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PRESIDENT'S MESSAGE



As we head into fall, I continue to be grateful for the energy, expertise, and engagement our members bring to CAI Wisconsin.

This time of year is always a busy one for our industry. Communities are preparing responsible budgets, planning projects for the year ahead, addressing changing operational needs, and continuing the everyday work of building strong, well-managed associations. At the same time, CAI Wisconsin is looking ahead to another year of education, advocacy, professional development, and opportunities for our members to connect with and learn from one another.

One of the greatest strengths of our Chapter is the willingness of our members to become involved. Whether that means attending an educational program, serving on a committee, participating in advocacy efforts, sharing expertise with colleagues, or stepping into a leadership role, that involvement is what keeps our organization strong.

With that in mind, I want to offer a friendly reminder that our call for Board nominations closes at the end of September. If you have considered becoming more involved with CAI Wisconsin or know someone who would bring valuable perspective and energy to our Board, I encourage you to consider submitting a nomination. Serving on the Board is an excellent opportunity to help shape the future of our Chapter while building relationships with professionals throughout Wisconsin's community association industry.

I also encourage our members to consider participating in the Board Leader Certificate Course this October. Strong community associations depend on informed and engaged volunteer leaders, and this program provides board members with valuable education on governance, responsibilities, communication, and the fundamentals of effective community association leadership. Whether someone is new to a board or has served for years, continued education benefits both the individual director and the community they serve.

As we move toward the final months of 2026, I hope you will continue to take advantage of the resources, education, and relationships available through CAI Wisconsin. More importantly, I hope you will consider the ways your own experience and perspective can contribute to our Chapter and our industry.

Thank you for your continued involvement and for everything you do to strengthen Wisconsin's community associations.

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Lawrence J. Robe III, CMCA, AMS, President, CAI Wisconsin

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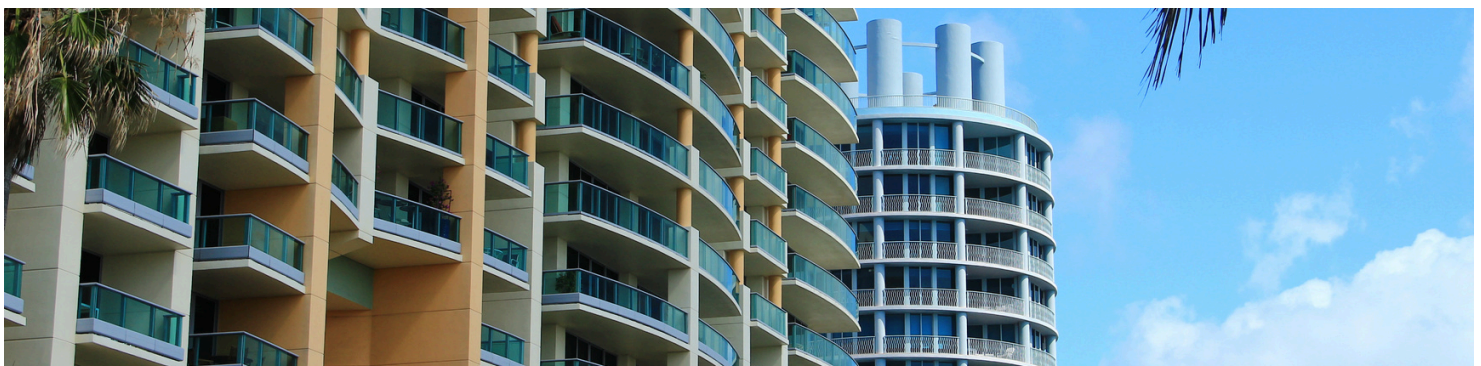




Condominium Safety:

CAI Is Leading the Change

by Dawn M. Bauman, CAE



Five years after the collapse of Champlain Towers South in Surfside, Fla., condominium safety has become a national priority encompassing structural integrity, maintenance, reserve funding, insurance, governance, and mortgage availability.

CAI has led this work from the beginning. Immediately following the tragedy, CAI convened national task forces of structural engineers, reserve specialists, community managers, attorneys, insurance professionals, homeowners, and policy experts. Their work produced a comprehensive policy framework for building inspections, maintenance, reserve studies, and funding.

CAI distributed its Condominium Safety Public Policy Report to more than 8,000 state legislators and staff, developed model statutory language, created new Reserve Study Standards, and mobilized its legislative action committees. Those efforts helped shape landmark laws in Florida, Maryland, New Jersey, and Tennessee.

CAI also has advocated directly with Fannie Mae, Freddie Mac, the Federal Housing Finance Agency, Congress, and other federal stakeholders to protect access to condominium financing while advancing responsible building safety.

MORTGAGE LENDING: Fannie Mae and Freddie Mac purchase or guarantee a substantial share of conventional mortgages. A condominium project that fails their eligibility standards may limit an owner's ability to sell or refinance their condominium unit even when the borrower is financially qualified.

