HOA CONNECT HOUSTON

HOA Board Workshop

Wednesday, May 27, 2026

Gus George Law Enforcement Academy

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RESERVE™ ADVISORS
Long-term thinking. Everyday commitment.

BlueStream fiber®

Special Guest

SHERIFF
SERVICE HONOR DIGNITY
FORT BEND COUNTY

Many Thanks to Our Valued Vendor Partners

FOUNDING PARTNERS

Blue Stream fiber | SBB Community Management | Envera Next Generation Security | Barsalou & Associates Attorneys

DIAMOND PARTNERS

TLR | E.N.G. Roofing | SavATree | Inframark Community Management | Katy Brothers Pressure Washing | A-Beautiful Pools | Reserve Advisors

Converged Services | WaterLogic The Smarter Way to Water | KRJ | Crest Management Company Your Community Partner | Associa | Somerset | Associa Principal Management Group of Houston | Yellowstone Landscape

PLATINUM PARTNERS

Rothberg Specialty | Monarch Landscape Management | Silversand Services | bch Brady, Chapman, Holland & Associates When it Matters. | The Management Trust Property Services. Built Differently. | GoPainting of North Houston

GOLD PARTNERS

Axis HOA Maintenance & Development | Building Reserves | Frontier Waste Solutions
Superior Lawn Care | RealManage | Western Alliance Bank | Kings III

Financial Wellness for Your Community

BUILD STRONGER COMMUNITIES, SHARPEN GOVERNANCE SKILLS, AND COLLABORATE WITH FELLOW HOA LEADERS THROUGH THIS HANDS-ON BOARD WORKSHOP.

ELLIE ZLOTY
BLUE STREAM FIBER

ADAM GARCIA
FORT BEND CO. SHERIFF'S OFFICE

ERICA MORGAN
ASSOCIA

JORDAN ROSALES
RESERVE ADVISORS

Wednesday, May 27, 2026 | 6 – 8 PM

Reserve Studies

Jordan Rosales, RS

RESERVE™ ADVISORS

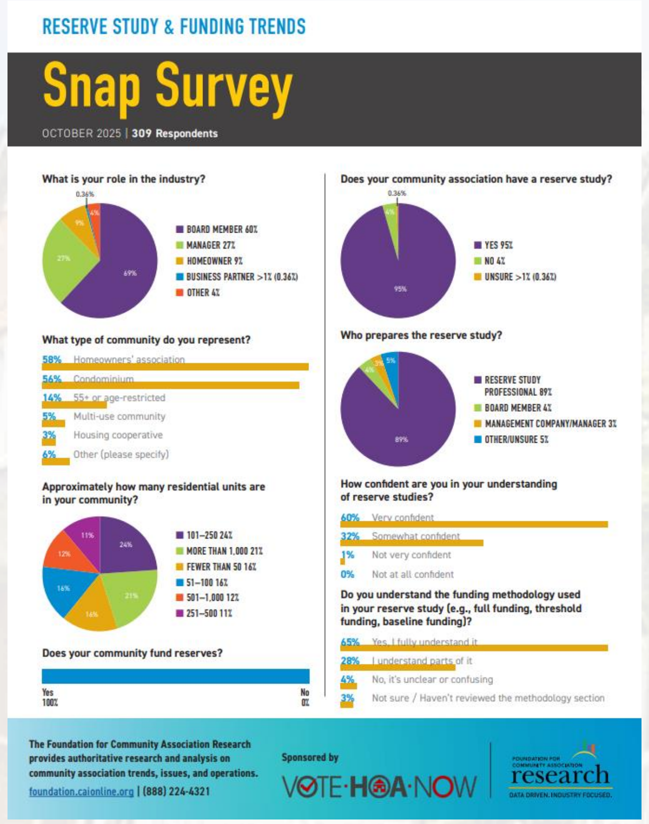
Long-term thinking. Everyday commitment.

Why do we reserve

Adequate Replacement Reserves is defined as a Replacement Reserve Fund and stable and equitable multi-year funding plan that together provide for the timely execution of the association's major repair and replacement expenses, without reliance on additional supplemental funding.

Community Associations Institute – An Explanation of Reserve Study Standards

Reserve Study Snap Survey



RESERVE STUDY & FUNDING TRENDS

Snap Survey

OCTOBER 2025 | **309 Respondents**

What is your role in the industry?

- BOARD MEMBER 60%
- MANAGER 27%
- HOMEOWNER 9%
- BUSINESS PARTNER >1% (0.36%)
- OTHER 4%

What type of community do you represent?

- 58% Homeowners' association
- 56% Condominium
- 14% 55+ or age-restricted
- 5% Multi-use community
- 3% Housing cooperative
- 6% Other (please specify)

Approximately how many residential units are in your community?

- 101–250 24%
- MORE THAN 1,000 21%
- FEWER THAN 50 16%
- 51–100 16%
- 501–1,000 12%
- 251–500 11%

Does your community fund reserves?

Yes 100%
No 0%

Does your community association have a reserve study?

- YES 95%
- NO 4%
- UNSURE >1% (0.36%)

Who prepares the reserve study?

- RESERVE STUDY PROFESSIONAL 89%
- BOARD MEMBER 4%
- MANAGEMENT COMPANY/MANAGER 3%
- OTHER/UNSURE 5%

How confident are you in your understanding of reserve studies?

- 60% Very confident
- 32% Somewhat confident
- 1% Not very confident
- 0% Not at all confident

Do you understand the funding methodology used in your reserve study (e.g., full funding, threshold funding, baseline funding)?

