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## CALL 2005 Florida Community Living Survey

REPORT OF FINAL RESULTS BASED ON 1,299 RESPONSES — JANUARY 12, 2006

### Introduction & Methodology

The CALL 2005 Florida Community Living Survey was conducted online in the state of Florida between October 1 and November 30, 2005 under the auspices of the Community Association Leadership Lobby (CALL).

The results contained in this report are based on the responses of 1,299 participants who own property in Florida common-ownership community associations -- including condominiums, homeowner associations, cooperatives, mobile homes, timeshare and condo hotels. The 2005 survey participation rate represents a 73% increase from 2004, when 751 community owners responded. Not all respondents answered all questions. The margin of error for the total sample is +/- 3% at the 95% confidence level. The survey was not random.

In an effort to build on the success of its inaugural 2004 Florida Community Living Survey, CALL made a concerted effort in 2005 to reach out beyond its own membership to community association residents statewide. As in 2004, the non-random survey methodology included CALL's e-mail invitation to more than 3,300 previously identified owners of property in Florida community associations, who were in turn invited to forward the opt-in invitation to other owners of property in their associations. In addition, CALL solicited participation in the survey from members and affiliates of non-CALL community association groups throughout the state, who were encouraged to invite fellow community association owners to respond to the survey. Furthermore, CALL also sought participation through direct advertising in condo and HOA newsletters, as well as newspapers and magazines that target community association readers.

Community association living is fast becoming the preferred form of residential living in the state of Florida, with owners of community association property an increasingly important segment of Florida's year-round and part-time population. Community associations are governed by unique legal covenants, guided by voluntary directors elected from among the membership and regulated by distinct government statutes and agencies. Nearly 27,600 condominium, co-operative, mobile home and timeshare associations currently exist in Florida, with a rising number of Florida homeowner associations generally estimated to be at 14,000 or more statewide. Condo-hotels are a relatively new phenomenon in Florida, with reports indicating their numbers are growing rapidly.

Just who are the millions of longtime residents and new arrivals to the state who increasingly prefer to call these shared-ownership community associations home? If one were to paint a picture of them as individuals or as a group, what would it look like? The pursuit of that picture, previously painted through anecdote and isolated reports, is what prompted CALL to launch the annual Florida Community Living Survey. The data contained in this report will speak to specifics of the demographics, attitudes and concerns, perceptions and motivations of community association property owners. Variations

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from one type of association to another and from region to region notwithstanding, one can see from the 2005 Survey an emerging common profile of a typical owner of Florida community association property.

Somewhat older than the general Florida population, the average property owners statewide in Florida's community associations are most probably age 50 or older, likely to be married, middle-income and have owned their unit or home for at least five years, if not 10 or more. Many are already retired, but fully a third are likely to still be working, a quarter of them full-time. They tend to live in their unit or home year-round or at least most of the year and the number who are now working from home at least a few hours each week has grown by nearly 10% since 2004.

Most tend to get their information about community association living issues from newspaper articles, their association newsletter or, increasingly, via e-mail – yes, they're Internet savvy! But, statewide, few say they bother to consult their association website, which in most cases is likely nonexistent or at the very least, of little perceived value. Generally active in their community, they try to attend a majority of monthly board and annual membership meetings. If not currently serving on their board of directors, they're just as likely to have never before served on any association board as to have previously served on their current community's board or on the board in another community in which they may have lived.

Having chosen to live in common-ownership housing communities, they share a strong concern for sound financial management of their associations, but not one that translates clearly into dissatisfaction with their board – on the contrary, irregardless of whether or not they have ever served on a board they give favorable ratings to their directors on the handling of community finances and responsiveness to the community. They feel strongly about the need for board member integrity and maintenance of the community.

Knowing that all members of the community have chosen voluntarily to live in a community association and agreed to abide by the covenants, restrictions and contracts that bind the association, they favor strict enforcement of rules and regulations and agree with the use of warning letters, fines and other strict measures to counter non-compliance by fellow property owners. Still, their enforcement concerns appear balanced by reason and compassion – the inclination to enforce compliance tends to diminish as enforcement measures move beyond lawsuits to liens and foreclosures and most do favor making exceptions for hardship cases.

Such quick snapshots like this of the average community association property owner are necessarily incomplete and certainly fleeting – as the population of community association residents statewide continues to grow by leaps and bounds, the elements that make up a typical condo and HOA dweller today will certainly have shifted and changed next year and the year after and the year after that. But, when taken in the context of the individual responses to each of the questions in this Survey, they serve to illuminate what is clearly the changing face of the state's growing community association population. For now, by providing the quantifiable data resulting from tabulation of these responses, the CALL 2005 Florida Community Living Survey provides the most complete description available today of Florida community associations and the individuals who choose to live therein.

Further information about the survey is available to the media upon request.

**About The COMMUNITY ASSOCIATION LEADERSHIP LOBBY (CALL)**

Established in 2003 to work toward enhancing the quality of life and protecting property values for Florida's community association residents, CALL advocates on behalf of more than 4,000 member communities, including condominiums, homeowners' associations, mobile home communities and cooperatives throughout the state. Visit the CALL website at <http://www.callbp.com>.

**About the ASSOCIATIONS**

Condominiums are the most common form of community association ownership represented in the survey at 63.6%, followed by homeowners' associations (29.3%), while cooperative associations, mobile home communities, condo hotels and timeshare units together represent just 7% of respondents.

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The lion's share of the state's community association population as reflected in the Survey lives in multi-family condominiums comprised of high-rise buildings of 7 stories or higher (22%), low-rise units of 1-2 stories (20.7%), mid-rise units of 3-6 stories (18.7%) or attached town homes (10.8%). Nearly 28% of all respondents said they owned detached single family homes, clearly a correlation to the 29.3% who also said they lived in a homeowner association.

More than a third of associations correspond to large communities, with 23.4% corresponding to buildings or communities of 200-499 homes/units and an additional 14.3% having 500 or more homes or units. The trend appears to be influenced by a preponderance of larger homeowner associations, a full 52.4% of which were communities of 200 homes or more, while just 31.2% of condominium buildings represented in the survey had 200 units or more.

