to predict the future or disasters, there are certain ideas that have been successful in other communities that might help minimize an association going over budget.

Contingency Fund – this is old school budgeting where you approve within your budget a certain dollar amount that isn't allocated for anything. This can be anywhere for a few hundred dollars to a few thousand. If the grounds committee strongly recommends a new entrance bed for resale value and they've spent the landscaping amount within the budget, this is a great option.

Continued on page 15

Continued from page 14

Develop a Three Year Budget – granted, every Board has the right to approve the appropriate budget each year, but planning for the future can be helpful. This will aid in everyone understanding the direction the community is going in – especially as a community ages. This means pulling out the reserve study and highlighting certain items, costing out projects and discussing needs and wants of the association. Examples: develop a plan for replacing the failing decks or updating the landscaping; keep or boost the property values by developing completely new landscaping or installing a gazebo or playground.

Talk to Your Insurance Carrier – have them come to a meeting to answer questions about the policy so both the Manager and the Board understand the coverage as well as when to consider and when not to consider.

Develop a Risk Management Plan (which will need to be updated regularly) – you can never know when a disaster will hit, but with a plan, everyone will know what's going to happen when it does, including the funds being used. How can this help an association save money? An example - If the Association has contractors lined up for everything from tree removal to general repairs, this could potentially stave off additional damage as well as higher costs. The Association can also cut costs by recognizing sidewalks that are beginning to crumble or sinking areas in pavement, developing a repair/replacement plan early on – a huge aid in minimizing risk.

These are just a few ideas that might help you. Again, keep in mind that a budget is a framework for an association, but excellent planning will go a long way in keeping a handle on association funding.



Write!

Everything in the Central Virginia Chapter is made better by the contributions made by its members. The Consensus Magazine is no different. Articles submitted by CVC-CAI members make the magazine useful, interesting and relevant for the diverse membership readers. Please consider submitting an article for Consensus. Articles can cover any topic related to community associations. Write ups of milestones and special events held by member organizations are also welcome. Articles are generally in the range of a half to two full word processed pages (300-1200 words). The Communications Committee is happy to assist you with editing your article. Submissions can be sent to Stacey E. Drayer, Chapter Executive Director at sdray@cvca.org.





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