- 65% Yes, I fully understand it
- 28% I understand parts of it
- 4% No, it's unclear or confusing
- 3% Not sure / Haven't reviewed the methodology section

The Foundation for Community Association Research provides authoritative research and analysis on community association trends, issues, and operations.
foundation.caionline.org | (888) 224-4321

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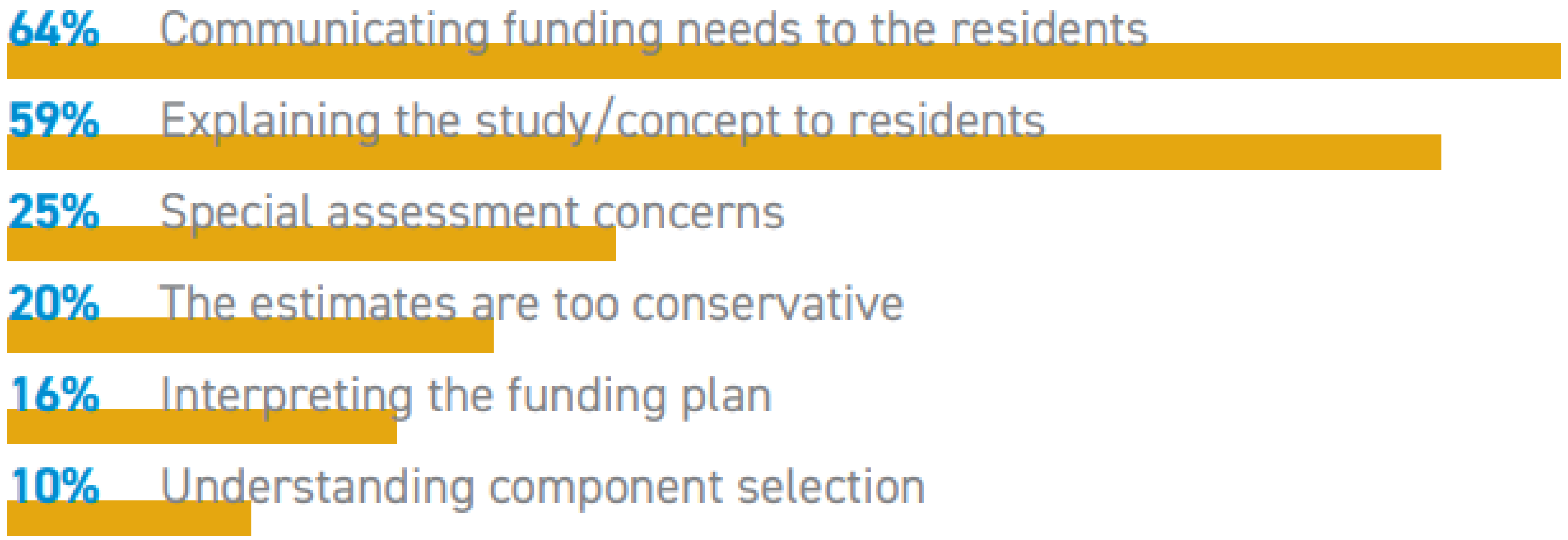
FOUNDATION FOR COMMUNITY ASSOCIATION research
DATA DRIVEN. INDUSTRY FOCUSED.

FOUNDATION FOR COMMUNITY ASSOCIATION research

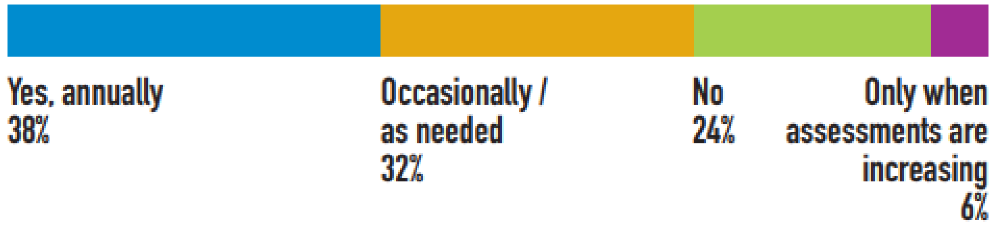
DATA DRIVEN. INDUSTRY FOCUSED.

What are your biggest challenges when it comes to understanding or using reserve studies?

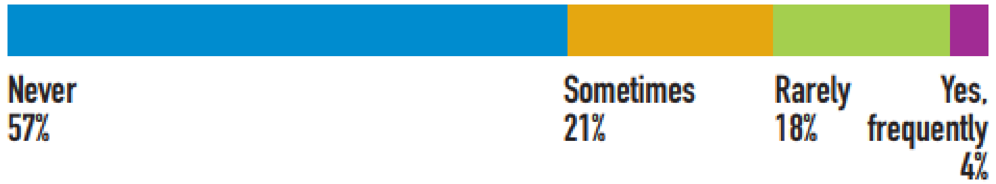


How often does your community update your reserve study?

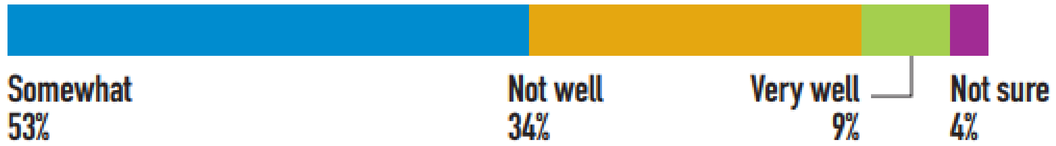
Do you hold meetings with homeowners to review or explain the reserve study?



Do you have the firm that prepared the study attend the meeting to explain the reserve study to residents?