Projects may be ineligible because of critical repairs, significant deferred maintenance, unsafe conditions, inadequate insurance, financial instability, or unresolved special assessments involving safety or structural concerns. Lenders must review available structural and mechanical inspection reports completed within the previous three years. If they cannot determine that a project is free of critical repair needs, loans in the building may be ineligible. That means condominium boards and managers should be prepared to provide maintenance and inspection reports to lenders.

Continued on next page...

Condominium Safety: CAI Is Leading the Change

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Important Fannie Mae & Freddie Mac 2026 changes include:

- Limited Review ended Aug. 3, 2026. Lenders now must use Full Review. This will increase requests for budgets, insurance policies, reserve studies, inspection reports, special-assessment information, and proof of completed repairs.
- Reserve requirements increase Jan. 4, 2027. Condominium projects will require at least 15% of annual budgeted assessment income for replacement reserves, up from 10%.
- A current reserve study may provide an alternative. The association generally must have a study completed or updated within 36 months and fund its highest recommended allocation.
- Projects needing critical repairs remain ineligible until safety, structural integrity, soundness, or habitability repairs are completed, even when the work is financed through a loan or special assessment.

CAI continues to press for lending standards that promote safety without unnecessarily restricting affordable condominium mortgage access. CAI also created detailed [Fannie Mae and Freddie Mac guidance](#) to help associations understand eligibility and respond to lender requests.



CAI ADVOCACY IS CHANGING STATE & FEDERAL LAWS

Before Surfside, very few states and municipalities mandated structural inspections of high-rise residential buildings. Since then, CAI and its legislative action committees have led successful reform efforts:

- **Florida:** CAI helped shape the 2022 law requiring milestone inspections beginning when covered buildings reach 30 years and every 10 years thereafter. The law also mandates structural integrity reserve studies and funding, eliminates the ability to waive structural reserves, expands disclosure, and establishes developer obligations before turnover.
- **Maryland:** CAI's Maryland Legislative Action Committee helped enact 2022 reserve study and funding requirements. In 2025, CAI-supported amendments extended the funding transition to five years, allowed limited hardship deferrals, and required studies to follow recognized standards and be conducted by qualified professionals.
- **New Jersey:** After two years of sustained leadership by CAI's New Jersey Legislative Action Committee, legislation signed in 2024 established periodic structural inspections, capital reserve studies, long-term funding plans, and disclosure requirements for certain condominiums and cooperatives.
- **Tennessee:** CAI's Tennessee Legislative Action Committee led passage of a 2023 law requiring condominium reserve studies, with updates at least every five years.
- **Delaware and Virginia:** New Castle County, Del., enacted routine inspection requirements in 2023. CAI leaders also participated in Virginia's state work group evaluating structural integrity and reserve laws.

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Other states continue to consider legislation. CAI's legislative action committees remain at the table to ensure new mandates are technically credible, financially realistic, and aligned with national standards. federal legislation has been introduced, H.R. 9569, Making Condos Safer and Affordable Act, which, if passed, expands access to public and private financing for life-saving structural and safety repairs in condominium communities.

PRACTICAL TOOLS AND RESOURCES FOR SAFER BUILDINGS

CAI and the Foundation for Community Association Research have created a comprehensive body of condominium safety resources:

- [Best Practices: Reserve Studies and Reserve Management](#) explains how to commission, update, fund, and use a reserve study.
- [Best Practices: Community Association Maintenance](#) provides preventive and corrective maintenance guidance, defined responsibilities, and practical checklists.
- [CAI Reserve Study Standards](#) establish consistent terminology and minimum procedures while connecting reserve planning with maintenance and structural inspections.
- [Built-to-Last: Strategies for Extending the Economic Life of Community Associations](#) examines infrastructure, reserves, governance, insurance, lending, and long-term economic viability. Its self-evaluation tool helps communities identify risks and prioritize action.

These resources can be found by visiting www.condosafety.com. The progress since Surfside did not happen on its own. CAI convened the experts, established the standards, gave legislators a workable framework, mobilized advocates, and translated complex requirements into practical guidance.

The work continues. CAI will keep leading efforts to make condominium buildings safer, financing more accessible, and long-term planning more responsible and achievable.

Dawn M. Bauman, CAE, is the Chief Executive Officer of the Community Associations Institute (CAI), a leading international organization representing the community association housing sector, including condominiums, homeowners associations, cooperatives, and strata communities. She has over two decades of leadership experience at CAI and is recognized as an authority on the community association housing model. Bauman focuses on global expansion, governance modernization, safety, sustainability, professional excellence, innovation, and advocacy to support resilient and well-governed community associations. She also serves as CEO of the Foundation for Community Association Research.

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Contracts as a Risk-Control Tool:

Protecting Multifamily Associations Through Major Capital Projects

by Trey Waldman

This article is intended for educational purposes and is not a substitute for legal advice.

