



DRAFT

MINDY FLINN · CANDIDATE FOR THE CAMPANAS BOARD OF DIRECTORS

Capital Project Prioritization Matrix

A fair, transparent way to rank community projects when requests exceed the money available

A COMPANION TO A PLEDGE OF STEWARDSHIP

Project requests usually exceed the money available in a given year. This matrix turns competing projects into one comparable number, then tests that number against the consequence of saying “not this year.” The result is a ranked list the board can explain to residents line by line.

PART ONE

How the matrix works

I Gate check Screen every project against two gates. Gated items do not compete on score.	2 Score Rate each project 1 to 5 on seven weighted criteria using the anchored rubric.	3 Calculate Compute the Priority Score, comparable across amenities, landscaping and infrastructure.	4 Deferral risk Assign Likely, Dangerous or Deadly based on what happens if the project waits a year.	5 Place on matrix Score × deferral risk sets the action, from Fund Now to Decline.	6 Rank and recommend Order by tier, then by score, until available funds are committed.
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The Priority Score

$$\text{Priority Score} = \sum (\text{Weight}_i \times \text{Score}_i) \div 5$$

Weights are percentages that total 100. Scores run 1 to 5. A project rated 1 on every criterion scores 20; a project rated 5 on every criterion scores 100.

BAND	PRIORITY SCORE	MEANING
High	75 to 100	Strong case across safety, obligations, asset condition and resident benefit.
Moderate	50 to 74	Real value with gaps; usually competes on timing and sequencing.
Low	20 to 49	Weak case as submitted; fund only if deferral risk forces it.

Design principles

- Score value and consequence separately. A modest project can still be urgent. The matrix keeps “how much is this worth” apart from “what breaks if we wait.”
- Anchor every rating. Each 1 to 5 score maps to written evidence, so different directors reach the same number.
- Name the serious risks out loud. Deadly items get a named owner and a decision, not a place in the queue.
- Respect the authority line. The matrix ranks projects; it does not expand anyone’s authority. Where the governing documents require master association approval, a separate budget approval or an owner vote, the ranking is a recommendation.

How the matrix keeps the Pledge of Stewardship

PLEDGE VOW	HOW THE MATRIX ENFORCES IT
Listen first	Resident Benefit is scored from documented input, and the draft ranking is shared for comment before the vote.
Disclose fully	Raters with a personal or vendor interest recuse; champions do not score their own projects.
Spend carefully	Safety and legal duty come first, reserve timing is respected, and unspent funds stay in reserve.
Explain plainly	Every project gets a score, a tier and a written rationale residents can follow.
Answer openly	Weights are set in an open meeting before scoring, and the ranked list is adopted in an open meeting.

PART TWO

Scoring criteria and rubric

Seven weighted criteria. Rate each 1 to 5 using the anchors; 2 and 4 sit between the anchors.

CRITERION	WEIGHT	1 – MINIMAL	3 – MODERATE	5 – CRITICAL
Safety & Liability	25%	No safety or liability exposure	Reduces a known hazard, or a pattern of resident complaints or minor incidents	Removes an active hazard that could injure a resident or guest, or a major liability exposure
Legal & Governing-Document Duty	15%	Optional; no legal, code, insurance or covenant driver	Supports an expected code, insurance or maintenance standard	Required by law, code, the insurer, or the association's maintenance duty under its governing documents
Asset Condition & Reserve Timing	15%	Component in good condition; not yet due in the reserve study	Approaching end of useful life; rising repair calls	At or past end of life per the reserve study, or failure would close an amenity
Financial Impact	15%	Adds ongoing cost with no offsetting savings	Neutral lifecycle cost, or modest savings in water, energy or repairs	Prevents a larger future repair or special assessment, or produces clear savings
Resident Benefit & Use	15%	Serves few residents; little expressed interest	Serves a meaningful share of residents; some documented requests	Serves most residents, or reflects strong documented input (survey, open meetings)
Community Appearance & Value	5%	No visible effect	Noticeable improvement in a common area	Restores or protects the community's first impression and property values
Execution Readiness	10%	No bids, vendor or scope; approvals unknown	Scope defined; bids in progress	Competitive bids in hand, vendor recommended, schedule set, and required approvals identified
Total	100%			

Weighting guidance

The default weights put resident safety first and hold safety plus legal and governing-document duty at 40% of the score, because those are obligations the association cannot set aside. The board may adjust weights once per budget cycle, in an open meeting, before projects are scored. Never re-weight after scores are visible; that turns the matrix into a justification tool.