How well do you think your homeowners understand the purpose and importance of reserve studies?



snap survey link

Executive Summary

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Methodology: We use the Cash Flow Method to compute the Reserve Funding Plan. This method offsets future variable Reserve Expenditures with existing and future stable levels of reserve funding. Our application of this method also considers:

- Current and future local costs of replacement
- 2.7% anticipated annual rate of return on invested reserves
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1. RESERVE STUDY EXECUTIVE SUMMARY

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Location: Madison, USA
Reference: 123456

Property Basics: Fairway Townhome Association consists of 34 units in 17 buildings. The community was built from 2007 to 2013.

Reserve Components Identified: 20 Reserve Components.

Inspection Date: January 1, 2025.

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Unaudited Cash Status of Reserve Fund:

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- 2025 budgeted Reserve Contributions of $48,500
- A potential deficit in reserves might occur by 2030 based upon continuation of the most recent annual reserve contribution of and the identified Reserve Expenditures.

Project Prioritization: We note anticipated Reserve Expenditures for the next 30 years in the ***Reserve Expenditures*** tables and include a ***Five-Year Outlook*** table following the ***Reserve Funding Plan*** in Section 3. We recommend the Association prioritize the following projects in the next five years based on the conditions identified:

- Replacement of the asphalt shingle roofs due to deterioration including loose shingles, weathered shingles and sheathing deflection
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The executive summary puts your community's financial roadmap and near-term priorities front and center, making it easy for all stakeholders to quickly understand the community's financial and physical needs.

Executive Summary

Recommended Reserve Funding: We recommend the following in order to achieve a stable and equitable Cash Flow Methodology Funding Plan:

- Phased increases of $6,300 each year, from 2026 through 2030
- Inflationary increases thereafter through 2055, the limit of this study's Cash Flow Analysis
- Initial adjustment in Reserve Contributions of $6,300 represents an average monthly increase of $15.44 per owner and about a five percent (5.3%) adjustment in the 2025 Total Budget of $120,000

Year	Reserve Contributions ($)	Reserve Balances ($)	Year	Reserve Contributions ($)	Reserve Balances ($)	Year	Reserve Contributions ($)	Reserve Balances ($)
2026	54,800	682,037	2036	97,100	393,324	2046	134,300	1,488,216
2027	61,100	659,356	2037	100,300	496,320	2047	138,700	1,323,755
2028	67,400	433,183	2038	103,600	584,856	2048	143,300	751,358
2029	73,700	260,315	2039	107,000	678,097	2049	148,000	425,346
2030	80,000	89,480	2040	110,500	808,397	2050	152,900	84,693
2031	82,600	108,224	2041	114,100	945,864	2051	157,900	218,793
2032	85,300	161,698	2042	117,900	1,034,395	2052	163,100	336,184
2033	88,100	225,130	2043	121,800	1,164,005	2053	168,500	516,036
2034	91,000	313,334	2044	125,800	1,308,954	2054	174,100	687,081
2035	94,000	400,278	2045	130,000	1,402,811	2055	179,800	855,729

