



## Frequently Asked Questions

### Financials and Fiscal Transparency

**Why do we have to pay fees?** The purpose of an HOA is to offer enhanced value within the community, through the operation, and maintenance of privately owned facilities certain amenities and features within the community that are not maintained by the Municipality. These may include entrance signage, ornamental parks and ponds, boulevard landscaping, pathways, fencing recreational buildings, and more.

**Other communities have more amenities. Why are our fees so high?** The developer set the fees, which were last increased in 2023, based on the number of properties and the average cost of supporting the enhancements (including the spray park) per household. Crestmont is one of the smallest HOA communities yet has had a big-ticket amenity to contend with.

**What are the fees used for?** The Developer-built facility requires regular maintenance and upkeep, and personnel is required to conduct the day-to-day work of managing the building, property, invoicing, events, communications, insurance etc, as well as snow removal, additional landscaping in the community (as permitted by and in conjunction with the City of Calgary), amenities (fountain, spray park). There is a minimum amount of funds required to meet the obligations of this, and a reserve fund is required to be maintained to cover emergencies and significant items.

**Where can I see details about the CHOA's financials?** On our website under the members portal. The audited financials for the past 10 years are available, along with operating budgets for the last 5.

**If there is "excess" money, why aren't our fees reduced?** Much like property taxes, a reduction in HOA fees is highly unlikely. Additionally, by increasing revenues and carefully monitoring expenses, the CHOA is more capable of funding new member-driven initiatives, within the scope of what we can do (ie: not on City land). By ensuring a healthy financial position, the risk of any substantial increase in fees or a "cash call" is highly reduced. This is beneficial to all members.

**Who makes decisions about how funds are used?** The CHOA Board of Directors, with consultation from the General Manager, sets the annual operating, reserve fund, and capital budget. This process draws from day-to-day operations each year, and longer-term planning that encompasses projected needs and wants of the community and the facility.



**Who decides what projects, tasks or initiatives are prioritized?** Since turnover in July 2024, the CHOA Board of Directors, with consultation from the General Manager based on needs and requirements of day-to-day operations, reserve fund items (larger scale repair and maintenance), and feedback from the community about what is considered value-added, determine what items are prioritized.

**Has a reserve fund study been conducted?** Yes. In 2023 the study, initiated (and paid for) by the developer was finalized with input from the resident Board members and General Manager. The target range of the reserve fund was determined to be just over \$300,000, and the average annual contribution to the reserve fund was targeted at \$40,000.

The reserve fund study outlines the existing items that require regular attention and is a “live” document because with additions of assets, completion of maintenance and sometimes shuffling around of priorities, the study functions as a guide rather than a rule book.

Not everyone shares the same opinions about what is valuable to them. Over the last few years, the CHOA has fielded requests for numerous enhancements, such as increased landscaping, more Christmas lights, an entrance sign for the community, basketball courts, pickleball courts, picnic tables and gazebos, a larger playground, an ice rink and more.

**How can I have my say in what I want to see, or what I think brings value to the community?** Engagement is the key to understanding what the community members want and/or see value in. We encourage all residents to complete surveys, provide direct feedback through email/phone/in person conversations, attend town halls/AGM's and participate in constructive discussions. These are the tools we lean on to help guide decisions. The CHOA then must formulate action plans about how to best move forward, taking into consideration other required financial obligations, timing, and feasibility.

**Why have staffing costs increased since 2022?** Until 2023, there was a reliance on contractors to perform almost all of the necessary day to day maintenance, (such as mowing and snow removal on the Hall property, and cleaning), a property management company to handle some of the day-to-day administrative tasks, the Developer over-seeing all financial tasks, governance (and administrative tasks that the property manager was not able to), and a handful of staff that were employed to handle rental events. In 2022, a General Manager was hired to assist in the then-anticipated

transition of turnover, and the staffing budget was increased. In 2023, a decision was made to move away from the reliance on contractors, as well as a complete handover of all administrative tasks from the Developer to the CHOA, except for financial tasks. As of January 2025, the CHOA operates completely independently and has limited the number of contractors performing day-to-day functions.

By making use of federal grant funding, we can employ youth over the spring and summer months, at a minimal expense to the CHOA. The 2024 funding amount was \$23,000, which is a direct offset to staffing costs.

By entering the ELM (enhanced landscape maintenance) with the City of Calgary, we receive additional funding to use towards staffing and/or contracting, the details of which are required to be reported back to the City. The 2024 funding amount was \$26,010.00, which was also used to offset staffing costs.

Both are reported as revenues on the financial statements, whereas the total amount of staffing costs is reported as an expense. In 2023, this was not the case – a decision was made to exclude the staffing costs that were offset by grant funding, which is not the accurate way to report these items.