Rating discipline

- Evidence or it is a 1. Every score of 4 or 5 cites its evidence: reserve study line item, inspection or arborist report, insurer letter, vendor bids, incident log or resident survey.
- Score independently, then calibrate. At least three raters (for example, two directors and the community manager) score alone; any criterion with a spread of 2 or more points is discussed and re-scored.
- Champions do not self-score. The director or committee proposing a project submits evidence; others assign the rating.
- Disclose conflicts. A rater with a personal or vendor interest in a project recuses from scoring it.
- Score the project as submitted. If a less costly alternative exists, score it as a separate project.

PART THREE

Gates, deferral risk and the matrix

The Priority Score measures value. The matrix adds consequence: what happens if this project waits a year.

Two gates, applied before scoring

GATE	TEST	OUTCOME
Gate A Mandatory	Is the project required by law, code, the insurer, or a maintenance duty in the governing documents, or is there an imminent safety hazard?	Yes: address it ahead of the ranking, using the funding source the governing documents allow. Still score it for the record.
Gate B Authority & Risk	Does the project need approval beyond this board (master association, budget approval, owner vote), or create a serious risk that cannot be reduced with named controls?	Yes: do not commit funds until approvals are secured or a risk-reduction plan is in place.

Deferral risk: Likely, Dangerous, Deadly

TIER	IF WE DEFER THIS PROJECT ONE BUDGET YEAR...	EXAMPLES
Likely	Expected, recoverable effects: minor inconvenience, cosmetic wear, slightly higher cost later.	Decorative upgrades, new amenities, landscape refresh
Dangerous	Material but recoverable harm: faster deterioration, amenity closure, insurance or code finding, a larger repair bill, or a possible special assessment.	Aging roofs, failing irrigation, worn paving, underfunded reserve components
Deadly	Serious, hard-to-reverse harm: injury to a resident or guest, major liability, loss of insurance coverage, or structural failure.	Pool barriers and gates, hazard trees, failing retaining walls, trip hazards

A Deadly item cannot simply wait in line. Fund it, or reduce it to Dangerous now with an interim step (closure, barricade, temporary repair) and a named owner. If neither is possible, do not defer it.

The prioritization matrix

	DEFERRAL RISK ↓ / SCORE →		
	LOW (20-49)	MODERATE (50-74)	HIGH (75-100)
Deadly	TIER 1 Fix the Risk Take an interim step now; seek a better-value solution than this proposal.	TIER 1 Fund Now Fund this year. Named director or manager owns it.	TIER 1 Fund Now Fund first. Move to bids and scheduling immediately.
Dangerous	TIER 3 Re-scope Case too weak as proposed. Return for a smaller or alternative solution.	TIER 3 Sequence Plan for next year; document interim maintenance now.	TIER 2 Fund This Cycle Fund after Tier 1 items, in score order.
Likely	TIER 5 Decline Decline or defer. Re-submit with a stronger case.	TIER 4 Pipeline Hold in the multi-year plan; gather resident input; revisit yearly.	TIER 3 Fund as Funds Allow Community improvement; fund if money remains.

Funding order: Gate A items first, then Tier 1 through Tier 5. Within a tier, fund by Priority Score, highest first. Ties break on the higher Safety & Liability score. Reserve-funded components should also stay consistent with the reserve study. Once a project is funded, it is bid and approved under The Stewardship Purchasing Process and the Purchasing Authority Matrix.

PART FOUR

Worked example

Seven illustrative projects for a hypothetical neighborhood association. These are not Campanas projects. Scores, costs and the budget are examples only.