Nearly half (46.5%) of condo owners said their unit was in a building of 50-199 units, just 15.9% with 25 to 49 units and 5.6% with fewer than 24 units. One in five (20.1%) homeowners said their home is located in a HOA with 100-199 homes, 15.8% in HOAs of 50-99 units and only 10.9% with fewer than 50 units.

Of the 1,299 respondents to this year's Survey, 41.3% said their unit/home was located in an association in Southeast Florida (an area defined as from Key West, Miami, Fort Lauderdale, West Palm Beach to Stuart), followed by 26.2% in the Southwest (Bradenton/Sarasota, Fort Myers, Naples and Marco Island), 8.4% in Central West Florida (Crystal River, Clearwater, St. Pete/Tampa), 9.8% in Central East Florida (Port St. Lucie, Melbourne, Daytona Beach) and the remaining respondents throughout the state.

**About the RESPONDENTS**

Three quarters of all respondents said they live at least seven months of the year in their Florida home, with a full two-thirds claiming full-time residence of 10-12 months annually (See question 7). Full-time residency is much more likely among homeowner association owners (89%) than among condo unit owners (58.9%), with nearly a third of all condo owners residing in their unit 6 months or less each year.

Florida's "snow-bird" retiree phenomenon corresponded to only a quarter of the community association population statewide, with 14.4% of respondents saying they spend 4-6 months each year in their unit/home, 5.4% at 1-3 months annually and 4.7% living in their unit/home less than 30 days per year.

More than 70% of survey participants have owned their home or units for five years or more, with 33.9% of all respondents having owned for 5-9 years and 36.4% at 10 years or more. Long-term ownership is even more prevalent among condo owners, 74.6% of whom say they have owned their unit for five years or more, as compared to 61.3% of HOA respondents that say they've owned their home for five years or more. Less than a third of all respondents statewide say they've owned their unit/home for less than four years, with 18.0% at 3-4 years and 11.7% at two years or less. (See question 5.)

There appears to be a close correlation between age and the type of community association in which an owner holds property. The majority of condo owners (58.1%) are 65 or older, while only 35.5% of HOA property owners are in that age range. The largest percentage of HOA residents (45.4%) are 50 to 64 years old, with 17.3% in the 34 to 49 year age range.

Similarly, condo unit owners are much more likely to be retired (66.8%) versus homeowner association residents (50.7%). Almost 40% of HOA members surveyed work full-time, compared to 22.7% for condo respondents. Those working part-time are roughly equivalent in condos (10.5%) and homeowner associations (9.3%).

Some 41% of all Florida community association owners surveyed reported annual household income of \$50,000-\$99,000, with 26.7% reporting income under \$49,999 and 32% reporting household income above \$100,000. A breakout of HOA owners shows a tendency for slightly more of them (46.8%) to have annual incomes in the \$50,000-\$99,000 range, with relatively fewer under \$49,000 per year (21.9%).

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At the higher-income level, 31.3% of homeowner association members report an annual household income of \$100,000 or more compared to 33.3% for condo unit owners surveyed. The percentage among condo unit owners is further differentiated by an even higher percentage in the \$100,000-plus income bracket pre-retirement, versus a lower percentage after retirement. More than half (51.4%) of full-time employed condo unit owners report annual household income in the \$100,000-plus bracket. For retired condo unit owners, that percentage is cut in half, with just 26.8% of them reporting annual income of \$100,000 or more.

**Hurricane-Force Winds Fail to BUDGE many BUDGETS**

Concern over hurricane- and insurance-related issues was in evidence in the 2004 CALL Survey and when asked this year how much they rely on their association to help them prepare for coming storms, community association members showed a general tendency toward self-reliance.

Statewide, 45.9% say they do not rely on their association to any significant degree for storm preparations. The tendency is sharply higher among HOA owners, however, more than 70% of whom say they rely little or not at all on their association in advance of a storm. Just 25% of condo unit owners show such marked self-reliance in storm preparedness.

Nearly a quarter (24%) of property owners did say they rely “almost exclusively” or “extensively” on their association to prepare them on what to do in the event of a catastrophic storm, that percentage climbing among condo unit owners (30.2%) but falling off sharply among HOA members (8.1%). Just 21.6% of HOA owners found themselves in the middle, relying “somewhat” on their association; more than a third of condo owners (34.4%) say they’re only “somewhat” reliant on their association to prepare for an advancing storm. (See question 11.)

This year, less than a third (30.8%) of survey respondents reported any knowledge of increased investment by their association in storm protection as a result of the devastating 2004 hurricane season. A full 53.1% of respondents did not believe that the 2004 hurricane season resulted in any additional spending by their association to prepare for Florida’s 2005 storm season, while 16.1% said they simply did not know if any additional storm-related spending occurred.

**FOLLOW THE MONEY; Good Grades on FINANCES**

The financial issues that have community association residents statewide “extremely concerned” (See Question 14) are maintenance of a balanced association operating budget, (75%), the perennial concern of “insurance affordability and availability” (69%), followed closely by “level of reserves” and “special assessments” (both at 64%).

The responses on financial issues do not appear to indicate alarm over the way finances are handled by association boards – as might seem to be indicated by the response of 79% of all community association property owners that they are “extremely concerned” about board member integrity. When asked directly about how they feel board members are handling association finances, an overriding three-quarters of all community association property owners give their boards a clear approval rating, with 44.8% saying their board’s financial management is “excellent” and 30.1% saying the board’s handling of finances is “good” (See question 16). Nearly two-thirds of HOA owners statewide say their board’s handling of finances is either good or excellent, while four out of five (80.6%) of all condo unit owners say the same.

Similarly, more than three quarters of all community association property owners (77.2%) feel their board members “are responsive to the community” (See Question 20). The responsiveness approval rating is even higher among condo unit owners at 82.3%, while more than two-thirds (67.1%) of all HOA property owners also believe their board is responsive.

