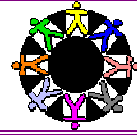

CONA COMMENTS



SARASOTA'S ONLY COUNTY-WIDE ASSOCIATION OF NEIGHBORHOODS
SINCE 1961

WWW.CONASARASOTA.ORG

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County commission & legislative candidates debate at October 13 CONA meeting

Florida Senate candidates Nancy Detert and Morgan Bentley and County Commission candidates Jono Miller, Carolyn Mason and John Mullarkley will participate in two separate debates at CONA's doubleheader political forum on October 13. The event takes place at The Sarasota Garden Club, 1131 Boulevard of the Arts, Sarasota (Corner of US 41 and Blvd of the Arts) at 7 PM on October 13.

This is your opportunity to ask questions and to become a fully informed, high information voter!



Higher expenses and delinquent dues mean tough decisions must be made by HOA boards.

Cutting HOA expenses in trying financial times

It's no secret that Sarasota County condo and HOA boards are having to deal with increased expenses while they also try to keep association dues level. Foreclosures, unemployment and residents' inability to meet existing dues and assessments only make the problem of reducing expenses more important. Here are a few common sense suggestions for reducing association expenses which your board may not have considered:

Rebid your insurance and professional work. If you've used the same insurance agent for a few years, shop your business around to other agents. Ask about increasing deductibles or other ways to reduce insurance expenses. If you have retained an attorney, accountant or management company seek and compare bids from other service providers to see if you can obtain the same services for less.

Do the work "in house." Survey your owners to see if you have professionals or tradesmen who will give discounts or do the work for free. If your association employs a landscaping firm see if you can cut back on what they do and let volunteers pick up the slack. Review all expenses to see if they can be reduced by having residents do some of the work themselves. Consider whether you need a professional management company. *Expenses, continued on page 2*

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2	Sound budgeting decisions by government essential
3	Can associations restrict flag displays?
3	Impact of foreclosures on HOAs
4	What to do about HOA dues & management issues

Has your neighborhood joined CONA? It only costs \$35 per year. Go to CONA's website for info on benefits of membership and how to join.

Web site: www.conasarasota.org

Email: conasarasota@comcast.net

November 10th CONA meeting features a forum on what HOAs can do about loss of income resulting from foreclosures and delinquencies in dues payment. Speakers include attorney and management company experts. See article on page 4 for details.



Government should budget like families in tough economic times

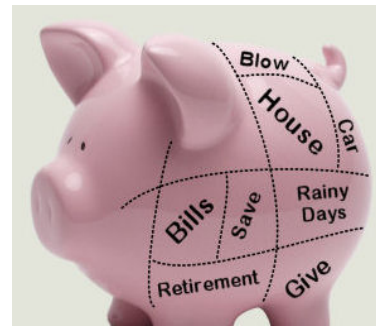
By CONA President Ann Kaplan

The way in which our tax dollars are spent makes a huge difference in what we get. It is the difference between keeping important public services and eliminating them.

When we are told by government officials that they must slash their budgets because tax revenues are down, it's the same problem as when we, the people, have to slash our budgets due to less personal income. Unless we are masochists, we look at how we can buy more with the money we have and are very careful not to *waste* any of our assets. We become more frugal, comparison shop and negotiate for the best deal before we buy. I (and many more of you) have found that there are some things that we really don't need to have to maintain the good quality of my family's life. They were nice to have when we had more money but no one will suffer when we eliminate them. We carefully evaluate each situation and become increasingly selective as to how we spend our precious dollars.

Now, due to the fact that our tax dollars do not come from the bank accounts of the officials or employees who decide how the money will be spent, they do not handle budget cuts like we do when it is our personal finances. Instead, they instruct their department heads to cut their budgets by a certain percentage by cutting/eliminating x amount of services, x amount of employees and so on. What happens with this general, across the board approach to spending less money is that some essential services and employees are cut while other truly less important functions continue to be funded. Instead of officials insisting that all contracted services and purchases are seriously negotiated and having qualified personnel to accomplish this, money is spent very arbitrarily because of incompetence and/or not enough incentive for employees to get the biggest bang for our buck.