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Fairway

Recommended Reserve Funding Table and Graph

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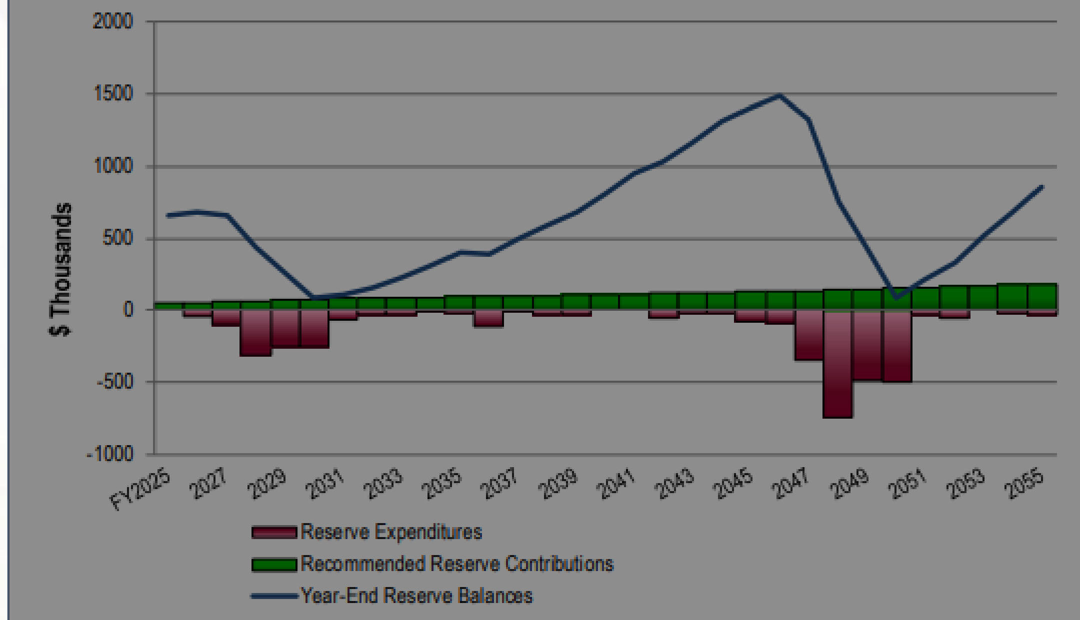
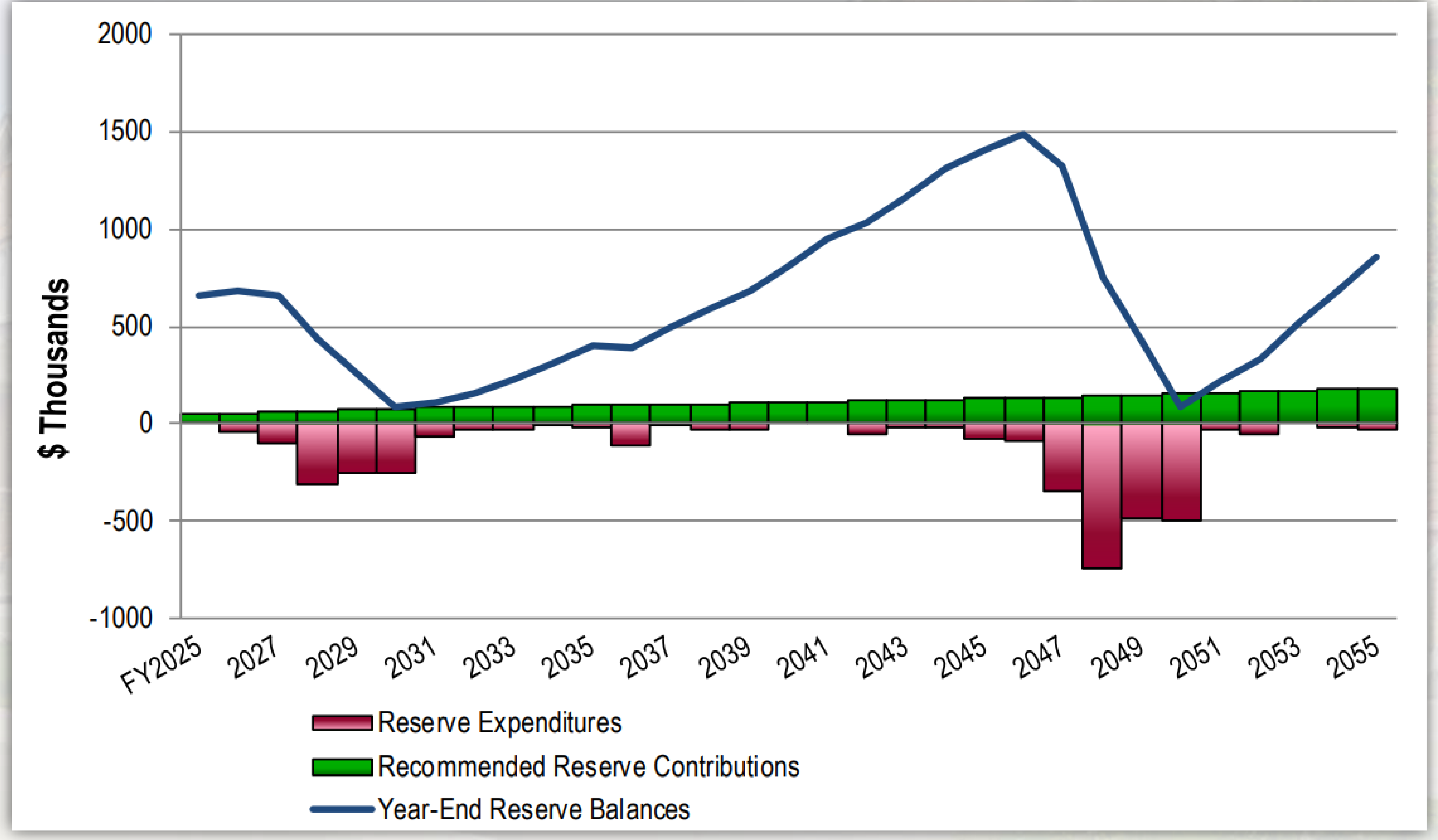


Threshold reserve funding ensures stable and the most equitable contributions over time, while reducing the risk of inadequate reserve funds over the next 30 years.

Executive Summary



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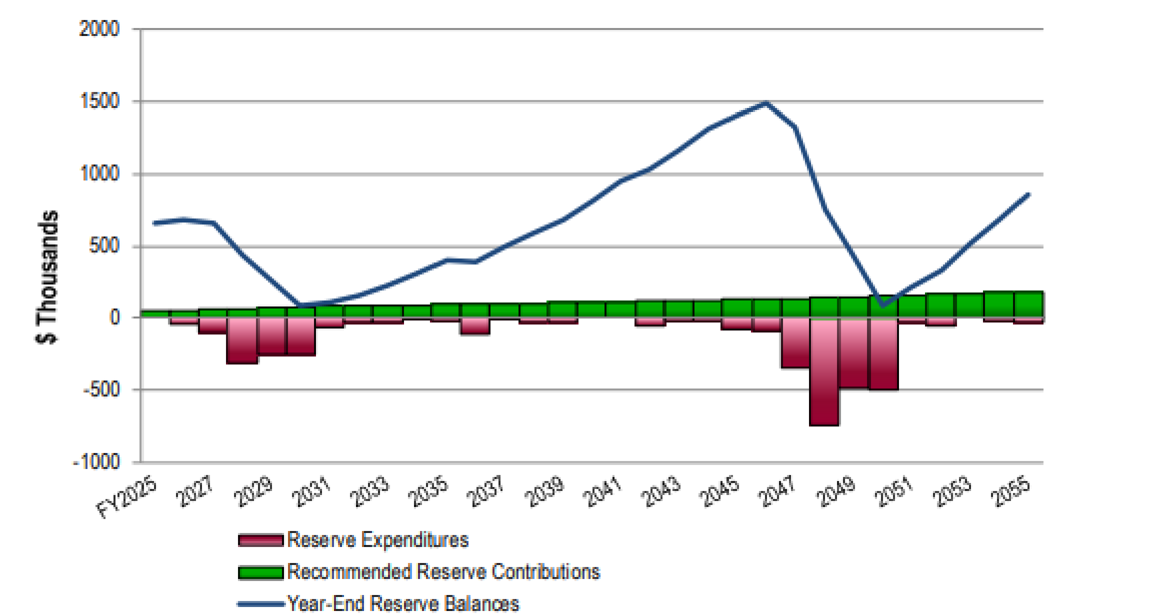