**Board Member INTEGRITY in the SPOTLIGHT**

The response over the issue of board member integrity can be interpreted as an affirmation by board and non-board members alike of the primacy of this quality in board members for the proper management of the association. Nearly four out of five (79%) of all community association property owners say board member integrity is “extremely important” (See question 10). Almost as many non-board members (77%) rated board member integrity extremely important as did

**CALL cont.**

the general survey population, but current board members themselves feel even more strongly about the issue, with 83% ranking it extremely important.

When a board member has proven “undesirable” – perhaps lacking in integrity or unresponsive to the community, for example -- community association members wishing to remove them from office have tended to rely on election mechanisms in place under Florida statute and/or the community’s governing documents to do so. A quarter of property owners (24.2%) say they have simply waited until the association’s annual election to vote an “undesirable” board member off the board, while 12.6% additionally have gone out of their way to recruit a special candidate from among association members to run against the Board member. (See question 21).

Only 8.6% of association members say they have ever had to resort to a special recall election to remove an undesirable board member from office. Just a handful of community association members say they have ever filed a formal complaint about a board member with Florida state authorities, whether it be with the Florida Condominium Ombudsman’s office (2.7%) or the Florida Land Sales, Condominiums and Mobile Homes Division (4.5%).

The percentage of those currently serving on their association’s board of directors fell this year to 48.2% of the total 1,299 responses, as compared to 51.2% of the total 751 responses last year. More than a quarter (25.6 %) say they have never served on any association board, also down from last year (31.7%), while there was also a decrease in the number who have served on any other association’s board, at 10.4% this year as compared to 16.7% last year.

A full 73% of respondents said they attend at least most board and annual membership meetings, suggesting a vast majority of respondents – board members or not – are active in their communities and generally informed through public association meetings. (See question 19.)

**Owners rely on NEWSPAPERS, NEWSLETTERS and E-MAIL for community news**

Noteworthy in the 2005 Survey results was the response when asked to select all avenues through which they receive information about issues that affect community association living (See question 17).

More than two-thirds (68.5%) somewhat predictably said they received information about community association living through newspaper articles, but surprisingly more than half (51.3%) also said they received such information via e-mail and nearly half (46.7%) also said their association newsletter was a regular source of news. For community association property owners who have never served on any board, the number relying on newspaper articles for information about association living climbed to 58.3%, while their association newsletter was the second most important source of community news at 53.1%, with e-mail in third place at 47.6%.

Conversely to the reliance on e-mail for information and the fact that 39% of all respondents identified Internet websites as a source of information, a remarkable 68% of all respondents said they never consulted their own association’s website. (See question 18). More than 10% of respondents said that was because the site was of “no value,” but fully 57.6% reported that it was because their association has no website at all. Among those whose associations do have websites, HOA respondents tended to consult their association websites slightly more (35.4% said at least once a month) than do condo unit owners (30.2%, at least once a month).

**Owners VALUE SAFETY offered by associations**

With a clear tendency toward being informed and active in their communities, association members appear to keep a close eye on conditions that affect their property values and quality of life. Most property owners in condo buildings or homeowner associations feel that physical security and crime level are leading determinants in maintaining property values, with a majority (54%) rating these as extremely important. Quality of the natural environment follows closely, rated extremely important by 46% of respondents. (See question 13.)

**CALL cont.**

Community matters that include guest and/or occupancy issues, percentage of renters and the screening of new owners and tenants are important, but not primary issues of concern among community association members (See question 10). And when it comes to screening, a full two thirds (65.9%) of all association members are clearly against any mandated percentage of down payment as a requirement designed to ensure financial solvency of new association members (See question 15).

When asked to identify the features that were extremely important in their decision to purchase in their community, "ease of maintenance" was chosen by 46%, followed by "enforcement of standards," chosen as extremely important by 43% (See question 9). After board member integrity, community issues that continue to be seen as extremely important are overall maintenance of the community, chosen by nearly three quarters (73%) of association members, with more than half (57%) identifying enforcement of rules and regulations as extremely important.

**Owners who feel RULES ARE MEANT TO BE BROKEN face majority desire for ENFORCEMENT**

Clearly, buyers appear to purchase property in condominiums and homeowner associations based in large part upon issues related to maintenance of the community's appearance and enforcement of standards set by the association's rules and regulations. As owners, they expect the association property to be maintained and rules and regulations to be enforced.

In fact, strong enforcement of a community's rules, regulations and other governing documents enjoys overwhelming support (96.2%) among community association property owners (See question 22). That percentage remains virtually the same for HOA members (91%) and climbs sharply among condo unit owners (98.3%). Even non-board members (93.6%) overwhelmingly responded that they are in favor of strong enforcement.

Of the 96.2% overall who support strong enforcement, a measure of compassion is demonstrated by the 51.8% of all community association property owners who also favor consideration for "hardship exceptions as needed." For owners who break the rules and ignore an association's governing documents, 93.7% preferred warning letters among enforcement techniques, up slightly from 92.8% in the 2004 Survey.

Nearly four out of five community association members (78.3%) also support fines to enforce compliance with governing documents. Support for stricter methods of forcing compliance begins to decline somewhat as those methods become stronger – though lawsuits (69.5%) and liens against property or foreclosure (67.2%) are still supported by at least two-thirds of all community association property owners (See question 23). Fines, lawsuits and liens/foreclosures also each fell slightly as a preferred means of enforcement when compared to 2004 responses.

**Survey QUESTIONS and RESPONSE Data**

Listed below are the actual questions asked and responses collected in the CALL Community Living 2005 Survey. Comparative data with 2004 survey responses are provided where applicable. The number of responses to each question is indicated by R = #.