Major repair and replacement projects put condominium, townhome, and homeowners associations under significant financial and operational pressure. Roof replacements, façade repairs, balcony reconstruction, waterproofing, and similar work can involve substantial owner funds, resident disruption, multiple contractors, and technical decisions that affect the property for decades.

A well-written contract is more than a legal formality. It is a risk-control tool connecting scope, price, schedule, quality expectations, decision-making, and documentation. The strongest contracts, however, begin long before a contractor agreement is signed. Each phase of the project should create clear documentation that protects the next.

Site Evaluation and Development of the Project Scope

The first step is defining what the association is actually buying. Too often, a board asks contractors to “fix the leaks,” “replace the roof,” or “repair the masonry” before the root cause and extent of the problem have been established. The result is often several contractors pricing several different solutions.

A qualified design professional should first evaluate existing conditions and identify likely causes, priorities, and limits of work. Depending on the project, this may include visual observations, measurements, testing, exploratory openings, scanning, or review of how roofs, walls, drainage, flashing, and other assemblies interact.

That evaluation should lead to an owner-aligned bid package. Drawings and specifications should establish repair locations, materials, installation requirements, details, performance standards, alternates, allowances, unit prices, and known exclusions or assumptions. Practical conditions such as resident access, working hours, protection of property, permits, testing, mockups, and required inspections should also be addressed.

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The distinction matters: a contractor proposal represents one contractor's interpretation of the work. An owner-prepared scope defines the work the association wants every contractor to price.



Bidding: Create an Apples-to-Apples Comparison

Once the scope is defined, each qualified bidder should receive the same drawings, specifications, bid form, alternates, allowances, and addenda. A pre-bid meeting can help contractors understand site conditions, access, logistics, and technical requirements before submitting a price.

A structured bid form is especially important. Phrases such as “tuckpoint as necessary” or “repair as needed” leave quantity, location, repair standard, and final cost open to interpretation. Measurable bid items and unit prices give the association a stronger basis for comparing proposals and handling variable quantities during construction.

The lowest number should not automatically determine the award. The board and manager should understand exclusions, substitutions, schedule assumptions, qualifications, proposed materials, insurance, bonding requirements when applicable, and whether each contractor has priced the complete scope. Bid leveling by the design professional can identify where apparent price differences are actually scope differences.

Before signing, association counsel should review the contractor agreement. The contract should incorporate the final drawings, specifications, bid form, addenda, and accepted proposal so the project is governed by one consistent set of requirements.

Construction Monitoring and Administration: Control Decisions, Cost, and Documentation

Once construction begins, the contract becomes the roadmap for administration. It should clearly define the roles of the property manager, board, design professional, and contractor. Managers should coordinate access, communication, resident expectations, and board decisions, but they should not become the default engineer, quality-control inspector, or general contractor.

The contractor remains responsible for means and methods, safety, labor, materials, scheduling, and execution. The engineer or architect should interpret the design documents, review submittals and requests for information, observe work at appropriate intervals, evaluate pay applications, document significant field conditions, and prepare punch-list items.

Cost controls should be established before the first invoice. A schedule of values breaks the contract amount into measurable components so payments can be compared with work completed. Pay applications should account for prior payments, approved change orders, stored materials when permitted, retainage, and required lien waivers.

Unforeseen conditions are common in repair work, but change orders should be documented before their impact on cost and schedule becomes unclear. The contract should state who may authorize changes, what supporting information is required, and how time and price adjustments are calculated.

Regular site reports, photographs, meeting notes, RFI logs, submittal records, and change-order documentation create a defensible project history. The goal is to catch issues while they are still small, documented, and correctable.

Continued on page 16...



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Contracts as a Risk-Control Tool: Protecting Multifamily Associations Through Major Capital Projects

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Project Closeout: Protect the Association's Final Leverage

A capital project is not complete simply because the crew leaves. Final payment and retainage release are often the association's strongest remaining leverage to obtain corrections and documentation.

Before final payment, the punch list should be complete and the final pay application should reconcile the original contract, approved change orders, retainage, and prior payments. The association should also receive final lien waivers and affidavits, required inspection approvals or completion certificates, and surety consent when applicable.

The closeout file should include the executed contract and change orders, pay applications, warranties, approved submittals, product data, maintenance instructions, record drawings or as-builts when required, inspection and field reports, construction photographs, and documentation showing punch-list completion.

Warranty records deserve special attention. A warranty is only useful if the association can show what was installed, when coverage began, what maintenance is required, and what conditions could void coverage. Those requirements should be understood at closeout and incorporated into future maintenance planning.

The Bottom Line

Property managers and board members should not rely on a contractor proposal alone for a major repair or replacement project. Strong project controls begin with a technically sound, owner-aligned scope; continue through comparable bidding and a clearly written contract; and remain in place through construction administration, payment review, and closeout.