I believe that if govt. handled our tax dollars more like it were their own money and there were more specific accountability standards for administration, we would *not have to cut any productive employees or services*. It's the principle of working smarter and more efficiently. The only way this common sense approach will happen is when *we insist* that our elected officials hire those who are dedicated to implementing it. ###



Sound budget decisions are the key to sound family and governmental finances

Reducing association expenses continued from page 1

Do more preventative maintenance. As the auto mechanic says in an old commercial, you can fix it now or fix it later when it will cost a lot more. Have knowledgeable residents or service companies survey you're mechanical, electrical and other facilities such as roofing to determine whether a preventative maintenance or inspection schedule exists and whether it is adequate to prevent big repairs and replacement costs later.

Conserve energy. Can air conditioning and lighting costs be reduced by installing digital on off devices or by raising the temperature a degree or two? Can sprinklers or other water use be made more efficient? Has your association begun replacing incandescent lighting devices with low energy fluorescent lights? ###

What associations can and cannot do to restrict residents' U. S. flag displays?

Having an oversize or bizarrely displayed flag in your neighborhood can be aesthetically distracting to the neighborhood and an irritant for neighbors. Conflict can also be created when neighbors object to tattered or improperly displayed flags as being disrespectful of that symbol.

Can a homeowner be restricted from flying the American flag in his yard by condo or HOA rules? It all depends on how and where and what size flag the homeowner displays.

Under the "United States Freedom to Display the American Flag Act of 2005," condo, co-op, or homeowner association can generally not restrict owners from displaying the U.S. flag on their property; but associations are permitted to place *reasonable* restrictions on the time, place, and manner of the display to protect a "substantial" interest of the association.

In Florida very recent state legislation provides more specific guidance on what associations can and cannot do. Homeowners were recently granted the express right, by Florida statute, to build a freestanding flagpole of 20 feet or less and fly a flag as large as 4.5 feet by 6 feet. That is a clear standard for all to follow. ###



Community Thoughts.... By Bill Zoller

The house of cards has fallen

When I wrote about the real estate "crisis" several times over the past year, I did not allow myself to imagine that it could lead us to today's worldwide crisis... a crisis of immense magnitude that will affect this country for years to come.

Personally, I am stunned by the failures of commercial and investment banks such as Bear, Stearns; Lehman Brothers; Washington Mutual; Merrill Lynch; and Wachovia. These giants have fallen swiftly and have been (except for Lehman) merged into other, larger entities. I hear estimates that 2,000 banks across the country will fail. The failure, 29 September, of the House to pass the "Rescue" package, was another stunning event and reflects the fury that voters across the country have expressed about the situation.

Let's focus on some issues of concern to us locally (other than the hits to pensions, investments, stocks, etc.). With the decrease in real estate values, we have seen that property tax revenues for our local governments will be reduced this year... and, likely, for several years to come. This means our infrastructure needs will be pushed even further into the future. The real estate collapse, along with the credit collapse that has followed, means that construction is at a virtual standstill. Construction workers have abandoned the area with their families, and school enrollment has dropped by an astonishing amount. That means less money from the State for our school system. We have new school buildings built to house the "boom kids", and some of these buildings may be pretty empty. Other school buildings that have been planned, and for which sites have been purchased, will not be built anytime soon.

These empty or abandoned homes in all of our neighborhoods are of concern to our CONA members. Articles have appeared in the papers about the efforts of HOA's to enforce their rules about maintenance of homes and yards. HOA and condo boards are trying to figure out how to deal with these homes, which are often in foreclosure. Do the banks that hold the mortgages have a responsibility to step in and provide the required maintenance and pay the HOA fees? Does the HOA take it on and end up with a lien against the home?

Continued next column



House of Cards continued from left column

What will happen to the HOA budget if the monthly fees are not paid? What role does the county or city Code Enforcement department play?