**1. The first question asked if a respondent owned property in a Florida community association. Those who responded "no" to this question were not allowed to complete the survey.**

**2. Indicate the type of community association in which you own:**

| 2005   | 2004  | Type of Community Association |
|--------|-------|-------------------------------|
| 63.6%  | 60.4% | Condominiums                  |
| 29.3%  | 34.6% | Homeowners' Association       |
| 2.6%   | 3.2%  | Cooperative Association       |
| 2.8%   | 1.5%  | Mobile Home Community         |
| 0.6%   | 0.3%  | Timeshare                     |
| 1%     | NA    | Condo Hotel                   |
| R=1262 | R=687 |                               |

**CALL cont.****3. Please indicate the location of your unit/home:**

| 2005   | 2004  | Florida Territory   |
|--------|-------|---|
| 41.3%  | 34.4% | Southeast Florida (Key West, Miami, Fort Lauderdale, W Palm Beach, Stuart)  |
| 26.2%  | 27.6% | Southwest Florida (Bradenton/Sarasota, Fort Myers, Naples and Marco Island) |
| 9.8%   | 3.5%  | Central East Florida (Port St. Lucie, Melbourne and Daytona Beach)          |
| 8.4%   | 21.6% | Central West Florida (Crystal River, Clearwater and St. Pete/Tampa)         |
| 3.0%   | 2.2%  | Central Florida (Ocala, Orlando, Kissimmee/St. Cloud and Winter Haven)      |
| 2.6%   | 1.9%  | Northwest Florida (Pensacola to Panama City)                                |
| 0.8%   | 0.0%  | North East Florida (Jacksonville, St. Augustine)                            |
| 0.5%   | 0.0%  | North Central Florida (Tallahassee, Lake City, Gainesville, Cedar Key)      |
| 7.4%   | 8.8%  | Other   |
| R=1261 | R=684 |   |

**4. How many units/homes are in your association?**

| 2005   | 2004  | Number of Units |
|--------|-------|-----------------|
| 14.3%  | 26.3% | 500 or more     |
| 20.8%  | 20.8% | 50-99           |
| 22.2%  | 19.0% | 100-199         |
| 23.4%  | 14.9% | 200-499         |
| 12.5%  | 12.6% | 25-49           |
| 5.7%   | 5.1%  | 5-24            |
| .9%    | 1.2%  | Don't Know      |
| .2%    | .1%   | Under 5         |
| R=1262 | R=684 |                 |

**5. How long have you owned your unit?**

| 2005   | 2004  | Length of Ownership |
|--------|-------|---------------------|
| 36.4%  | 26.1% | 10 years or more    |
| 33.9%  | 30.4% | 5-9 years           |
| 18.0%  | 19.5% | 3-4 years           |
| 11.7%  | 24.0% | 2 years or less     |
| R=1260 | R=682 |                     |

**6. Which of the following describes your unit/home?**

| 2005   | 2004  | Type of Housing Unit                           |
|--------|-------|--|
| 27.7%  | 30.7% | Detached single family home                    |
| 18.7%  | 20.4% | Mid-rise unit (3-6 stories)                    |
| 22.0%  | 20.1% | High-rise unit (75 feet / 7 stories or higher) |
| 20.7%  | 18.8% | Low-rise unit (1-2 stories)                    |
| 10.8%  | 10.0% | Attached town home                             |
| R=1255 | R=681 |  |

CALL *cont.***RESIDENCY and WORK PATTERNS****7. Each year, I reside in my condominium/home:**

| 2005   | 2004  | Occupancy Practices |
|--------|-------|---------------------|
| 66.1%  | 65.8% | Year round resident |
| 14.4%  | 12.0% | 4 – 6 months        |
| 9.4%   | 10.7% | 7 – 9 months        |
| 5.4%   | 6.7%  | 1 – 3 months        |
| 4.7%   | 4.7%  | Less than 1 month   |
| R=1261 | R=682 |                     |

**8. Do you work/conduct business from your unit/home via phone, fax or Internet?**

| 2005   | 2004  | Response                |
|--------|-------|-------------------------|
| 18.1%  | —     | Yes, 1-10 hours/week    |
| 6.0%   | —     | Yes, 11-20 hours/week   |
| 3.5%   | —     | Yes, 21-35 hours/week   |
| 3.4%   | —     | Yes, full time          |
| 69%    | 78.4% | No, not at all          |
| —      | 21.6% | Yes (with no qualifier) |
| R=1226 | R=681 |                         |

**FACTORS IN PURCHASING in a Community Association****9. How important were the following association features in influencing your decision to purchase property in a condo/homeowners' association?**

| Feature                              | Extremely Unimportant | Somewhat Unimportant | Neutral | Somewhat Important | Extremely Important | Response Average |
|--------------------------------------|-----------------------|----------------------|---------|--------------------|---------------------|------------------|
| Ease of maintenance                  | 12%                   | 6%                   | 11%     | 25%                | 46%                 | 3.88             |
| Physical amenities (clubhouse, pool) | 14%                   | 9%                   | 12%     | 32%                | 33%                 | 3.59             |
| Physical security                    | 9%                    | 9%                   | 19%     | 31%                | 32%                 | 3.69             |
| Shared community values              | 8%                    | 11%                  | 24%     | 30%                | 27%                 | 3.56             |
| Enforcement of standards             | 8%                    | 8%                   | 13%     | 28%                | 43%                 | 3.90             |

R = 1232

**Community ISSUES****10. How important are the following COMMUNITY issues to you as an association member?**

| Feature                            | Extremely Unimportant | Somewhat Unimportant | Neutral | Somewhat Important | Extremely Important | Response Average |
|------------------------------------|-----------------------|----------------------|---------|--------------------|---------------------|------------------|
| Overall maintenance of community   | 11%                   | 1%                   | 2%      | 13%                | 73%                 | 4.37             |
| Board member integrity             | 11%                   | 1%                   | 2%      | 8%                 | 79%                 | 4.43             |
| Enforcement of rules & regulations | 9%                    | 4%                   | 6%      | 25%                | 57%                 | 4.17             |
| Guest and/or occupancy issues      | 8%                    | 7%                   | 14%     | 29%                | 43%                 | 3.93             |
| Percentage of renters              | 9%                    | 6%                   | 16%     | 25%                | 44%                 | 3.89             |
| Screening of new owners/tenants    | 11%                   | 7%                   | 15%     | 24%                | 43%                 | 3.81             |