When each phase produces the documentation needed for the next, the association is better positioned to control cost, reduce disputes, protect quality, and preserve the records it will need long after construction is complete.

Trey Waldman | Vice President of Operations

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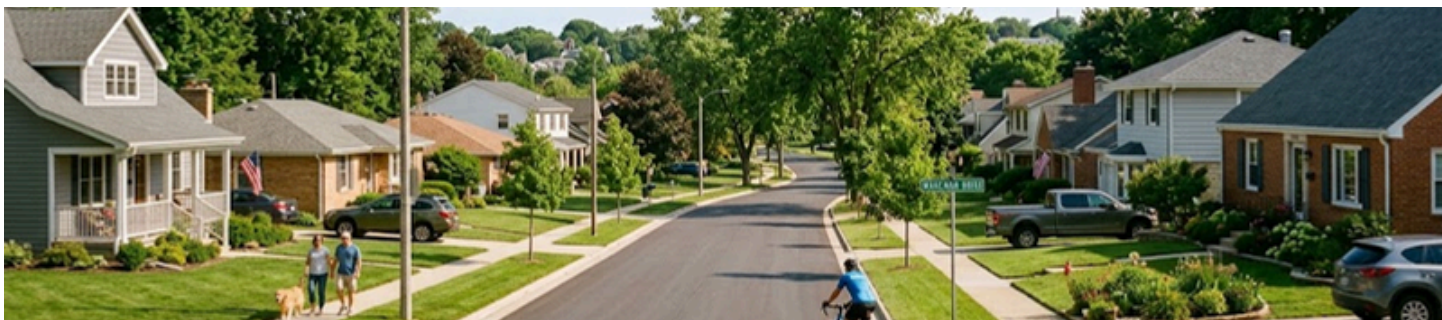
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Keeping HOA Boards on Track: 6 Steps to Successful Volunteer Service

By Jeffry Gay, CMCA, AMS, PCAM



Every community faces routine challenges, but a few things can help board members and homeowners stay focused on progress and avoid unscheduled stops or derailment.

Keep your community on track with these ideas for successful volunteer service.

Differentiate between member meetings and board meetings.

Board meetings can lose focus. Try to contain member questions to one agenda item and only address them during this time. Other questions can be deferred to the end of the meeting on an individual basis.

Homeowners need to understand the purpose of board meetings. If more dialogue is needed, convene a member meeting or town hall. Limiting questions during board meetings trains the community on meeting etiquette, keeps boards on track, and prevents delays in decision-making.

Create mechanisms for members to get their questions answered without criticism.

This is different than a message board or Facebook page. Board members can respond to questions and concerns via phone calls or emails that foster personal connections and build relationships.

If members ask disruptive questions during meetings, your community might consider setting up a website feature or chatbot created specifically for answering questions on the record.

Define and promote rhythms that work for management and the board.

Every community manager and board work differently. Whatever rhythm is best for community leaders should be publicized to the community and maintained so expectations don't go unfulfilled.

Keep dialogue factual and unemotional.

These days, people are more demanding and less patient. Community leaders are volunteers often working with limited resources. Expect public criticism, but regardless of how people speak to you or about you, only answer issue-related questions. Explain board actions in a factual, scientific way. Know your governing documents to support board actions.

Let every negative comment roll off you. Don't absorb it. Remain calm and composed.

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Keeping HOA Boards on Track: 6 Steps to Successful Volunteer Service

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Promote positivity.

Find something positive to promote in every board meeting. As community leaders, help craft community image and spirit by the way you speak about it.

Know the answer to this important question: Why did I run for the board?

There are many right answers. Here are some great ones:

- **Improving the community.** Play a key role in shaping policies and decisions that directly impact the community, including budget allocations, community events, safety, and maintaining common areas.
- **Building relationships.** Connect with neighbors and foster a sense of community and collaboration. Ensure that resident concerns and needs are heard and addressed, leading to a more responsive and inclusive community environment.
- **Developing leadership skills.** Help develop and hone leadership and management skills that are beneficial in personal and professional contexts.
- **Fulfilling personal goals.** Gain personal satisfaction in contributing to the community and seeing the positive impact of your efforts.

Joining the board to focus on a single issue is shortsighted. Boards have a fiduciary responsibility to represent the interests of the entire community.

Board members must be ready to hit the ground running and expect to encounter obstacles. Be prepared for detours and do your best to help the community get to its destination.

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Are you ready to discuss your property's challenges?



The Lawsuit You Never Expected:

What Every Wisconsin Board Member Should Know About D&O Liability and Insurance

by Amber Stancer & Brian Seidl



Nobody joins a community association board expecting to get sued. Most people sign up because they want to help their neighborhood run smoothly, protect property values, and give back to their community. But there's a risk that catches many volunteer board members off guard: they can sometimes be held personally liable for decisions made on the board.