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Expenditure Schedules

FIVE-YEAR OUTLOOK

Fairway
Townhome Association
Madison, USA

Line Item	Reserve Component Inventory	RUL = 0 FY2025	1 2026	2 2027	3 2028	4 2029	5 2030	6 2031
	Exterior Building Elements							
1.240	Gutters and Downspouts, Aluminum, Phased				33,299	34,398	35,533	
1.280	Roofs, Asphalt Shingles, Phased				206,133	212,935	219,962	
1.759	Walls, Fiber Cement Siding and Trim, Paint Finishes		45,659					
	Property Site Elements							
4.040	Asphalt Pavement, Mill and Overlay, Remaining, Phased			58,870	60,813			
4.100	Catch Basins, Inspections and Capital Repairs, Phased			7,630	7,881			
4.110	Concrete Curbs, Partial			17,863				
4.140	Concrete Sidewalks and Stoops, Partial					8,474		
4.700	Pond, Aerator			10,671				
4.710	Pond, Erosion Control, Partial			6,616				
	Anticipated Expenditures, By Year ($966,734 over 5 years)	0	45,659	101,650	308,125	255,806	255,494	66,489

Easily focus on near-term major projects and priorities with the 5-Year Outlook table.

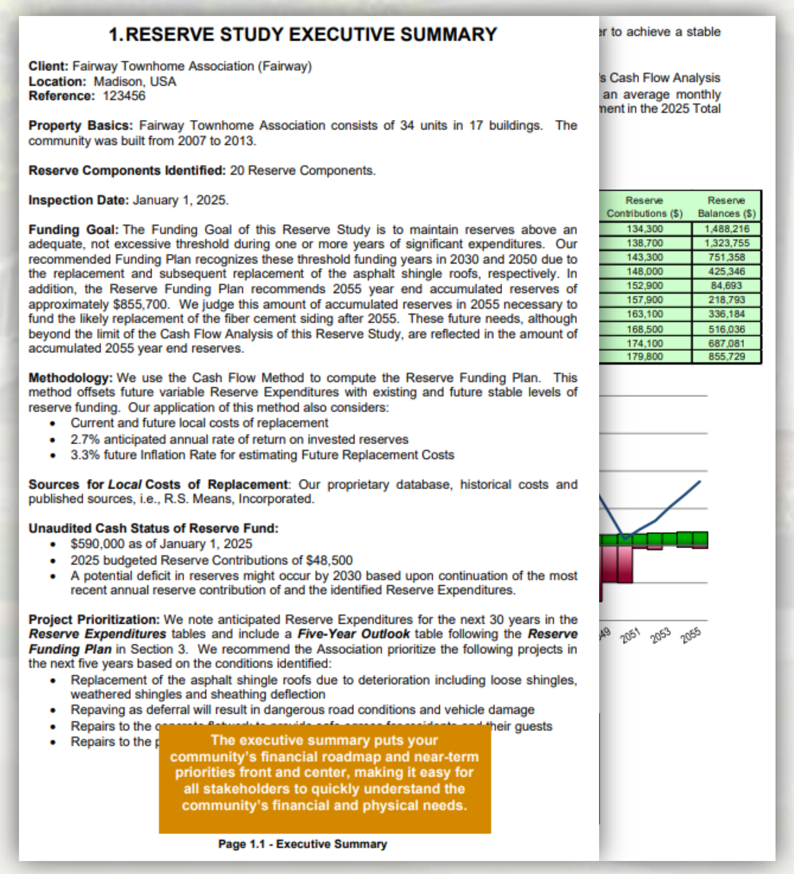
Documents to share

Executive Summary

Two-pages

Quick read

Stays high level



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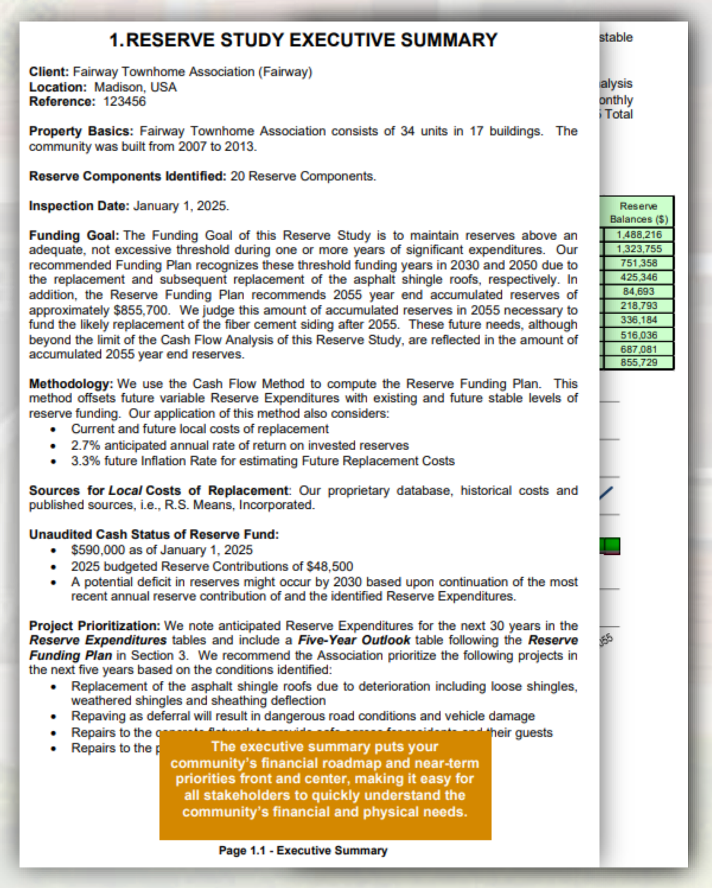
Page 1.1 - Executive Summary

