



**Mike Mucha**, GFOA's deputy executive director, spoke with **Chris Forster**, the assistant town manager for the Town of Bluffton, South Carolina, about his path to a job in the public sector, the value of GFOA in his career, working for a growing community, and the importance of prioritizing professional development.

**Mike: Can you start by describing your current role with the Town of Bluffton?**

Chris: I am the assistant town manager, and I'm responsible for finance, human resources, municipal court, economic development, contracts and compliance, the Don Ryan Center for Innovation—which is the town's business incubator—and diversity, equity, and inclusion. I also play a lead role in intergovernmental agreements, strategic planning, and policy development, and I work with the town manager on other townwide initiatives or leadership issues. The Town of Bluffton itself is a growing community, and with that comes the ability to work on unique projects.

**The town is growing faster than most places, isn't it?**

It is. Before 2000, the population was less than 1,000, and the town covered less than 1 square mile. Bluffton is a very attractive area, a beautiful historic town with a welcoming culture that's

close to the beaches and near the City of Savannah, Georgia. We are the last mainland town before you reach Hilton Head Island. Growth was pretty fast, at first, but then slowed during the 2009 financial crisis. Growth started to accelerate after the recession, and then it really exploded during COVID. We now have more than 38,000 residents and cover an area of 54 square miles. My family moved to Bluffton in 2019, and it's a great place to live. I love that Bluffton still has a small town feel and that it's near the water. I also grew up in a larger city, so it's nice to have Savannah nearby, too.

**From a public finance perspective, does this type of rapid growth present challenges?**

Two major challenges include affordable housing and commercial development, both of which are direct consequences of our rapid growth. Just as I recognize the value of living in Bluffton, others do, too, and that demand has driven up property values. Overall, this is a pretty

affluent community, and for some of our longer-tenured residents, their property value has gone up to the point where they face a difficult decision: to sell for a profit or stay and struggle to afford living here. And like other towns, growth is not uniform. Buckwalter Parkway goes north and south through the middle of the community. Approximately 51 percent of our residents live west of Buckwalter, but only 17 percent of our businesses are located there. When you have rapid population growth, commercial development can lag and leave areas that aren't as well-served.

#### How has the town handled this growth from a policy perspective?

We have a few programs that encourage commercial development and affordable workforce housing. For example, we have incentives for service-based industries to locate in certain corridors. The town has grant programs that can assist with several development-related costs. The town also has a neighborhood assistance program that helps income-qualified residents with home repairs to help them remain in their homes.

We're also trying to take advantage of some of this growth and the surpluses that have resulted from an increased tax base. Historically, we have tried to be very conservative with revenue projections, especially around revenue that is more elastic. During the last few years, there have been dramatic increases in building permit revenue, most of which we didn't really budget for. We recently passed a new reserve policy, and because of the surplus, we've been successful at building up our reserves. Our emergency reserve and unassigned reserves are 100 percent funded, and our capital asset reserve is growing.

#### You mentioned that you recently passed a new reserve policy, and I would like to highlight for everyone that the Town of Bluffton won GFOA's 2022 Award for Excellence for the work done to implement the new reserve policy.

Thanks. After winning, we've done a few presentations for GFOA and at other conferences. In the presentations I usually talk about how when we started seeing surpluses, we had a council member who inquired about reducing

taxes. That spurred debate over whether it would be better for our community to reduce taxes or work on building reserves to better promote financial sustainability. We researched GFOA's best practices and used other resources from GFOA that recommended a policy based on the unique risks our community faces. With our proximity to the coast, we have an elevated risk of natural disasters. Using data on hurricane risk, we were able to craft a policy that sets an appropriate level of reserves to face that risk.

#### Any updates on the reserve policy or notable interactions since the town was highlighted?

In addition to the presentations, a few other cities have reached out to get advice on their process. One piece I find interesting is that almost all wanted help with handling the staff and council conversations around implementing the policy. It seems like the challenge for most is not on the technical side but instead in how you communicate it.

The other notable event is that we recently went through a rating review.



Located halfway between Hilton Head Island and Savannah, Georgia, the Town of Bluffton has experienced rapid population growth in recent years. Bluffton's population has increased about 40% since 2020, making it one of South Carolina's fastest growing municipalities.







We have been an AA-rated community, but after multiple conversations with the rating analyst, we were upgraded to AAA. In the analysis, the rating agency noted our strong management framework and financial policies—both referencing our process for implementing the reserve policy.

**Let's take a step back and talk about how you ended up in Bluffton. Before taking your current position, you worked for three other very different types of government. Is this the career path you were expecting when you got into public finance?**

Oh no. Not at all. Honestly, until my senior year of undergrad at the University of Connecticut, I had no idea what I wanted to do. I was walking through the student union, and someone asked if I wanted to sit in on a session to learn more about the MPA program. At the time, I knew nothing about a Master of Public Administration. I ended up applying and getting in, and while working toward my MPA, I really fell in love with government. I focused on financial management and could see myself being a CFO for a large city.