In Wisconsin, this issue involves two different laws — Chapter 181 (the Nonstock Corporation Law) and Chapter 703 (the Condominium Ownership Act). If you don't understand how these laws work together — and how insurance and reimbursement protections actually function — you could find yourself exposed right when you need protection the most.

Yes, You Can Be Sued Personally

Whether involving a homeowner complaint, a vendor dispute, an employee issue, or a regulatory problem, lawsuits may target not just the association, but also the individual board members involved. Common claims include breaching fiduciary duty, discrimination, mishandling money, failing to enforce community rules, conflicts of interest, or poor oversight.

You don't need a major scandal to end up in this situation. Something as ordinary as denying a homeowner's renovation request, approving a controversial special assessment, or a disagreement over rule enforcement can turn into such a lawsuit.

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The Lawsuit You Never Expected

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The good news is that Wisconsin law gives directors some baseline protection. Most condo associations are set up as nonstock corporations, and under this structure, a director generally can't be held personally liable for a board decision. Courts are also generally expected to give boards the benefit of the doubt when reviewing a board's decisions unless it can be proven that a director acted with a serious conflict of interest, broke a criminal law, personally and improperly profited from the Board's decision, or engaged in willful misconduct.

That said, this protection has limits, and the situations it doesn't cover are exactly where most real disputes end up. Additionally, even if the director eventually wins the case, they still have to go through the stress and expense of defending it first.



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Three Layers of Protection (and Where Each One Can Fail You)

Board members typically rely on three layers of protection. Confusion, and real financial risk, often starts when someone assumes all three layers work the same way. They don't.

1. **D&O Insurance.** This is a policy the association buys that pays for legal defense costs and covers settlements or judgments against board members for decisions made while serving in their official capacity. Wisconsin law allows associations to buy this coverage. But here's the catch: it's not required by law. Wisconsin's condo law requires associations to carry property insurance and general liability coverage — but that's meant to cover physical property risks, not lawsuits against directors. Unless your association's bylaws specifically require D&O coverage, buying it is a choice the board has to actively make. It isn't automatic.
2. **Indemnification.** This is the association's promise to pay back a director for costs and losses tied to a lawsuit, as long as the director acted in good faith. Wisconsin law requires an association to reimburse a director who successfully defends a claim, and allows (but doesn't require) reimbursement in other situations — with the same exceptions mentioned above (conflicts of interest, criminal conduct, improper profit, willful misconduct).
3. **Personal Assets.** This is the last resort, and nobody wants to end up here. If a claim falls outside the legal protections, the D&O policy doesn't cover it, and the association can't afford to reimburse the director — then a board member's own house, savings, and income could be on the line.

Knowing how these three layers connect — and where the gaps between them are — is what separates a board member who's actually protected from one who just assumes they are.

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The Lawsuit You Never Expected

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The Personal Umbrella Policy Myth

Here's one of the most common and expensive misunderstandings: many board members assume their personal umbrella insurance policy will cover them if they're sued over board decisions. In most cases, it won't.

A personal umbrella policy is designed for personal risks, for example, things like a car accident or someone slipping and falling at your house. It's generally not built to cover decisions you make while serving as a director or officer of an organization. Too often, board members only discover this gap after they've already been sued.

Questions Every Board Member Should Ask

Before you accept a board seat or before your association's insurance renews, get clear answers to these questions:

- What's the D&O policy limit? Has it kept up with the size and risk level of the association?
- Are legal defense costs included in that limit, or paid separately? If defense costs eat into the coverage limit, legal fees alone could use up the protection before a claim is even resolved.
- Is there dedicated "Side A" coverage? This protects directors personally when the association can't or won't reimburse them — for example, if the association runs out of money. Without it, your personal assets become the backup plan.
- How many people share the coverage limit? A policy limit that sounds generous for one director can get stretched very thin if the whole board is named in the same lawsuit.
- Can the association actually afford to make good on its promise to reimburse directors, if it comes to that?
- Are there personal liability gaps you should cover with your own insurance, rather than assuming your umbrella policy or the association's D&O policy has you covered?

The Bottom Line

D&O insurance, indemnification, and personal umbrella coverage are three different things — they don't automatically overlap or substitute for one another. And Wisconsin law leaves more gaps than most board members realize, especially since D&O coverage isn't even mandatory for condo associations.

Before your next term starts, or before your policy renews, ask your insurance agent or broker to walk the board through the details: coverage limits, exclusions, Side A protection, and how (or if) the association could actually afford to reimburse directors if needed. A short conversation now is a lot better than finding out the answers in the middle of a lawsuit.

Amber Stancer is a Vice President and Partner at USI Insurance Services, specializing in insurance risk for community associations and complex real estate portfolios. An active member of the Community Associations Institute (CAI), she helps property owners, boards, and community managers navigate complex insurance programs, uncover coverage gaps, and understand their coverage to make confident, informed decisions.