+ Five-year Outlook

Adds visibility to

prioritized / near term

projects



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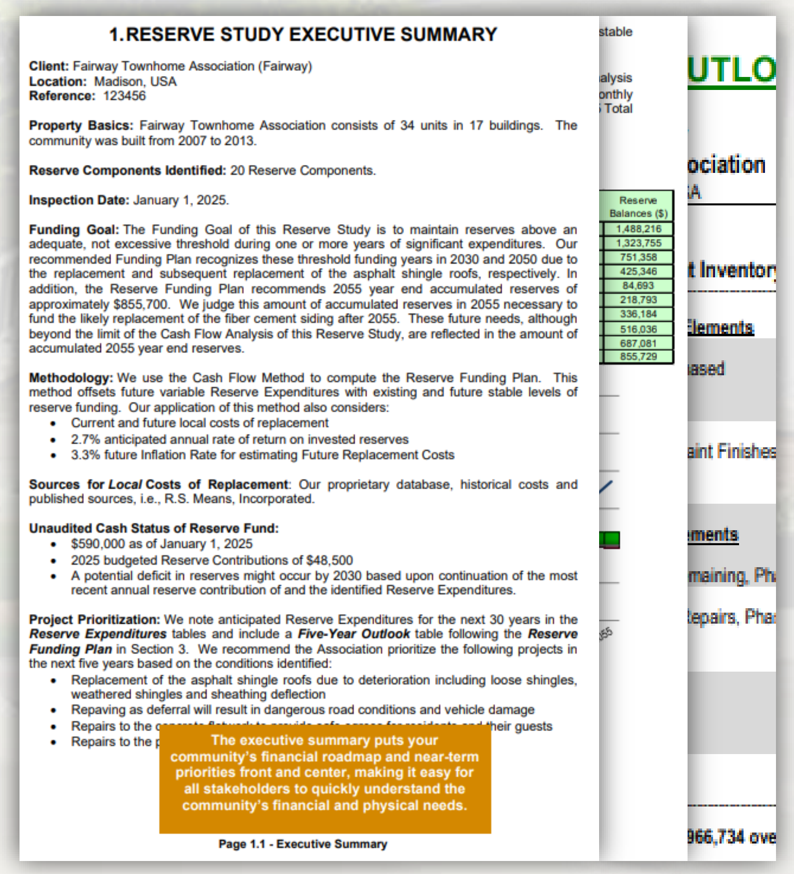
Documents to share

+ Expenditure Schedule

Full details of
component inventory
and project schedule



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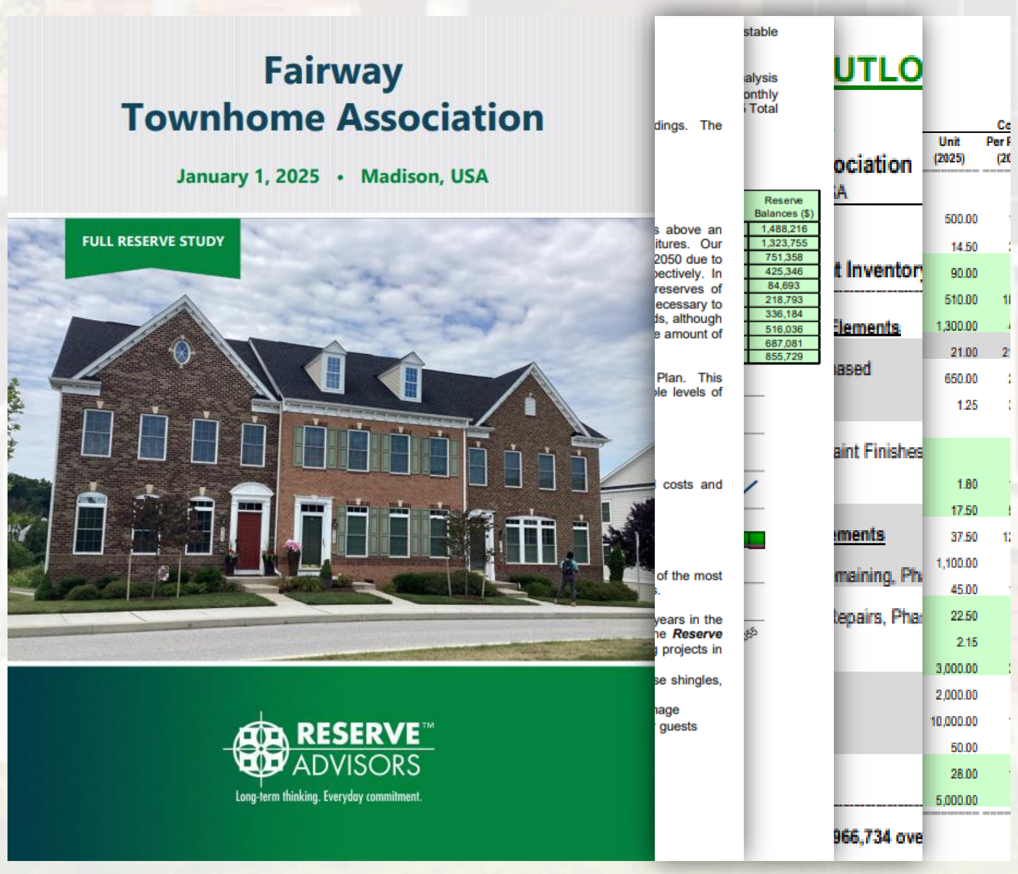
Entire Report

