

SUMMER 2011

# CMC Jacksonville Communicator

## SMART BUDGETING

By now, you may have already received the first draft of your Association's 2012 operating budget from your CAM. It is our goal at CMC Jacksonville to provide draft budgets to the Board and/or budget committee early in September so that time is allowed for review, changes, meeting notices and final vote by the Board of Directors. All of this must be accomplished in time to notify the Association members prior to the beginning of the upcoming fiscal year. Below is the time-line that CMC managers are expected to work on:

1. If 2012 budget meeting is not scheduled as part of the annual plan, it must be scheduled and confirmed for a meeting date of no later than November 15, 2012. Deadline for scheduling confirmation is August 31, 2011. Confirmation of scheduled meeting date must be provided to the Director of Operations.
2. First draft of budget due to the CMC Controller August 19, 2011.
3. First draft of budget due to Board of Directors September 1, 2011.
4. Budget meeting notice must be mailed to all owners no less than 14 days prior to the meeting (not counting the day of the meeting). This applies to condominium and homeowner associations. This is the minimum notice requirement. Some bylaws require more; therefore, the bylaws must be considered when planning the budget meeting.
5. Approved budgets must be signed by the BOD President upon approval and delivered to the CMC Controller Janet Barnes no later than November 23, 2011. If a change in assessment rate is contemplated, Janet must have time to update C-3 and order coupons or statements. Remember the assessment rate must be relayed to the homeowners 30 days prior to the day the new rate starts. Letters announcing the assessment rates must be sent to all owners.
6. The 2012 approved budgets must be entered into the C-3 accounting system by December 31, 2011.

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7400 Baymeadows Way, Suite 317  
Jacksonville, FL 32256  
Tel: 904-367-8532  
Fax: 904-367-8554  
Email: [info@cmcjaxfla.com](mailto:info@cmcjaxfla.com)  
Web: [www.cmcjaxfla.com](http://www.cmcjaxfla.com)



## SMART BUDGETING, cont.

In current economic climate, it is important to consider delinquent accounts as part of the budgeting process. As much as we do not want to prop up those that can no longer pay or choose not to pay assessments to the association, the reality is that most association Boards are faced with the reality of delinquent assessments and loss of income due to foreclosures and owner bankruptcies. Often thousands of dollars are lost and must be written off to bad debt. A bad debt write-off occurs when there is virtually no possibility of collecting the debt. Based on the Florida Statutes 718 and 720, mortgage lenders are limited in their liability of delinquent assessments owed before the date of foreclosure. As much as we try some lenders are determined to pay only the statutory amounts due. The balance is likely uncollectable.

The smart budget includes an allowance for bad debt, which is based on the delinquent accounts that are not being collected and will likely not be collectible in the future. There are several formulas that can be used to determine what should be budgeted. Board members should consult the Association's CPA, your manager or Controller Janet Barnes if you are unsure about how much you should budget for doubtful accounts in 2012.

BELOW IS A DETAILED EXPLANATION OF THE ALLOWANCE FOR DOUBTFUL ACCOUNTS:

- The allowance for doubtful accounts is a balance sheet account that reduces the reported amount of accounts receivable. (A change to the balance in the allowance for doubtful accounts also affects bad debt expense on the income statement.) Providing an allowance for doubtful accounts presents a more realistic picture of how much of the accounts receivable will be turning to cash. After all, a company selling products (or services) on credit to thousands of customers will likely have a few customers who will not be able to pay the full amount they owe to the company.
- By recording an amount in the allowance for doubtful accounts it will also mean that the bad debt expense will be reported closer to the time of the sales—instead of waiting until the account is determined to be uncollectible. Hence, the matching principle is carried out more effectively.
- The allowance account and the related bad debt expense are encouraged for financial reporting; however, it is not acceptable for income tax reporting. The Internal Revenue Service prefers that any expense for bad debts be deducted later—when an account is actually written off as uncollectible.

## Meet DANIEL RADCLIFFE, Administrative Assistant



*Daniel Radcliffe*, administrative assistant at CMC Jacksonville, has been in the association management industry a year and a half now, and is still striving to be a better assistant. After starting in the maintenance department as a part-time tech, Daniel was offered the opportunity to join our administrative team part-time. He quickly worked his way into a full-time position. Daniel is the support line for all of the managers in the office helping them with gate management systems, IT and telephone issues and mail-merge letters. He is also the voice of CMC Jacksonville, as our main receptionist.