Brian Seidl is an Attorney in the Real Estate Group at von Briesen & Roper, s.c. Brian's practice includes guiding and advising Condo and HOA boards on the issues they may encounter, including interpretation and enforcement of their declaration and bylaws. He has significant experience litigating matters across zoning and land use disputes, construction and contract breaches, evictions, and OSHA counseling.

Prior to joining von Briesen, Brian interned with Justice Brian Hagedorn of the Wisconsin Supreme Court and served as an infantry officer in the United States Marine Corps.

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Strategic Planning: 6 Steps to Map Your Community's Future

By Cate Fulkerson, CMCA

Many community associations struggle with where or how to start a strategic planning process, but it doesn't need to be complicated.

Follow these six basic steps based on the experience of The Landings Association, a multigenerational haven for 9,000 residents on Skidaway Island, Ga. The community developed a strategic plan after noticing significant demographic changes.

Patty Morgan, president of the large-scale, 50-year-old community near Savannah, felt the systematic process of developing a formalized strategic plan established a framework where a full range of strategies could be considered.

1. Determine needs.

Communities undertake strategic planning for many reasons. A plan can help clarify conflicting interests, manage board leadership transitions, accommodate growth, address aging infrastructure, or establish priorities for major capital projects.

2. Establish a committee.

A strategic planning committee can include representatives from various segments of the community such as current and incoming board members, staff, and stakeholders from related organizations. Involving key groups will build consensus, strengthen relationships among community entities, and lay the groundwork for successful plan adoption and execution.

3. Collect data.

Prior to developing a strategic plan, gather relevant information to ensure a coherent process of reflection and dialogue grounded in shared perspectives. Consider the following:

Community survey. Assess residents' satisfaction with association services such as common area maintenance and upkeep, communications, recreational amenities and activities, as well as architectural review processes. Incorporate open-ended questions regarding why residents choose to live in the community and their reasons for remaining. These responses will help establish the association's overarching vision and mission.

Stakeholder assessment. Interview governance and operational leaders. Ask open-ended questions to explore the community's strengths, challenges, and priorities. This approach effectively identifies recurring themes, strategic focus areas, and objectives.

Focus groups. Gather in-person or virtual groups to bring residents together to validate and enrich findings from the stakeholder assessment.

Document review. Examine bylaws, declarations, policy resolutions, reserve studies, financial statements, and committee and board minutes. This step identifies areas requiring realignment with contemporary practices and needs.

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Strategic Planning: 6 Steps to Map Your Community's Future

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4. Use data to draft plans.

The information obtained through the data collection process will lead to a plan that aligns with the needs and preferences of the community.

5. Inform the community.

Communication is critical throughout the process. Notify residents about the development of a strategic plan and that their perspectives will be valuable. The results of the resident survey will serve as the basis for the plan. Additional input will be gathered from residents who participate in focus group sessions.

Establish a dedicated page on the community website where residents can access updates and information regarding the process. Include the results of the community survey, stakeholder assessments, and feedback from focus groups on the page.

The strategic planning committee also can provide regular reports during board meetings, contribute articles to the association's newsletter, and utilize social media platforms to ensure ongoing communication.

6. Take action.

Developing a strategic plan often spans several months. Once the board adopts the plan, it will design an implementation strategy. This strategy serves as a framework to support governance and management. Ongoing accountability is a vital component.

By executing these steps, associations can set clear strategic priorities and create an actionable plan aligned with community needs and long-term objectives. The plan becomes a guiding document that helps boards and management stay focused, navigate competing interests, and maintain momentum throughout the multiyear implementation.

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Dollars with Direction: Best Practices for Better Budgeting

By Myles Philipp, CPA



It's that time of the year again when Boards reflect on the current year and look forward to the next year, also known as budget season. Reflection and forward thinking are the yin and yang of the budget process. Reflection allows the Board to evaluate where their assumptions about the current year were correct, but also where they were wrong. This reflection is vital to making sure each budget going forward becomes more in line with reality. As they say, the truth is in the numbers. Forward thinking is also important to the process because the future brings change. Each year may bring different priorities that must be considered when making the budget. By finding the right balance of reflection and forward thinking, the Board will have a budget that is the foundation of sound financial management. In this article, I will provide other important considerations for the Board during the budget process.

Set a Timeline

Knowing the budget timeline and requirements for adopting the budget are vital when beginning the process. The Association should establish a target date that allows the budget to be approved and distributed before the beginning of the new fiscal year. The Board should consult their governing documents for the budget process timeline and any applicable state laws. Some of the important steps in the process include the preparation, drafting, review and approval to distribute, delivery, homeowner review, and adoption of the budget. Once the timeline is understood, the Board should make sure they start the budget process with enough lead time to not miss any of the important deadlines along the way. The governing documents will also discuss any other requirements the Board must consider during the budget process including but not limited to any quorum requirements, assessment increase caps, excess/deficit considerations and/or reserve requirements. Once the Board understands the timeline and requirements of the budget process, the actual work can begin.