#	PROJECT	COST (\$K)	SAFETY 25	LEGAL 15	ASSET 15	FIN 15	RESID. 15	LOOK 5	READY 10	SCORE	DEFERRAL RISK	ACTION (TIER)
1	Pool fence repair and self-closing gate latches	18	5	5	2	3	4	2	5	79	Deadly	Fund Now (1)
2	Hazard tree removal along walking trail	12	5	3	3	4	3	2	5	76	Deadly	Fund Now (1)
3	Clubhouse roof replacement (reserve study year)	145	3	4	5	4	4	3	4	77	Dangerous	Fund This Cycle (2)
4	Smart irrigation controllers	38	1	2	4	4	3	3	3	53	Dangerous	Sequence (3)
5	Pickleball court conversion	85	2	1	2	3	5	3	3	52	Likely	Pipeline (4)
6	Entry landscaping refresh	45	1	2	3	2	4	5	4	51	Likely	Pipeline (4)
7	Decorative entry lighting upgrade	22	2	1	2	1	2	4	4	40	Likely	Decline (5)

Priority Score check, pool fence and gates: $(25 \times 5 + 15 \times 5 + 15 \times 2 + 15 \times 3 + 15 \times 4 + 5 \times 2 + 10 \times 5) \div 5 = 395 \div 5 = 79$.

Reading the result

With an illustrative \$250K available, the matrix funds the two Deadly items first (pool barrier and hazard trees), then the clubhouse roof as the only Dangerous project with a High score. That commits \$175K. The remaining balance stays in reserve rather than going to a lower-tier project.

- The pickleball court scores 52 and has the strongest resident-interest rating, but deferral risk is Likely: it moves to the Pipeline with a resident survey to confirm demand and cost sharing.
- Smart irrigation controllers score 53 with Dangerous deferral risk: Sequence for next year and document interim steps now, such as a seasonal watering schedule and leak checks.
- The entry landscaping refresh scores 51, carried by appearance; it waits in the Pipeline.
- Decorative lighting scores 40 with Likely deferral risk: Decline this year.

Scoring worksheet and annual process

One worksheet per project. Attach evidence for every rating of 4 or 5.

Project title		Proposed by	
Estimated cost / bids received		Funding source	☐ Reserve ☐ Operating ☐ Other
Approval needed beyond this board?	☐ Yes ☐ No	Gate A mandatory? / Gate B triggered?	☐ A ☐ B ☐ Neither

CRITERION	WEIGHT	RATER 1	RATER 2	RATER 3	AGREED SCORE (1-5)	WEIGHT × SCORE	EVIDENCE CITED
Safety & Liability	25%						
Legal & Governing-Document Duty	15%						
Asset Condition & Reserve Timing	15%						
Financial Impact	15%						
Resident Benefit & Use	15%						
Community Appearance & Value	5%						
Execution Readiness	10%						
Sum of Weight × Score							
Priority Score (Sum ÷ 5)							
Deferral risk	☐ Likely ☐ Dangerous ☐ Deadly			Matrix action and tier			
If Deadly: interim step and owner				Board decision and meeting date			

Annual process

WHEN	WHO	WHAT
Before budget season	Board, with treasurer and manager	Confirm weights, available reserve and operating funds, and reserve study priorities. Adopt in an open meeting.
Submission window	Directors, committees, manager, residents	Submit projects with evidence and bids. Proposers do not score their own projects.
Scoring	At least three raters	Score independently, calibrate spreads of 2 or more, classify deferral risk.
Resident input	Open meeting or survey	Share the draft ranking and invite comment before the vote.
Board vote	Board in open meeting	Adopt the ranked list and funding line; record the rationale in the minutes.
Further approvals	As governing documents require	Seek master association, budget or owner approval where required before committing funds.
Quarterly	Board or designated committee	Re-check deferral risk on unfunded projects; a shift to Deadly triggers an off-cycle decision.

Draft. These are just my thoughts as a candidate. They must be reconciled with the bylaws, rules and regulations of the board. — Mindy

Not advice. This is a decision-support framework, not legal, accounting or reserve-study advice. Confirm approval thresholds, fund-use rules and maintenance obligations against the association's governing documents, reserve study and Texas law before adoption.

Mindy Flinn

CANDIDATE, CAMPANAS RESIDENTIAL COMMUNITY, INC BOARD OF DIRECTORS · OCTOBER 2026

Listen first. Serve every neighbor.

Companion documents: A Pledge of Stewardship; The Stewardship Purchasing Process; The Stewardship Purchasing Flow; HOA Purchasing Authority Matrix.
mindyforcampanas.com · A personal proposal from a candidate; not an official communication of the association.

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