R = 1229

**CALL cont.****11. How much do you rely on your community association to prepare you on what to do in the event of a catastrophic storm?** (R=1231)

- Somewhat (30.2%)
- Not very much (23.6%)
- Not at all (22.3%)
- Extensively (16.5%)
- Almost exclusively (7.4%)

**FINANCIAL CONCERNS among community owners****12. Did the 2004 hurricane season in Florida prompt your community association to spend more money on hurricane protection measures for the future?** (R=1175)

- No (53.1%)
- Yes (30.8%)
- Don't know (16.1%)

**13. How important are the following issues in influencing today's property values in your community association?**

| Feature                              | Extremely Unimportant | Somewhat Unimportant | Neutral | Somewhat Important | Extremely Important | Response Average |
|--------------------------------------|-----------------------|----------------------|---------|--------------------|---------------------|------------------|
| Crime levels & physical security     | 6%                    | 5%                   | 7%      | 28%                | 54%                 | 4.19             |
| Quality of natural environment       | 5%                    | 4%                   | 9%      | 36%                | 46%                 | 4.13             |
| Easy access to quality healthcare    | 6%                    | 7%                   | 22%     | 33%                | 31%                 | 3.76             |
| Nearby development                   | 5%                    | 10%                  | 27%     | 33%                | 24%                 | 3.61             |
| Nearby transportation infrastructure | 10%                   | 16%                  | 34%     | 24%                | 17%                 | 3.24             |
| Easy access to quality schools       | 37%                   | 15%                  | 26%     | 12%                | 10%                 | 2.42             |

R = 1208

**14. How concerned are you as an association member with the following financial issues?**

| Feature                                   | Extremely Unimportant | Somewhat Unimportant | Neutral | Somewhat Important | Extremely Important | Response Average |
|---|-----------------------|----------------------|---------|--------------------|---------------------|------------------|
| Balanced operating budget                 | 5%                    | 1%                   | 2%      | 16%                | 75%                 | 4.54             |
| Level of reserves                         | 6%                    | 2%                   | 6%      | 22%                | 64%                 | 4.36             |
| Cost of common area maintenance           | 5%                    | 2%                   | 5%      | 27%                | 60%                 | 4.36             |
| Special assessments                       | 5%                    | 2%                   | 8%      | 20%                | 64%                 | 4.37             |
| Expenditures to bring building up to code | 8%                    | 5%                   | 17%     | 23%                | 47%                 | 3.95             |
| Insurance affordability & availability    | 5%                    | 2%                   | 5%      | 19%                | 69%                 | 4.45             |

R = 1213

**15. Should community associations be allowed to mandate the percentage of down payment required for purchase of a home or unit as a means of ensuring the financial solvency of new association members?** (R=1203)**All**

- Yes 34.1%
- No 65.9%
- Total 100%

**CALL cont.****16. How would you rate your board's performance in handling community finances?**

| All Respondents | Response  |
|-----------------|-----------|
| 44.8%           | Excellent |
| 30.1%           | Good      |
| 12.5%           | Fair      |
| 12.6%           | Poor      |

R=1211

**Community RELATIONS****17. Where do you regularly get information about issues that affect community association living?** (Select all that apply; responses > 100%) (R=1198)

- Articles in newspapers (68.5%)
- Through email (51.3%)
- Your association newsletter (46.7%)
- Columnists in newspapers (46%)
- Internet websites (39.1%)
- Magazines (19%)
- Other (24.9%)

**18. Which of the following describes how often you use your association's website?** (R=1199)

- Not at all / association does not have a website (57.6%)
- Once a month (12.2%)
- Not at all / website of no value (10.4%)
- More than once a week (7.3%)
- Twice or more a month (6.3%)
- Once a week (6.1%)

**19. How many of your association's board meetings and annual membership meetings do you attend each year?** (R=1199)

| All Respondents | Response                          |
|-----------------|-----------------------------------|
| 50.4%           | All board & membership meetings   |
| 22.6%           | Most board & membership meetings  |
| 17.6%           | A few board & membership meetings |
| 9.4%            | None                              |

R=1199

**20. Do you believe the board members of your association are responsive to the community?**

| All Respondents | Response |
|-----------------|----------|
| 77.2%           | Yes      |
| 22.8%           | No       |

R=1188

**CALL cont.****21. Which of the following actions have members of your community taken to remove an undesirable member of the board of directors?** (Select all that apply; response totals > 100%) (R=1168)

- Successfully voted off board in annual election (24.2%)
- Put forward special candidate to contest them in annual election (12.6%)
- Special recall election (8.6%)
- Filed complaint with FL Land Sales, Condo & Mobile Homes (4.5%)
- Filed complaint with Condo Ombudsman's office (2.7%)
- None of the above (62.9%)

**22. Should associations strongly enforce the rules, regulations and other governing documents of the community?**

| 2005   | 2004  | Response                                |
|--------|-------|---|
| 44.4%  | 36.0% | Yes                                     |
| 51.8%  | 62.6% | Yes, with hardship exceptions as needed |
| 3.8%   | 1.3%  | No                                      |
| R=1196 | R=637 |   |

**23. What enforcement techniques should be available to enforce the governing documents for the community?** (Check all that apply; responses > 100%)

| 2005   | 2004    | Response                             |
|--------|---------|--------------------------------------|
| 93.7%  | 92.8%   | Warning letters                      |
| 78.3%  | 86.1%   | Fines                                |
| 69.5%  | 72.1%   | Lawsuit if continued non-compliance  |
| 67.2%  | 76.5%   | Liens against property / foreclosure |
| R=1195 | R = 638 |                                      |

**About the PARTICIPANTS****24. Age:** (R = 1,175)

- 65+ (52%)
- 50-64 (37.8%)
- 34-49 (9.0%)
- 21-34 (1.2%)
- Under 20 (0%)