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Dollars with Direction: Best Practices for Better Budgeting

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Start with Contract Review

A logical starting point in the budget process is reviewing contracts for the upcoming year. The Board should make sure the budget accurately reflects any contracts already in place for the upcoming year. If the Association has any contracts that are expiring, the Board should begin the process of getting bids for the upcoming year. Once bids are received for any expiring contracts, the Board will have a starting point for that budgeted line item.

Plan for Variable Expenses

Once the Board has their contracted expenses in place, the next areas to focus on are the variable expense categories. These categories of expenses can be some of the hardest to budget for. The Board must also be careful not to use these categories to balance the budget, but make sure the Board is being realistic about expected expenditures. Some examples of these types of expenses would be utilities, repair and maintenance expenses, and office expenses. A great starting point for this category is to look back a few years and find a trend of actual expenditures in this category. Once the Board understands the past, it's important to not ignore any future considerations as well. The Board must ask themselves if there are any changes in the upcoming year at both the macro levels (for example rising costs in specific areas of the economy) and micro levels (for example Board priorities for the upcoming year) that could cause a change from past results. In addition to reviewing several years of actual results, the Board should compare the current-year budget with year-to-date results and prepare a forecast of expected results through year-end. The Board should distinguish permanent savings from timing differences, such as work that has been delayed or invoices that have not yet been received. Once these operating costs are understood, the Board must now consider reserves.

The Importance of Funding the Reserve

Reserve contributions are vital in the budget process. Reserve contributions should not be treated as a balancing figure that is increased or decreased merely to make budgeted revenues equal budgeted expenses. The appropriate reserve contribution should initially be determined independently of the amount needed to make the operating budget balance. The Association should begin by evaluating its long-term capital needs, existing reserve balance, anticipated reserve expenditures, and planned funding. If the Association has a reserve study that provides the Board a great starting point of conversation. If the Association has a reserve study, it's important to compare the study's assumptions to reality (for example beginning reserve cash balances to actual reserve cash). There are other considerations such as changes in timing of reserve expenditures and reserve component condition. If the study's assumptions and recommendations remain reasonable then the Board should continue to follow the study's recommendations. If reality no longer is in line with the study, the Board must determine what has changed and what impact that will have on the funding levels as those may not be what is needed anymore. The recommended reserve contributions may be too high, or more likely, the recommended reserve contributions may not be adequate anymore because the Association has fallen behind on their funding or expenses have been higher than anticipated. Associations should also understand that their budgets may affect the ability of owners and purchasers to obtain conventional mortgage financing. Fannie Mae and Freddie Mac maintain project eligibility standards concerning replacement reserve allocations, reserve studies, deferred maintenance, and overall budget adequacy. These are mortgage underwriting standards rather than laws governing every Association. Because the requirements and available alternatives depend on the project and review method and may change over time, an Association should consult its legal counsel and other qualified professionals regarding their potential application.

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Evaluate Revenue Sources

While expenses drive the Association's calculation of assessments, other sources of revenue should not be ignored. The Association should evaluate revenue sources other than regular assessments to determine whether they should be included in the budget. A conservative approach is generally appropriate. Revenue should ordinarily be included only when it is reasonably expected to recur and can be estimated with sufficient reliability. Examples may include rental income, laundry income, clubhouse income, interest income, and recurring user fees. These estimates should be supported by a consistent collection history or, in the case of rental income, existing leases or other reliable information. Revenue should be budgeted based on what is reasonably collectible, not merely what will be billed. Lastly, one-time or unpredictable revenue should not generally be relied upon to fund recurring operating expenses.

Once expenses, reserve contributions, and other reliable sources of revenue have been estimated, the Board can determine the assessment income needed to fund the budget. The goal should not be to avoid an assessment increase at all costs. Instead, the goal should be to establish assessments at a level that reasonably supports the Association's current operations and long-term obligations. Keeping assessments artificially low may be popular in the short term, but it can result in deferred maintenance, inadequate reserves, special assessments, or borrowing in the future. When considering the necessary assessment level, the Board should also account for potential collection issues. If necessary, the Board should consider a bad debt expense line item.

The Board should also consider whether the budget provides an adequate operating contingency. Even a carefully prepared budget cannot anticipate every expense. Unexpected repairs, weather events, legal matters, insurance claims, or other unforeseen events may occur during the year. A reasonable operating contingency can help the Association respond to these events without immediately using reserve funds or imposing a special assessment.

Insurance Considerations

Insurance is another area that deserves particular attention during the budgeting process. Associations have experienced significant changes in insurance premiums, deductibles, and available coverage over the past few years. The Board should begin the insurance renewal process early enough to obtain a reasonable estimate for the upcoming year and evaluate whether coverage or deductible changes could create additional financial exposure. Budgeting only for the insurance premium may not be sufficient. The Association should also consider whether it has enough available cash to satisfy applicable deductibles if a claim occurs. The Board should work with its insurance professional to understand the Association's coverage and the financial risks that may remain.