When asked what his biggest challenge is, he stated, *"managing my time to satisfy all of our clients in a timely fashion. Challenging but doable!"*

Daniel said that the best part of being a member of the CMC management team is the people he works with and the atmosphere it provides. *"It is a fun and friendly atmosphere with a great potential to grow."*

In his free time Daniel enjoys surfing, listening to music, soccer, watching movies, and spending time with his family and friends.

Daniel has lived in Jacksonville for about 13 years, but grew up in Buchschwabach, Germany. His mom makes the best sugar cookies ever!

*We here at CMC are thankful for Daniel and the work that he provides every day!*

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## Condominium Board Members Certification

As many of you are aware, the Florida Condominium Statutes (718.112(2)(d)3 were amended during the 2010 session to change the certification requirements for Board service. The change is designed to ensure that directors have reviewed the governing documents and that directors will carry out their fiduciary obligation to the association. The certification form that states a member has read the governing documents is no longer required to be mailed with 60-day election notice and candidates are no longer required to submit the form along with the intent to run for the board. The change requires Board

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The Associa Advantage Network is a free and voluntary **VALUE-ADDED SERVICE** available to members of the Associa Family. By leveraging the purchasing power of Associa’s 8,000 communities and 2 million households, we are able to negotiate exceptional savings on household goods and services commonly used by our clients, maintenance groups and employees.

Through the Associa Exclusive Offers, area members will find trade partners that are icons in their industry such as Lowe’s, Sherwin-Williams, DoodyCalls, 1-800-GOT-JUNK?, Budget Blinds and *Bulbs.com* to name a few.

**Associa Advantage. Buy Smart.**  
[www.associaadvantage.com](http://www.associaadvantage.com)

“I recently placed an order with *Bulbs.com* through the Associa Advantage program and was extremely pleased with their pricing and service. I received a quote from our normal supplier and *Bulbs.com* beat their price by 50%! The ordering process was easy and we received our shipment fast. This is a phenomenal program and I look forward to sharing the savings information with my Board of Directors and using their services for future orders.

-BLAKE ROSE, CMCA®  
 COMMUNITY MANAGER

“I was getting ready to order more bags for our pet stations and thought this was my chance to experience Associa Advantage for myself. There was definitely a huge savings! For \$115, I received 4000 bags from DoodyCalls! The closest competitor would have cost the Association \$250. In times like these the Association definitely appreciates the savings.

-MAYEA HENDERSON, CMCA® AMS®  
 BEECHTREE COMMUNITY MANAGER

## Board Members Certification, cont.

members to submit written certification to the secretary within 90 days after being either elected or appointed that the member has read the association’s governing documents, that member will work to uphold the documents and that the member will faithfully discharge their fiduciary obligation to the association. Alternatively, the member can submit certification of satisfactory completion of an approved educational program administered by a state-approved provider. Failure to comply with either of these requirements shall lead to automatic suspension from the Board until the member is in compliance. The secretary must maintain the form submitted by a member for at least five (5) years.

Community Managers Vaida Silvia, CMCA® and Michelle Brown collaborated on a standard certification form, which is printed within this newsletter.

CMC Jacksonville is participating in the upcoming Community Manager Expo sponsored by the Jacksonville

Metro Chapter of CAI. We are excited to announce that the Board member certification course will be held at the Expo at no charge to Board members. Plan to attend on October 21, 2011. For more information, please see the details in this publication.

Board members can expect to learn “BEST PRACTICES” to streamline operations, assess risk and save money, including:

- How to interpret and implement changes in the statutes
- How to protect your community from liability
- Preparing budgets and meeting financial reporting obligations
- Pursuing collections
- How to negotiate with vendors
- How to defuse community conflict
- Hurricane recovery, insurance and financial resources

# Property Manager Expo - October 21<sup>st</sup>

Be sure and mark your calendar and plan to attend the Property Manager Expo on October 21, 2011 from 9:00 a.m. to 4:00 p.m. at the University of North Florida University Center. The Expo provided by Property Manager Pages is being held in cooperation with The Jacksonville Metro Chapter of the Community Associations Institute, IREM North Florida Chapter #35, NARPM, Northeast Florida Chapter, with special thanks to Condo Management Magazine. For registration and more information, visit [www.pm-expo.com/jacksonville](http://www.pm-expo.com/jacksonville).