After graduating, I ended up in Oklahoma because my wife was in a veterinary program at Oklahoma State University. I started as a financial analyst with the City of Tulsa, Oklahoma, in 2008, and soon after, the city had to make cuts because of the recession. As we went through the budget cuts, my role expanded, and I was able to take on more responsibilities. Eventually I was recruited by the city public works director to be the fiscal services officer in that department, where I coordinated all financial services and budgeting. The former auditor for the city was then appointed by the governor of Oklahoma to be the secretary of finance, and I moved over to the state to help lead consolidation of IT services and IT infrastructure. After we made significant progress on

Clockwise from top left: Chris accepts the Town of Bluffton Award for Excellence in 2022; Chris with former Massachusetts Governor Deval Patrick; Chris makes presentation in front of Town Council; Chris and his wife, Jessica at the 2023 Hilton Head Island-Bluffton Chamber of Commerce Ball; and Chris attending dinner for Kennedy School of Government at Harvard University.

shared services for IT, we started doing the same for financial services.

Eventually, I applied for a position back in Connecticut as the budget director with Connecticut State Colleges and Universities (CSCU). I didn't get that job, but they had another opening that I took, as the controller. They were looking to take on a consolidation project, and I was able to leverage my experience from Oklahoma. After six years back in Connecticut, my wife and I were ready to relocate to avoid winters in the northeast. I actually found the Bluffton job post on GFOA's website. I didn't know anything about Bluffton, but I started researching the town and saw they were growing. After working my entire career in organizations that were in constant fiscal stress and making cuts, this was the type of opportunity that I needed, and we made the move.

**That's an interesting change of environment. What were you able to take from your experience in Oklahoma and Connecticut that has led to success in South Carolina?**

The 1990s were boom times. Many governments were going through expansion of services. Revenues were good. However, in my opinion, there wasn't a lot done to plan for bad times. Bluffton was definitely growing, and I wanted to be able to help guide and build the community in a way that would lead to sustained success.

**Share any differences you've found between working for a state, college system, or local government.**

The dynamics are mostly the same. There are more people in larger governments, and the financial statements have bigger numbers. In each place, I think my success has been based on an ability to establish relationships and adapt—although I'm not trying to imply that everything always went well. When I was with the State of Oklahoma, I was able to accomplish a lot in a short period of time. The two consolidation projects were successful by most metrics. We met timelines, and I expected the same model to work at CSCU. However, I wasn't ready for the union environment. I was naïve and not able to make quick progress. It was a humbling experience,

and one I definitely learned from. I had to be more sensitive to many different stakeholders. The college environment favored decision by committee. Not that this approach was better or worse, but different. Ultimately, I think that helped with my experience when I started in Bluffton, and it put me in a better place to work with our elected officials and other department heads.

**What you said about relationships is consistent with stories we've heard from others, and one reason GFOA has focused resources on helping finance officers work better with their colleagues from across the organization. When and how did you first get involved with GFOA?**

I learned about GFOA during my MPA program. The University of Connecticut had a course centered on the Certified Public Finance Officer (CPFO) program and brought in Alan Desmarais, who was finance director for the Town of Manchester. I was also encouraged to apply for a scholarship—which I received—through the Connecticut GFOA. That opened my eyes to what was possible in local government. In trying to learn more, I got familiar with GFOA's website resources, which were available for free. When I joined the City of Tulsa, I didn't become a member initially because the city wouldn't pay for membership for entry-level staff. I thought it would be helpful to my career, though, so I made the decision to pay on my own. I also joined the CPFO program and was able to earn the certification. I'm glad I took this on early in my career and earned the CPFO when I was 28 years old.



GFOA's Certified Public Finance Officers (CPFO) program is designed to prepare individuals for leadership positions in state and local governments by enhancing fundamental skills and increasing knowledge of best practices and standards in public finance. Learn more:

[gfoa.org/cpfo](https://gfoa.org/cpfo)

**Do you feel like the CPFO has been helpful in your career?**

Absolutely. Early on, hiring managers would ask about it. Some didn't know what it was, but once I explained it, it was clear they understood the value. Outside of helping me get jobs, it has made me a more well-rounded finance officer.

**Like many others, you were able to move up to an assistant town manager position from a finance background. Do you think finance officers have any advantages in this position, and do you think the CPFO program would help others who don't have a finance background?**

I've heard from others that understanding finance issues is critical for being a town manager. I have finance experience, and in some ways might even take it for granted. I see how the position could be difficult if you didn't have a solid understanding of budgeting and accounting. So much of what we do depends on being able to prioritize resources and ensure that we are using our funds effectively. Understanding finance is not easy, though. I think someone without a background in finance would find the CPFO program challenging, but definitely a good learning experience.

**You have also participated in many other educational programs since your career started. How have those experiences affected your career?**

I enjoy learning and feel that anything you can do to develop as an individual is beneficial to the organizations you are a part of. I believe that the extra learning experiences I have had provide a way for me to stand out. For some positions, a bachelor's degree is pretty standard. For local government finance officers, it seems like just about everyone has earned a master's degree. I'm naturally thirsty for more information and knowledge. At one point, I looked into getting a PhD in public administration but decided against it. Ultimately, I thought I would be better served finding more strategic opportunities to develop skills.