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Dollars with Direction: Best Practices for Better Budgeting

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Don't Forget About Cash Flow

Cash flow should also be considered separately from the annual budget. A budget may show that annual revenues equal annual expenses while the Association still experiences cash shortages during certain months. For example, large insurance premiums, seasonal maintenance costs, snow removal, or major contract payments may be due before sufficient assessments have been collected. Preparing a monthly cash-flow projection can help the Board identify these timing issues and determine whether adequate operating cash will be available throughout the year. This analysis can also help the Board determine whether changes to assessment collection schedules or vendor payment terms should be considered.



Communicate With Your Homeowners

Communication is an important and sometimes overlooked part of the budget process. Homeowners may focus primarily on whether their assessments are increasing, while the Board is considering a much broader range of financial obligations. When distributing the budget, the Board should clearly explain the significant factors affecting assessments, such as contract increases, insurance costs, utilities, maintenance needs, and reserve funding. Transparency will not eliminate every disagreement, but it can help homeowners understand that assessment increases are based on the financial needs of the community rather than arbitrary decisions.

Remember: Your Budget is a Living Financial Tool!

Finally, the budget process should not end when the budget is adopted. The Board should compare actual results with the budget throughout the year and investigate significant differences. Budget-to-actual reports should be reviewed regularly, along with cash balances, homeowner delinquencies, reserve expenditures, and updated projections for the remainder of the year. When assumptions change, the Board should determine if any adjustments to the budget are needed. A budget should not be viewed as a document that is prepared once a year and then placed in a file. It should be treated as a living financial-management tool that helps the Board make informed decisions throughout the year.

Written by [Myles Philipp, CPA](#). Myles is the Vice President of Cantey Associates and specializes in accounting and tax services for condominium, townhome and homeowner associations.

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Board-Manager Partnerships: 5 Ways to Build Stronger Relationships

By Ava Gerety, CMCA, AMS



Many resources outline a community association board's fiduciary duties and the operational responsibilities of community managers. Far less attention is given to what happens between these roles. Structure alone does not produce strong communities. A good board-manager partnership does.

When boards and managers move beyond task execution to intentional collaboration, the result is measurable operational and financial stability. Understanding roles is essential. Aligning how those roles work together is what drives performance.

At its core, the distinction is straightforward. Boards are responsible for fiduciary oversight, policy adoption, long-term strategy, and financial stewardship. They set direction, approve budgets, adopt enforcement standards, and evaluate management performance.

Managers execute that direction. They coordinate business partners, administer compliance, prepare financial reports, implement board decisions, and provide professional guidance designed to reduce risk and improve efficiency.

Most breakdowns in board-manager partnerships are not personal. They are structural. When roles aren't clearly understood, oversight can turn into micromanagement. Operational execution can drift into policymaking. Expectations go unspoken, and frustration follows.

In many associations, challenges arise from a lack of alignment. Common issues include:

- Multiple board members give separate instructions to management.
- Managers are asked to make policy decisions rather than implement them.
- Boards become involved in day-to-day operations instead of focusing on strategy.
- Communication is inconsistent or reactive rather than structured.

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Board-Manager Partnerships: 5 Ways to Build Stronger Relationships

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Strong board-manager partnerships do not happen by accident. They are built through intentional structure and consistent practices. Here are some guiding principles to improve partnerships:

Establish a clear communication channel.

Boards should designate a primary point of contact, typically the president, to communicate with management between meetings. This reduces conflicting directions and ensures consistency.

Define boundaries.

Boards make decisions related to policy, budgets, and direction. Managers implement those decisions. Clearly separating these responsibilities allows both parties to operate effectively.

Create consistent communication rhythms.

Regular updates, structured board packets, and predictable reporting cycles help reduce reactive decision-making and keep everyone aligned.

Separate strategy from operations.

Board meetings often become focused on immediate issues. Setting time aside for strategic discussions allows the board to focus on long-term goals rather than only short-term concerns.

Maintain unified messaging to homeowners.

Once decisions are made, the board and management should communicate consistently. Mixed messaging can undermine credibility and create confusion within the community.

When boards and managers are partners, there are fewer conflicts, clearer direction, and a more stable community environment. Financial discipline improves, legal exposure is reduced, and decision-making becomes more efficient. Volunteer burnout decreases when roles are respected and expectations are clear. Homeowner confidence increases when leadership presents a unified and professional approach.

Boards and managers that take the time to evaluate how they work together position their communities for long-term success. Alignment at the leadership level sets the tone for the entire association. In community management, the difference between a functioning board and a high-performing one is more than understanding roles. It is how effectively those roles work together.

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