**The Expo is FREE:** Attendance and all seminars are free for all property managers, property owners and community association volunteers. Whether your business is apartment complexes, condo associations & HOA's, office buildings, single family homes or management of time-share properties, this event is committed to address your needs.

Meet qualified state-wide vendors and professional service organizations providing information about their respective companies.

Do you belong to a non-profit for property managers or community association volunteers? Ask about how our Reverse Attendance Fee Program can make money for your non-profit!

Educational opportunities and seminars surrounding specific high-level property management issues such as leasing, lending, digital marketing, ROI enhancement and professional designations.

Classes covering relevant issues like Florida Friendly Landscaping, bed bug control, state-of-the-art plumbing solutions, mold prevention and remediation, lock-box deposit systems.

## WELCOME New CMC Jacksonville Team Members

We are pleased to welcome Community Association Maintenance Technicians, Harley Norman and Tim Decker.

HARLEY NORMAN joined CMC on May 31, 2011. Harley came to us with many years experience in community association maintenance and was highly recommended by managers in our office that worked with him in the past. Harley lives in St. Augustine and is assigned to our communities in southern Duval and St. Johns counties.

TIM DECKER originally joined our staff in August 2010 as a maintenance tech at The Sevilla Condominium Association in Atlantic Beach. After an extended stay in Europe, Tim returned to the US and came right back to CMC Jacksonville. He is now providing general maintenance to all of the CMC managed communities. Tim is very skilled and provides outstanding service in virtually every aspect of common area and in-home maintenance.

As a reminder, our Maintenance Department offers a myriad of in-home maintenance services, so feel free to spread the word to your residents. For service call us at 904-367-8532.



## Manager Michelle Brown, CMCA® Welcomes First Grand Baby

Michelle Brown became a grandmother for the first time on June 25, 2011 with the birth of daughter Jamie's first child, Violet Alyssa Cunningham. The proud grandmother shows off the new addition to the family. Jamie, husband Steven and baby Violet are doing very well said Michelle. "Violet is a fabulous baby and she does not even cry loud" said a beaming Michelle. She shows off photos as often as she can.



Violet Alyssa Cunningham



# THE FOUNTAINS CONDOMINIUM ASSOCIATION RETROFITS SWIMMING POOL TO COMPLY WITH VIRGINIA GRAEME BAKER ACT.

*Unit Owners Vote to Remove Amenity from the Condominium | By Sherrill Schafer, PCAM®*

In May 2009 the Florida Swimming Pool

Rules were revised to incorporate the Virginia Graeme Baker Act, which affected virtually every condominium and homeowner association swimming pool in Florida. A few community associations in the North Florida area were impacted more than others in that extensive retrofits were required to comply with the requirement that all public pools must be fitted with a main drain collector tank and properly sized circulation pipes to prevent suction from the main drain. According to Rick Arsenault, owner of Arsenault Pools and Spas, there were only a hand full of pools that were not equipped with the collector tank systems in the area.

In 2010 The Fountains Condominium Board members learned that the family pool (one of two pools in the community) which included a wading pool would require major retrofitting in order to comply with the new Florida swimming pool statutes related to the Virginia Graeme Baker Act. The wading pool was interconnected to the family pool filtration system. The St. Johns County Health Department notified the Association that in order to keep the family pool open, both pools would require retrofitting so that both the wading pool and the family pool would have separate filtration systems that included collector tanks. The alternative would be to remove the wading pool and retrofit the family pool to comply with the new codes.

The family pool was closed in April 2010 because the addition of grates that worked to bring 99% of the North Florida area community association

pools into compliance with the Virginia Graeme Baker Act would not work to eliminate direct suction through the main drain of the Fountains family pool. The Condominium includes another pool used for adult swimming, which was opened to children during the retrofit project.

The Board hired an engineer to assess the condition of the two pools, work directly with the Department of Health and make recommendations on a reasonable solution to re-open the pools. The initial estimate for a complete retrofit of both pools topped \$43,000.00. The option to disconnect the wading pool, cover it up and retrofit the family pool was estimated at between \$15,000.00 and \$20,000.00.