**25. Gender:** (R=1,171)

- Male 62.7%
- Female 37.3%

**26. Work status:** (R = 1,166)

- Retired (62.6%)
- Full time (27.0%)
- Part time (10.4%)

**CALL cont.****27. Total annual household income:** (R = 1,053)

- \$50,000-\$99,999 (41.3%)
- Under \$49,999 (26.7%)
- \$100,000-\$149,999 (14.5%)
- \$150,000 or more (17.5%)

**28. Marital status:** (R = 1.158)

- Married (73.7%)
- Single (7.4%)
- Divorced (7.3%)
- Widowed (7.4%)
- Domestic partnership (4.1%)

**29. Please tell us about any experience you have had as a member of the board of directors for a community association.**

(Check all that apply; responses > 100% in 2004)

| 2005   | 2004  | Occupancy Practices  |
|--------|-------|--|
| 48.2%  | 51.2% | Currently serve on my community association's board of directors |
| 25.6%  | 31.7% | Never served on a community association board of directors       |
| 15.8%  | 22.5% | Previously served on this board of directors                     |
| 10.4%  | 16.7% | Previously served on board of directors for another association  |
| R=1159 | R=621 |  |

# BECKER & POLIAKOFF

## Legal and Business Strategists

**NOTE:** If you have questions or comments about this survey, please contact Michael Tangeman at The Pen Group Communications, 305-529-1944 or michael@thepengroup.com.

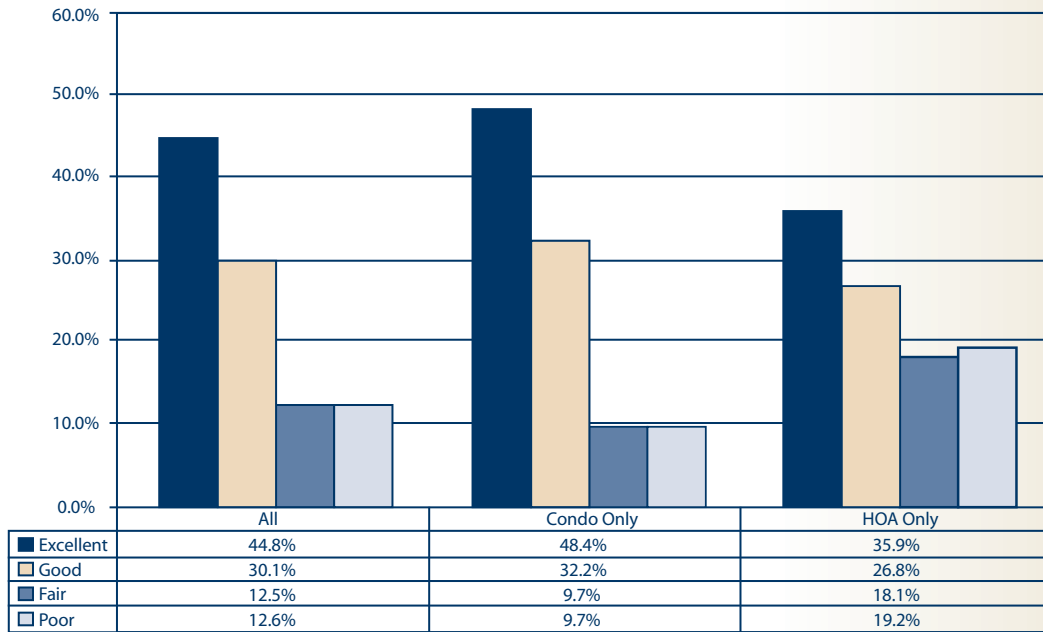
CALL *cont.*

## Fast Facts from the CALL 2005 Survey

### FACT # 1: Overall, board members enjoy high approval ratings

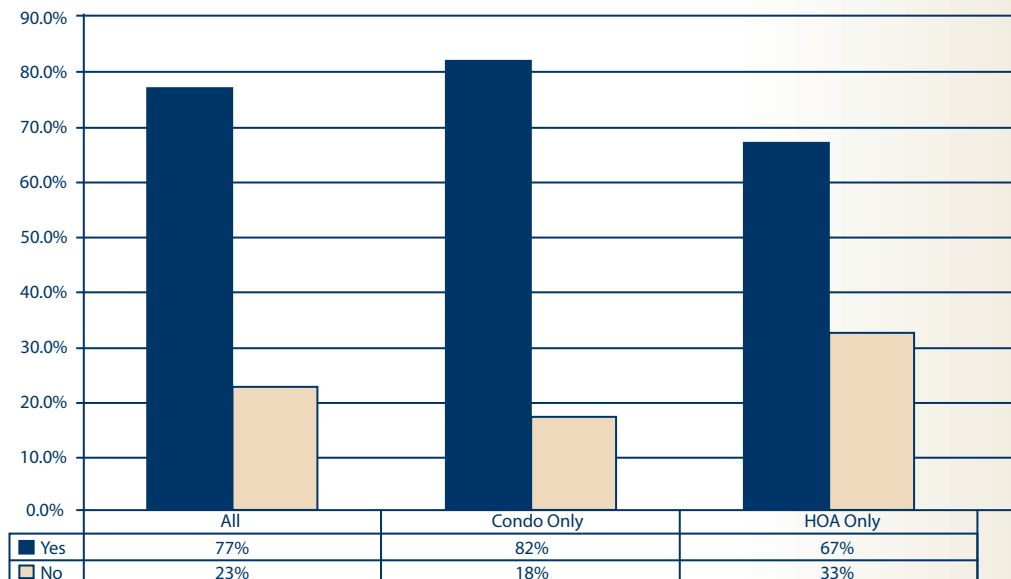
Boards rate well on financial performance, with 44.8% of respondents agreeing that the board does an “excellent” job of handling community finances. The chart below shows the breakdown between association types.