Exhaustive
All details
Historical information



Reserve Study Updates

- Recommended every three years
- Biggest factors
  - Replacement cost changes from inflation
  - Funding off track
  - Components aging prematurely
- Consult with Reserve Specialist

Keeping the Report Current

Reserve studies are a snapshot in time

Communities need the most up-to-date picture of your association's needs

Keeping the report current allows boards to make the most informed decisions

Resources

Jordan Rosales
Regional Engineering Manager
andrew@reserveadvisors.com
office: 512-906-0744
cell: 346-244-4522

Request documents

RESERVE™ ADVISORS
Long-term thinking. Everyday commitment.

RFP link

quick start guide link

sample report link

Links and Resources

Financial Wellness and the Role of Community Management

What is the Role of the Management Company?

Your Strategic Partner in Community Success

A professional Management Company is more than administrative support—it is a strategic advisor and operational partner that helps the Board:

- Execute day-to-day operations efficiently
- Maintain financial stability and compliance
- Provide expert guidance and best practices
- Deliver technology and reporting systems
- Enhance homeowner experience and trust

Management enables the Board to focus on governance while ensuring operational excellence.

Financial Wellness: The Foundation of a Healthy Association

A financially healthy association does not happen by chance—it is built through:

1. Budgeting & Forecasting

- Data-driven annual budgets aligned with community needs
- Proactive planning for operating and capital expenses
- Ongoing monitoring and adjustments

2. Reserve Planning

- Regular reserve studies (initial + updates)
- Proper funding for major replacements (roofs, amenities, infrastructure)
- Avoidance of special assessments

3. Assessment & Collections

- Automated systems for accurate tracking
- Consistent enforcement of collection policies
- Reduced delinquencies and improved cash flow

4. Cost Prevention Strategies

- Preventative maintenance planning
- Vendor performance monitoring
- Risk mitigation practices

Financial wellness = planning + discipline + consistency.

Accountability: Protecting the Association

Strong accountability systems protect both the Board and homeowners:

Independent Financial Oversight

- Regular audits or reviews by CPAs
- Transparent presentation of financial findings
- Accessible reporting for homeowners

Vendor Procurement & Cost Control

- Competitive bidding processes
- Contract transparency
- Elimination of favoritism

Legal & Regulatory Compliance

- Staying current with laws and governing documents
- Risk reduction and liability protection
- Guidance during complex decisions

Accountability safeguards the community’s assets and credibility.

Transparency: Building Community Trust

Clear Communication Drives Confidence. Transparency strengthens relationships between the Board and residents:

Accessible Information

- Online portals for documents, financials, and account details
- Easy access to forms and governing documents

Consistent Financial Reporting

- Monthly financial packages:
  - Income statement
  - Balance sheet
  - Budget comparisons

Open Communication

- Well-organized Board meetings
- Clear explanation of decisions
- Encouraging homeowner participation

Transparency turns information into trust.

Why It Matter to Board Members?

Your Leadership Directly Impacts Financial Outcomes

As a Board Member, your decisions influence:

- Property values
- Homeowner satisfaction
- Risk exposure
- Long-term financial stability

With your management partner, you can:

- Make informed decisions with confidence
- Reduce operational stress
- Lead proactively—not reactively

- "Trust is built with consistency, and kept with financial transparency." — **Lincoln Chafee** (Adapted)

What Happens Without Strong Financial Management?

- Underfunded reserves
- Special assessments
- Deferred maintenance
- Falling property values
- Homeowner frustration

HOA CONNECT
HOUSTON

HOA Board Workshop

Wednesday, May 27, 2026

George Gus Law Enforcement Academy

5 Minute Break

FORT BEND COUNTY SHERIFF’S OFFICE CRIMINAL INVESTIGATIONS DIVISION

CRIMINAL INVESTIGATIONS DIVISION

WHAT IS CID?

CRIMINAL INVESTIGATIONS DIVISION

The Criminal Investigations Division is tasked with one of the agency's most important responsibilities – conducting timely and thorough criminal investigations and solving crimes in collaboration with local, state, and federal agencies.

The Criminal Investigations Division consists of the following units:

1. Homicide & Robbery
2. Special Crimes
3. Burglary & Theft
4. Auto Theft
5. Internet Crimes Against Children
6. Family Violence
7. Fraud
8. Gangs
9. Narcotics
10. Fugitive Apprehension
11. Crime Analysis
12. Crime Victims Liaison

FRAUD

IDENTITY THEFT

- Mail theft
- E-mail scams
- Job posting scams
- Phone scams
- Passwords

CRIMINAL INVESTIGATIONS DIVISION

- What happens after I file a report?
- What if I can't file a report right now?
- Can I file a report online?
- What if I have additional information later?
- How can I check the status of my case?