These issues and problems are going to be with us for a long time. There is no quick fix to this mess. At its November meeting, once we have got past the political season, CONA will convene a panel to discuss these issues as they affect your HOA or condo association or neighborhood. It will be a time to ask questions and to help sort it all out. Start writing down your questions, and we'll do our best to provide answers on Monday, November 10! ###

SCAT ridership hits all-time high for year and month in September

Sarasota County Area Transit (SCAT) annual ridership jumped by almost 5 percent in the fiscal year ending Sept, 30, reaching a record high of more than 2.3 million trips for the 29-year-old county bus service. Monthly ridership in September soared to an unprecedented high of 207,174 trips, a 19.7 percent increase over the same month in 2007.

While recent high gasoline prices may have contributed to the sharp increase in ridership, SCAT General Manager Anthony Beckford said that significant SCAT service improvements over the past year, particularly late-night and Sunday service starting Feb. 25, played a major role in attracting new riders and adding more trips by regular users. "If we provide good service, people will use it," Beckford added. "This year's new Sunday service, evening hours and late-night hours are popular with many riders. We've also made many other schedule and route improvements that have enhanced service on our strongest-performing routes to make riding the bus more convenient and accessible."

For more information about SCAT services, contact the Sarasota County Call Center at 941-861-5000, or visit the Web site, <http://www.scgov.net/SCAT/>

Running an HOA or condo association in tough times at November 10 meeting

Houses stand empty; whether abandoned by workers leaving, by being the leftovers from the speculative binge, or by being foreclosed on folks who simply could not afford the mortgage. This results in adverse effects on neighborhoods, HOAs and HOA budgets. Homeowner and condo association management expert Julie Trimpe-Steed, HOA attorney Dan Lobeck and others will speak and answer questions at a CONA sponsored forum on what HOA's can legally do and what they should do from a financial and management perspective. The forum will be held at the Sarasota Garden Club at CONA's November 10 Meeting starting at 7 PM. ###

Neighborhood associations deal with tough times

(Excerpts from article by Tom Bayles in *Sarasota Herald Tribune*, October 6, 2008).

As wave after wave of foreclosures hit both the single-family home and condominium markets, homeowner associations are struggling to find ways to make up the difference when the owners bail and the bank will not pay the dues.

A recent survey by the Fort Lauderdale-based Community Advocacy Network, a nonprofit organization that advocates on behalf of community associations statewide, found the No. 1 desire amongst association members is that the Florida Legislature grant them more authority to go after delinquent neighbors.

A close second was a law that allows associations more enforcement ability against troublesome owners who violate the rules.

"I think this survey brings to light some issues that are important to homeowners that have yet to be addressed in Tallahassee," said Donna Berger, CAN's director.

During the last year, longtime property manager Julie Trimpe-Steed ... has watched the problem of uncollected dues and the related bickering that ensues. The fallout is a double whammy that affects both newer and longtime associations.

"The problem that we are seeing on our end is the newer communities with lots of speculators are having the biggest problems because a lot of those units are being turned over to the banks," she said.

"And the older communities have never had any delinquency issues and they have never had to deal with the lien process. It's foreign to them." ###



Financial downturn means changes for condo and HOAs

Sarasota County gets green award

Sarasota County has achieved the Florida Green Building Coalition's (FGBC) Green Local Government designation, earning the highest certification of any local government to date with a score that met the coalition's Gold level.

"Sarasota County is recognized as a leader in the 'greening' of local government," said Jeremy Nelson of the Florida Solar Energy Center. "The county has led by example by adopting its own green cleaning and maintenance practices and making the FGBC, LEED green building standards and the 2030 Challenge energy efficiency standard the official minimum criteria for future government buildings."

The county also encourages green building in the commercial and residential sector by offering incentives for buildings and developments that meet the FGBC and LEED standards. "We're proud to be a leader in the state and look forward to pursuing an even stronger rating with future sustainability improvements," County commissioner Shannon Staub said in receiving the award. ###



County commission chair Shannon Staub receives green award

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