**Board Performance in Handling Community Finances**



The vast majority of respondents (77.2%) rate board members as responsive to their community.

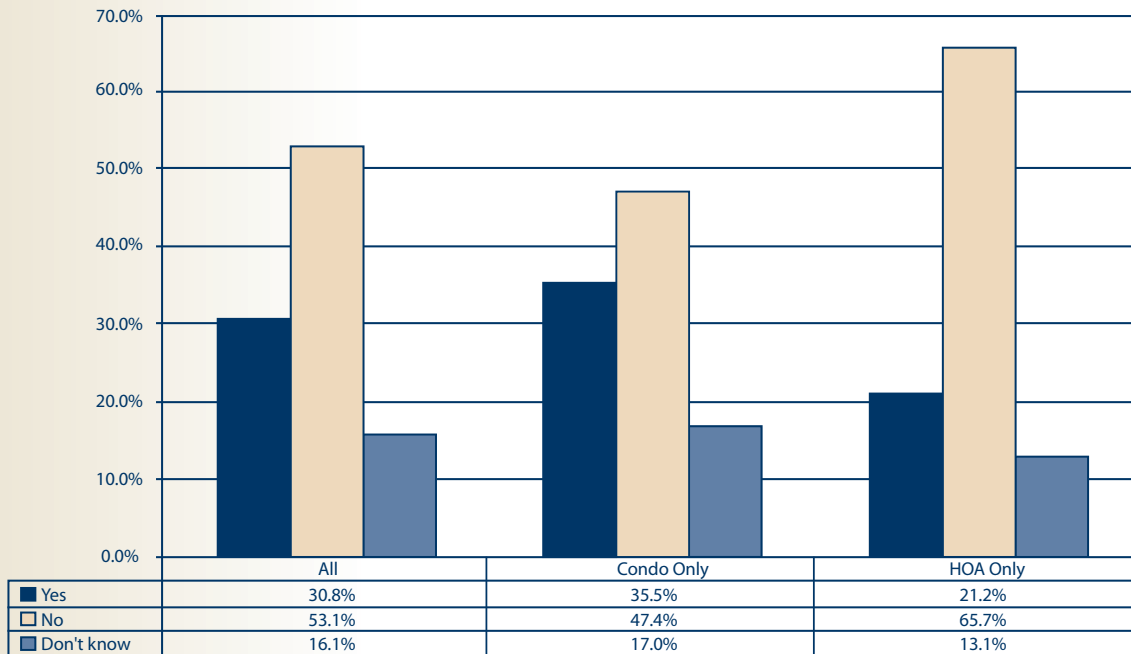
**Are Board Members Responsive to the Community**



CALL cont.

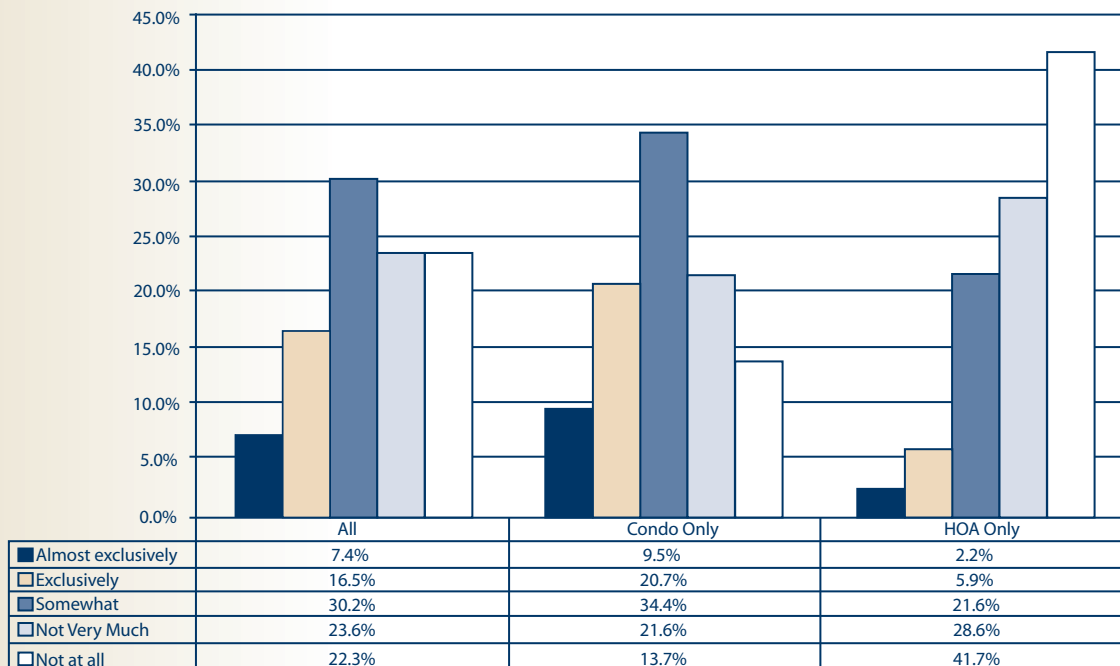
**Fact # 2: Hurricane spending increased in almost a third (30.8%) of associations after 2004.**

**2004 Storms Prompted Spending**



While few owners rely on their associations for hurricane protection, levels vary by association type.