The Board of Directors sent a proxy ballot to the owners and called a special meeting of the members to count the ballots as required by State statute before an amenity can be removed from the Association. The owners voted in favor of removing the amenity. The decision put forth to the owners included the options to make the necessary changes to the wading pool which would mean a special assessment or fill in the wading pool and blend the surface with the existing

deck area, which would be paid for with funds already available. Manager Jennifer Presson said of the event that in her 20 years managing community associations, she had not dealt with an Association voting to remove an amenity. "It was a prudent decision made by the Fountains." The original deck area was small and by covering the wading pool area, the deck was expanded to allow room for additional pool furniture.

The engineer finalized the plans and bids were sought from four contractors and reviewed by the engineer. Contractor Florida Bonded Pools was selected and the swimming pool retrofit was completed in June 2011 at a total cost of approximately \$15,000.00.

Built in the mid 70's, The Fountains Condominium is a 152 unit community in Ponte Vedra Beach. In addition to the pools, the community owners also enjoy tennis and a clubhouse that includes a meeting area and a kitchen.

The Association is managed by a seven-member Board of directors that meets monthly. Manager Jennifer Presson, Vice President of Operations and CAM, has represented Associa as the manager since 2008.





# HURRICANE PREPAREDNESS TIPS

**M**ORE THAN THE HURRICANE, IT IS THE AFTERMATH THAT CAUSES A LOT OF PROBLEMS; SHORTAGE OF FUEL SUPPLY, WATER AND FOOD ARE VERY COMMON DURING THESE SITUATIONS. THERE IS ALSO A HIGH CHANCE OF A SUDDEN OUTBREAK OF PANDEMICS.

## PRE-HURRICANE PREPAREDNESS

Always prepare a hurricane plan for your home as well as your office. Insuring your property is one important way in which you can minimize the damage that can be caused by a hurricane. To keep your insurance claims valid, pay your premiums before the hurricane season. Now, let's come down to the steps that you can manually take to safeguard your house. If possible make your building hurricane proof by installing plywood or hurricane shutters.

Prepare a 'disaster bag' for each member of the house. Keep the first aid kit and all your medications with their prescriptions in that bag. In case you have to evacuate, keep photos of all family members, ID proofs, blankets, clothes, canned food and bottled water in the bag too. This bag should be prepared, well in advance, so that there will be no last-minute rush. Keep all your valuables and important papers in a water-proof locker at the highest floor. The advancement of a hurricane is usually accompanied with an acute shortage of fuel, so keep your cars fueled up, well before time. Make a note of your emergency shelter and their contact numbers. Pets are not allowed in the emergency shelter and they may have to be left in an animal shelter. Ensure that they have proper collars (with accurate identification). The animal

shelter may require (certain details, like) the papers that verify their vaccination. If your pet is under some sort of medication; then you need to inform the authorities about it.

## DURING A HURRICANE

The bottom line is 'Stay Alert'. Stay informed about all hurricane watches and warnings. A hurricane watch is issued when a hurricane is expected within 36 hours and a warning is issued when hurricane is expected within 24 hours. If a flood warning is also issued along with the hurricane warning, take it as a clue, that you may have to evacuate. Follow all instructions given by the local authorities.

Take videos or photos of your property before you leave. This will help you during insurance claims. To reduce the damages caused by the hurricane; bring all the out-door objects inside your home and keep your yard clean. Before leaving your home; turn-off all electrical appliances and remove the TV antennae from the roof. Lock all rooms and the house properly. A battery operated radio and flash light with extra batteries can prove to be of much help during these times. It is very common that when a hurricane hits a city, the ATM machines don't work, so it is better if you keep some emergency cash or a credit card along with you. If you do not choose to evacuate, then stay in the house and do not move out until it's an extreme emergency. Turn off electricity from the main switch as soon as a warning is issued. Avoid any contact with the windows and doors. Don't try to video shoot the hurricane. Stay away from the wind; this means if the wind is hitting your kitchen windows, then stay in the room opposite to the kitchen.

## POST-HURRICANE PREPAREDNESS

If your area has been hit there are chances that there may be an outbreak of many diseases. Make sure there is proper sanitation and hygiene. Carry bottled water along with you. Impure water caused by hurricanes are the biggest sources of most of these diseases. Boil water before drinking, if boiling is not possible use bleach or water purification tablets. Eat only the food that is provided by the authorities; (it is the safest food that can be available during these times.) Throw away cans which are damaged.