HOA Fraud Prevention

- Recognizing Fraud
- Scam Awareness
- Cybersecurity
- Internal Controls

Why This Matters

- HOAs handle significant community funds
- Fraud attempts targeting HOAs are rising
- Board members have fiduciary duties
- Prevention is far cheaper than recovery

Common Types of Financial Fraud in HOAs

- Embezzlement (payments diverted or manipulated)
- Vendor kickbacks or fake invoicing
- Check fraud
- Unauthorized fund transfers
- Identity or credential theft

Financial Fraud Red Flags

- Missing invoices or unexplained adjustments
- Pressure to approve payments quickly
- Duplicate or suspicious vendor names
- Board members unwilling to share financial documentation
- Unreconciled bank accounts or delayed reporting
- Lifestyle changes or unusual hours from financial handlers

Scam Awareness for HOA Boards

- Phishing emails pretending to be vendors or the management company
- Fake “urgent” wire transfer requests
- Social engineering calls asking for board member info
- Fraudulent change-of-bank-account instructions
- Scammers impersonating homeowners requesting refunds or credits

How Scammers Target HOAs

- Publicly listed board contact information
- Predictable meeting schedules
- Lack of cybersecurity training
- Outdated financial processes
- Volunteer turnover with inconsistent record-keeping

Cybersecurity Basics for HOA Boards

- Use strong, unique passwords and MFA on all accounts
- Never approve funds from an email alone — confirm verbally
- Keep board documents on secure cloud platforms
- Limit access only to those who need it
- Update devices to reduce vulnerabilities

Email and Communication Safety

- Verify sender addresses carefully
- Avoid clicking unexpected links or attachments
- Watch for grammar mistakes or urgent tone
- Use separate board-only email accounts
- Require dual verification for all financial instructions

Protecting HOA Financial Systems

- Use reputable accounting software
- Segregate duties (no single person controls everything)
- Perform monthly bank reconciliations
- Enable alerts for large transactions
- Conduct periodic financial audits

Key Internal Controls

- Dual signatures for checks
- Board approval for all contracts
- Vendor verification before payment
- Annual CPA review or audit
- Written financial policies and procedures

Physical and Document Security

- Secure storage for checks and bank documents
- Control access to mailboxes
- Shred outdated sensitive documents
- Maintain an organized digital filing structure

If Fraud Is Suspected:

- Freeze affected accounts immediately
- Notify the board and management company
- Contact the bank’s fraud department
- Document everything
- Consult legal counsel and law enforcement
- Review and update policies to prevent recurrence

QUESTIONS???

Finding Revenue Through Telecom Negotiations

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Agenda

- Courtesy Services
- Door Fees
- Bulk Rate
- Community Channel
- Ask Your Vendors

Glossary

- **Telecommunications**- TV, Internet and Phone services for residential or home use
- **Provider**- A company that provides TV, Internet and/or Phone Service
- **Bulk-** a type of telecommunications agreement where the association provides TV, Internet and/or phone service as an amenity
- **Retail-** a type of telecommunications agreement where an association allows a provider the opportunity to provide TV, Internet and/or phone services to individual homes in the community. Residents pay for all services individually
- **RFP**- Request for Proposal

Courtesy Services

Services the Community needs that the Board *pays* for

- TV and Internet for your office space
- Clubhouse
- Gym
- Pool
- Craft Rooms

Services the community needs in the future that the board *may* need to pay for:

- Security camera installation
- Tag reader at front gates

Blue Stream fiber

Upgrading existing services today at *no charge*

- Better WiFi coverage for outdoor spaces like:
  - Pools
  - Dog Parks
  - Tennis Courts / Pickle Ball
  - Golf Course
  - Playgrounds

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Door Fees

Door Fees

Telecommunications agreements typically include a door fee or a one-time payment to the association.

- The door fee will vary, depending on things like:
  - the size of your community
  - the length of the term of the agreement
  - agreed upon bulk rate
  - term conditions like exclusive marketing

- The door fee can be paid in installments or all upfront. The association can suggest ways that they would like to receive the payment.
  - Discuss as a board to determine if there are any special requests for payment that may be needed.

Pro Tip

Be upfront about what is important to your community.

Let your providers know how important or unimportant a door fee will be in your consideration.

Bulk Rate

Bulk Rate

1. **Bulk rates are lower than retail rates**
   - Huge Savings for the Residents

2. **Are you providing services in a bulk agreement that residents no longer value?**
   - Cable TV Only Bulk?
   - Educate residents on streaming services
   - Survey the residents

Community Channel

Community Channel

- A community channel can be an inexpensive vehicle for the association to communicate with residents if the community participates in a bulk TV option.

- 720.303.2(c)1- 1. Notices of all board meetings must specifically identify agenda items for the meetings and must be posted in a conspicuous place in the community at least 48 hours in advance of a meeting, except in an emergency. In the alternative, if notice is not posted in a conspicuous place in the community, a notice of each board meeting must be mailed or delivered to each member at least 7 days before the meeting, except in an emergency. Notwithstanding this general notice requirement, for communities with more than 100 members, the association bylaws may provide for a reasonable alternative to posting or mailing of notice for each board meeting, including publication of the notice, provision of a schedule of board meetings, or the conspicuous posting and repeated broadcasting of the notice on a closed-circuit cable television system serving the homeowners' association. However, if broadcast notice is used in lieu of a notice posted physically in the community, the notice must be broadcast at least four times every broadcast hour of each day that a posted notice is otherwise required.

Community Channel cont'd.

- Oftentimes, a provider can offer a low-cost solution to provide the community with a 4k, interactive platform that allows the board and manager to easily control content placed on the community channel.

- The board can also negotiate the cost of the community channel into the bulk agreement.

Next Steps

Questions?

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HOA CONNECT HOUSTON

Open Q&A

Get help right here, right now!

HOA CONNECT HOUSTON

Thank you for coming!

What's Next

HOA Board Workshop on Wednesday, June 24 at 6:00 PM

Maintenance That Matters for Your Community

Featuring A-Beautiful Pools, Katy Brothers Pressure Washing, and More

SAVE THE DATE: Leadership Summit

Saturday, August 15, 2026 at Trini Mendenhall Community Center