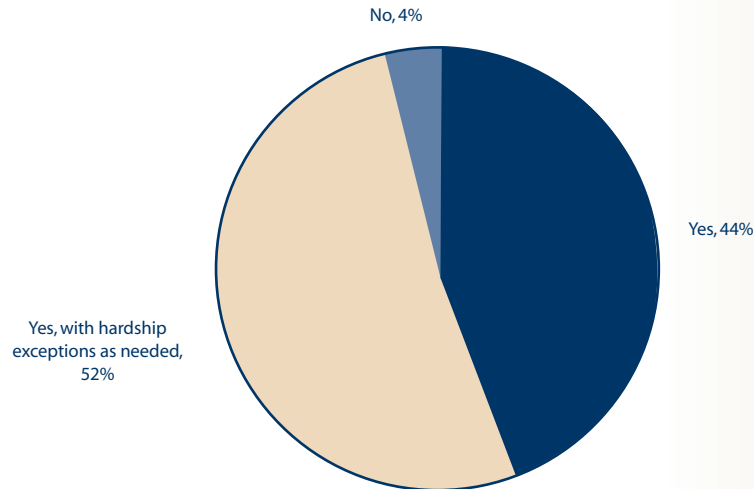
**Reliance on association for Hurricane Preparations**



CALL *cont.*

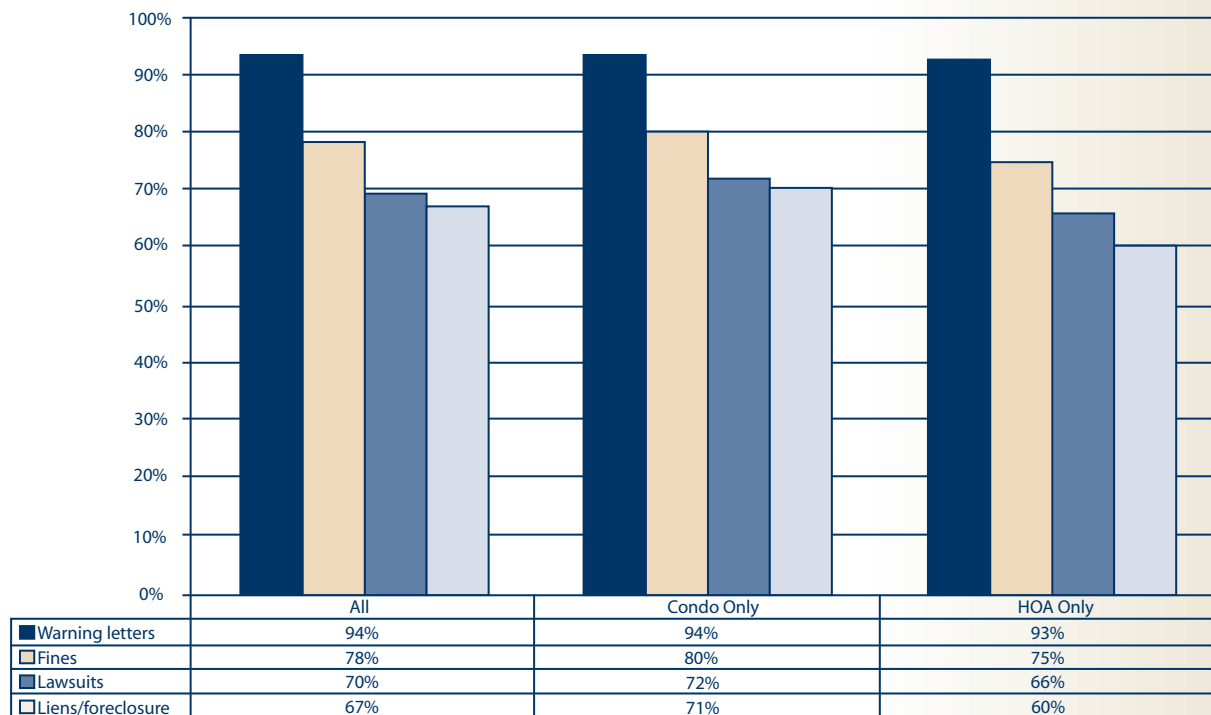
**Fact # 3: Compliance with the governing documents is important and community members agree on strong enforcement actions.**

**Should Associations Strongly Enforce the Rules?**



**Respondents consistently favor a range of enforcement techniques to enforce community rules:**

**Favored Enforcement Techniques**

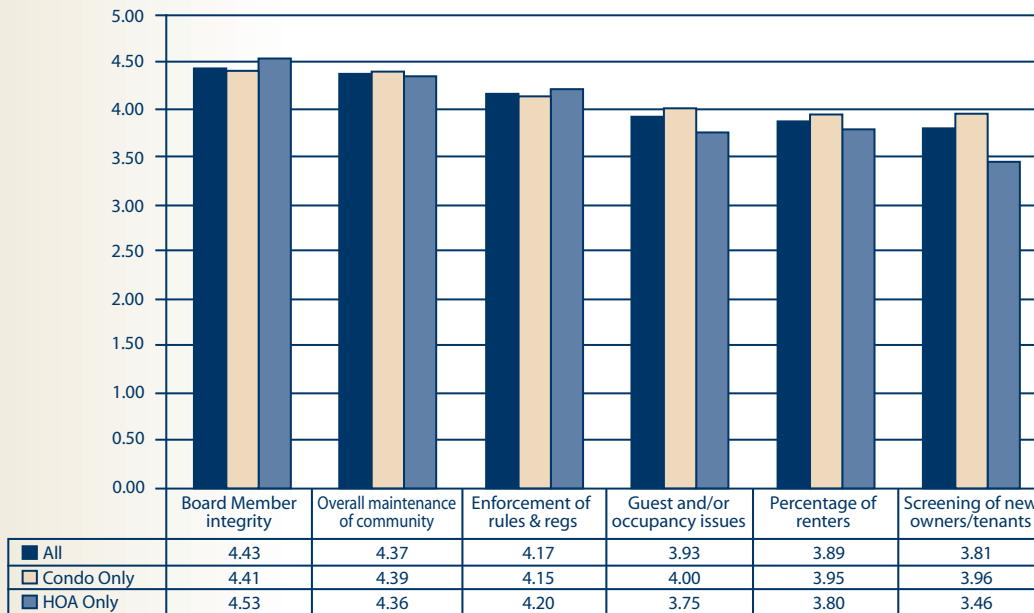


CALL cont.

**Fact # 4: Board member integrity is a priority for all types of community association owners.**

Responses on a scale of 1 (extremely unimportant) to 5 (extremely important).

**Importance of Community Issues**



**Fact # 5. Newspapers are the leading source of information on community association living.**

**Information Sources**