Keep listening to the radio for the instructions issued by the authorities. Return home only after the re-opening is ordered. Beware of snakes and other insects that may have come with a flood. Before turning on any appliance, check if there is a gas leak or any damage to the system which you are about to turn on. Photographs of your damaged property will prove to be very useful during your insurance claims. Fallen electrical wires are very common after a hurricane. If you notice any such fallen wire, do not come in contact with it and inform the authorities immediately.



# ASSOCIA on the MOVE



Associerge is your exclusive private virtual concierge, available to you 24 hours a day, 365 days a year. As a resident within a CMC Jacksonville managed community, you will enjoy the exclusive benefit of membership. Use Associerge to make arrangements for errands, shopping, entertainment and travel, and much more. It's first class service – designed to save you time! Check it out at [www.associerge.com](http://www.associerge.com).



## AssociaLiving

Associa Living is a welcoming resource of useful and inspiring information to help residents enjoy their homes and neighborhoods. Each month, timely articles about entertaining, home, practical living, and community will help build stronger communities by fostering a positive relationship with neighbors. Sign up for Associa's newsletter for the latest in ideas to make your home and community a better place by visiting [www.associaliving.com](http://www.associaliving.com).

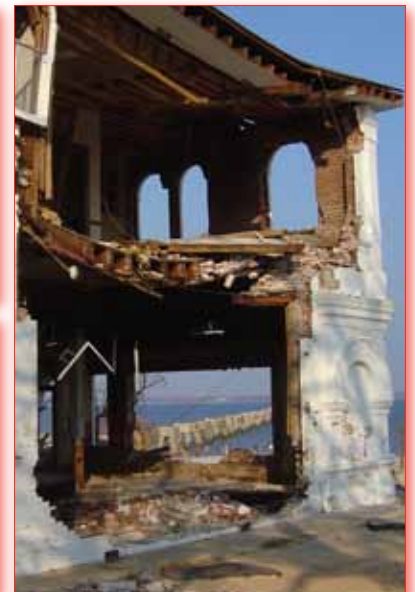


## ASSOCIA CARES<sup>SM</sup>

Associa Cares is a nonprofit charity to support families and communities in times of crisis.

You can help Associa and its companies with its charitable work nationwide.

To contribute, visit [www.associacares.com](http://www.associacares.com), or email [associacares@associaonline.com](mailto:associacares@associaonline.com).



# CMC of JACKSONVILLE COMMUNICATIONS

<b>GENERAL INFORMATION and INQUIRIES</b>	Website: <a href="http://www.cmcjaxfla.com">www.cmcjaxfla.com</a> Email: <a href="mailto:info@cmcjaxfla.com">info@cmcjaxfla.com</a> Phone: (904) 367-8532 Fax: (904) 367-8554
<b>MAINTENANCE and SERVICE REQUESTS</b>	Contact Karen Toth, Administrative Assistant, at (904) 448-3636 or <a href="mailto:ktoth@cmcjaxfla.com">ktoth@cmcjaxfla.com</a> .
<b>MAINTENANCE AFTER-HOUR EMERGENCIES</b>	Direct to our main phone line at (904) 367-8532, which can then be directed to our after-hours answering service.
<b>ASSESSMENTS and ACCOUNTING</b> <i>Telephone tip: Did you know that when you reach an associate's voicemail message, you can hit the number "1" key and skip their message, which takes you right to the tone allowing you to leave your message.</i>	Assessment questions can be directed to Lacey Pritchard, Accounting Assistant at (904) 448-3637 or to <a href="mailto:lpritchard@cmcjaxfla.com">lpritchard@cmcjaxfla.com</a> .  Payments to be mailed to the following address: 'Association Name' c/o CMC Processing Center PO Box 63128 Phoenix, AZ 85082-3128  Estoppel requests can be ordered from our website at <a href="http://www.cmcjaxfla.com">www.cmcjaxfla.com</a> . Click the 'Selling & Financing' link on the left hand side.



**Community Management Concepts of Jacksonville, Inc.**

7400 Baymeadows Way, Suite 317

Jacksonville, FL 32256

Tel: (904) 367-8532

Web: [www.cmcjaxfla.com](http://www.cmcjaxfla.com)