

October 2025 Community Manager’s Report

UCOMAINTENANCE@GMAIL.COM | UCOGARBAGE@GMAIL.COM | WWW.UNITEDCIVIC.ORG



By Donald Foster, LCAM

ASSOCIATIONS BUDGET MEETINGS- Now is the time when CV Association Directors typically work on their 2026 operating budgets and reserve schedules. Fourth quarter (10/1 to 12/31) is the best time to schedule the statute required Annual Budget meetings. The Association’s Property Managers and Accountants help with this process, but approving the upcoming budget is a Board decision, and all Directors should be taking a close look at their proposed budgets to make sure that they are the “best guesses” that can be made for the upcoming year’s expenses.

Throughout the year, CV Association Directors visit UCO for advice on a wide range of “issues”; one very common “issue” is unexpected expenses that were not budgeted for previously, resulting in financial shortfall and requiring special assessments from the Membership to pay the Association’s bills. In a senior community, with many Members on fixed incomes, this is something that we should all do our best to avoid. Here are a

few suggestions that CV Boards can consider:

- **Bad Debt- Especially in a senior community, it is a good bet that there will be bad debt.** In the course of a year, at least one member will stop paying assessments. People get sick, or die, or get into financial trouble, usually medical related. The Board needs to budget for this. **UCO Treasurer JoAnne Robinson suggests that one quarter of UCO assessments is a reasonable amount to set aside for bad debt.**

- **Legal Expenses- All CV Associations should have an Attorney on retainer,** and it should be expected that the Attorney will need to be consulted from time to time. Association Boards should be financially prepared for this.

- **Insurance Deductibles-** Leaks and lawsuits happen. When a claim is made to the UCO Insurance Program, the typical deductible amount is five thousand dollars. Keeping two or three deductibles salted away is not a bad idea, and that number can be reached over several years.

- **Contingencies And Emergencies-** Things in apartment buildings break. Elevators, wheelchair lifts,

leaky bathtubs, and on and on. The Association needs to make sure that money is on hand to immediately deal with damaged or broken things, rather than wait for insurance claim payments or letting things “work themselves out”. They don’t. Each building is a little different; Association Property Managers are a very good source for preparing for who-knows-what.

Annual Budget Meetings require 14 days advance notice to the Membership. This notice needs to be mailed to each Member, with the Agenda and proposed budget attached to the notice. There needs to be an Affidavit of Mailing. CV Association Boards should not be “DIY-ing” this work. **Contact your Property Manager, set a date for the meeting, and let the PM take**

it from there. Also, it is a very good idea to plan on having your PM at the Annual Budget Meeting; this is the most important meeting the Association will have and the **new Florida Statute requires each Association to have their CAM present at least one meeting per year.**

UCO makes the 2102 West Drive Conference Room available to any CV Association that needs it for their meetings. This room is ZOOM equipped. To reserve the UCO Conference Room, ask your PM to send a request to the UCO Administrative Assistant: ADMIN@UNITEDCIVIC.ORG.

END OF REPORT



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