I have benefited from GFOA's Advanced Government Finance Institute (now called the GFOA Leadership Academy). This program really helped me understand the need to transition from



the technical side of finance to more of a leadership role. When I got involved with state government, GFOA was less prevalent there, so I got involved with the Association of Government Accountants and earned their certified government financial manager (CGFM) designation. Now that I'm focused more on city management, I've been pursuing more leadership training and am close to earning ICMA's certified manager designation. I'm also just about done with the senior executive program at the Kennedy School of Government at Harvard.

**That is impressive. How do you find time to take the training?**

You need to make it a priority. Like I said before, I believe strongly that ongoing professional development makes our organizations stronger. I see others making excuses for not taking advantages that may be available. The reality is that there will always be something. Budget season is starting, the auditors will be onsite, or there are too many staff vacancies. If you're looking for the perfect situation, there will never be enough time to fit in professional development. It's important to realize that building skills is valuable and not attending the training means you are missing out.

When I worked for the City of Tulsa, my passion for city government developed and I had a desire to learn, but I found it frustrating that budget cuts made it difficult to take classes. In government we don't get a bonus, but one perk can be the ability to attend professional development opportunities—although my experience was that when the budget got tight, professional development was always the first to go. I vowed that when I got into a leadership position, it would be the last to go, not the first.

During COVID, we did have to cut the budget and restrict out-of-state travel, but we kept the budget for in-state professional development. Virtual options also became popular at that time. Having those definitely helped us develop solutions for our challenges and led to the team we have now. When I started as finance director in Bluffton, I wanted to make sure that everyone in the department understood the importance of ongoing education. The department didn't have professional development budgeted

for everyone, but now every member of the finance department has resources to attend training.

**You said at some point in your career you realized that you needed to focus more on leadership development and less on technical training. I know that other finance officers struggle with this balance. Can you say more about how you approached the situation?**

For me, there was a natural shift in my career. As I moved into a new position it was clear that I needed to pick up new skills. Looking back now, I think it's essential that leaders recognize the need to focus on leadership skills. Some of the more unsuccessful leaders I've worked with held onto the technical aspects of their jobs for too long. I understand that there can be comfort in continuing to build your technical skills, but I think the lack of leadership focus led to lower morale and higher turnover.

For finance officers, it seems like there is a desire to try to know everything. I think it's OK if people who work for me learn things that I don't know. The role of a leader is to find the right people. I think the test of any leader is if you can remove yourself and still have the organization move forward.

**For finance officers who may not have access to formal education on leadership, what do you recommend for building skills?**

In each place that I have worked, I have been fortunate to have a mentor whom I could work with and who would offer suggestions. One mentor who had an influence on me was Alex Petit, state CIO. When I worked for the State of Oklahoma, I came in knowing I was going to be the finance officer. I knew the technical role and processes. Ultimately the biggest obstacle to starting implementation of IT consolidation and shared services revolved around contracts and budget; this forced me into more of a change leadership role. Alex pushed me to get involved and help solve those problem areas. In my mind, this job was different. One day we were talking, and I was commenting on all the things that we now needed to do and how I, as finance officer of the IT division, didn't have the authority or influence in the organization to make it happen. He looked at me

and said, "Authority is out there lying in the hallway. Go pick it up." What he was telling me was that official authority really didn't matter. Leadership matters, and he needed me to tap into a different skillset. I then took a different approach to how I worked with the agency leaders. It was a turning point in my career.

**As a leader, what type of person do you look for when hiring to join your team?**

In every hiring process, I will in some way try to evaluate and vet experience and technical competency. What I think sets people apart, however, is their attitude. Do they have a positive outlook? Will they be part of a cohesive team? In any organization, mistakes will happen. We will face challenges. I value people who come to the table with solutions rather than complaints and are committed to working through problems. To do that, the positive attitude is essential.

**Wrapping up our interview, do you have a favorite book on leadership?**

I'll give you two. *Good to Great*, by James C. Collins [HarperCollins, 2001] or *Leadership on the Line*, by Ronald Heifetz and Marty Linsky [Harvard Business Review Press, 2017]

**Any speakers or instructors who have been memorable?**

I got certified in Lean process improvement and took several classes from Fred Shamburg [founder and president of Leanovations]. He had a deep understanding of subject matter, but what set him apart was his ability to relate it to the practical challenges I was facing in government. This was pivotal for me.

**Looking back on your career, do you ever think about what you would be doing now if you hadn't happened to be in the right place at the right time to join the info session on Connecticut's MPA program?**

I was getting a degree in economics, so probably somewhere in that field. Maybe in insurance.

**And the last question—for most of us, including those in Oklahoma and Connecticut, fall is over, and temperatures are getting colder. Now that you've been in South Carolina for four years, is there anything you miss about winter?**

Ha. Actually, I always enjoyed the first snowfall of the year. ❄️

*Mike Mucha is the deputy executive director of GFOA.*