**How many staff members does the CHOA have?** 1 full-time (General Manager), 1 permanent part-time (Administrator/Events Coordinator), 1 part time (Admin assistant), 1 permanent part-time during the winter for snow removal, 1-2 casual event staff for setups/takedowns (only work when needed). Additional events staff as required (hired by renters). During the spring and summer months we increase up to 4-5 more part time staff for landscaping and events.

**How are contracts awarded?** The Board of Directors and General Manager decide based on comparison of a minimum of 2, most often 3, quotes for projects. To ensure that the arms-length policy is observed, if there is any connection to an existing board member (family, friend or otherwise), they must recuse themselves from the vote. The nature, size and time-sensitivity of a project may impact the time involved in coming to a decision. There are four contracts (member management system, daycare lease, waste management, and cleaning supplies) that were engaged by the Developer that the CHOA Board/Management cannot cancel/negotiate until the terms come to an end, with the furthest being October 2027.

## **Landscaping and Snow Removal**

**Who is responsible for community landscaping?** It depends. The CHOA has entered into the Enhanced Landscape Maintenance (ELM) program with the City of Calgary, which allows the CHOA to mow and trim certain City green spaces, within the parameters set out by the City. Limitations include naturalized areas, trees, watering and herbicide\* application.

- The City does not consider foxtail or dandelions to be toxic or require herbicide control. \*The CHOA can request testing for weed thresholds and if passed, can pay for herbicide application.
- The City determines what areas are watered and at what frequency.
- Trees and shrubs are City assets and the CHOA is not able to prune or remove them.

The CHOA is working with the City to ensure that the West Park is rehabilitated over time to allow for regular maintenance of the CHOA. This is an ongoing, multi-year project.

**Who determines what areas are “naturalized”?** The City of Calgary. For mowing, the City sends a crew out twice a year for a “fire cut” along the shoulder of the pathway. The CHOA is not allowed to perform any work in naturalized areas.

Please refer to the City of Calgary interactive ELM map to zoom into Crestmont:  
<https://thecityofcalgary.maps.arcgis.com>

**Who pays for landscaping?** The City provides grant funding (\$26,000), the CHOA applies for Federal grant funding for seasonal staff (~\$22,000) and the CHOA pays for staffing/contractors.

**Who does the ELM landscaping in the community?** It depends. Collaboration between CHOA (staff), City of Calgary, and contractors. We currently have 4-5 staff that are working on City property and a contract for mowing (the CHOA does not yet own it's own machinery). We cannot use volunteers as the City requires proof of expenditures for staffing or contracting.

**Who does the landscaping of the hall property?** CHOA staff.

**Who is responsible for snow removal on pathways?** The CHOA has entered into a snow and ice removal agreement (SNIC) with the City to have snow removed at the expense of the CHOA. Despite being City property, the City will not clear these paths. A



City-vetted contractor is required to perform the work due to insurance and liability requirements. We cannot use volunteers.

## **The Hall**

**Who can access it?** The upper hall is available to rent by members and the general public. The lower floor was leased by the Developer to a Daycare and they have sole use of the space.

**Why isn't use/access of the hall limited to members only? Why can the general public rent the hall?** The hall is the main source of revenue for the CHOA, second to the Encumbrance fees. In the last two years, revenues from hall rentals have doubled, providing the CHOA with the ability to maintain an appropriate balance in the reserve fund, and offer the availability of funds to support initiatives surrounding amenities.

## **Community Initiatives**

The CHOA hosts three member events a year: Stampede, Movie night and Christmas. These events are paid for through the allocation of an annual budget in our operating plan.

The CHOA is not eligible for grant funding for events like neighbour day or block parties. These would be Initiatives of a community association.

## **Construction Disruptions**

The CHOA is not involved in the decision making or approvals process of development and/or construction. The City of Calgary is responsible for these. A community association would have the ability to be updated about and even get involved in certain types of approvals such as land use redesignations from single family to multi units.

## **Engagement**

**How can I have a say in what the CHOA does?** By attending meetings, responding to surveys, providing feedback, and voting on items put forward to the community, your voice can be heard.

**Why can't we vote online?** Our existing bylaws do not include online voting as an acceptable option. Until mid 2023 there was little to no engagement with the community. When turnover from the Developer took place in July 2024, the bylaws were replaced to



make them more user friendly for our community. Further changes can and will be made as new circumstances and situations arise.

Questions, comments, complaints and concerns can be directed to the CHOA by emailing [admin@crestmonthall.com](mailto:admin@crestmonthall.com) at any time. This document will be updated regularly as more questions come up.