

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

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About this service:

Community Associations Copy Service articles are written for homeowner readers. They are provided quarterly to CAI members to copy and paste into newsletters, other documents, and community association websites. You may edit this copy to suit your circumstances. These articles are *not* copyrighted—you may use them as much as you want and in any way you wish.

This is not a newsletter; it is free copy you can add to newsletters and other information distributed to homeowners and residents in your community. For more information on any of these topics, please go to www.caionline.org.

These articles can be used to:

- Educate homeowners about common association functions and issues
- Support budget increases or board decisions
- Explain why a particular project is being undertaken
- Provide background information
- Augment other articles you have written or use as stand-alone stories

We hope you benefit from this CAI member service and welcome any [feedback you may have](#).

Topic: Finances/Investments
Suggested title: About the Association's Investment Policy
Words: 187

Just like homeowners, the association saves money to cover large future expenses—like new roofs. Because the association represents many homeowners, our savings are significant. We take advantage of that—up to a point—by investing the savings to earn a little extra money for the association. However, to protect the homeowners' money, the association has an investment policy that guides the board in managing those investments.

Protecting the principle is the core of our association's investment policy, and that requires the board to be conservative with the association's resources. This protects the members from well-meaning board members who may have a high tolerance for risk or who believe themselves to be capable fund managers. In fact, the policy only allows the association deal with insured, licensed and bonded agents.

The investment policy requires the board to place all association funds in government-insured accounts or similarly protected investments, and it prohibits putting more money in one account than the Federal Deposit Insurance Corporation will insure.

And finally, the investment policy provides continuity from one board to the next, which ensures that association funds are managed consistently over time.

Topic: Security/Safety
Suggested title: Tips to Discourage Burglars
Words: 500

The association makes every effort to maintain a secure environment in our community, but there is only so much we're authorized to do. Unfortunately, illegal entries into homes in our area—and others—happen from time to time. Residents can do more to protect themselves and their property than the association can do. Here are a few common-sense suggestions for reducing your chances of being the target of burglary.

- Install double-cylinder, dead-bolt locks on your outside doors and include a reinforced strike plate to strengthen the doorframe.
- Lock all doors and windows no matter how briefly you'll be out of the house.
- Install bars or lock pins on sliding doors and windows. These are available at local hardware or discount stores. Some mechanisms allow you to lock a sliding window or door in a partially-open position so you can enjoy fresh air securely while you're at home. However, if you go out, close the window and lock it.
- That old trick of hiding a key somewhere outside your home is a bad idea. Burglars—or anyone who may have seen you hiding the key—will know where to find it. Instead, give a key to a neighbor or leave one with the association management office.
- “John, I’ve gone to pick up your sister. I’ll be home at 3:30.—Mom” This note also means, “Burglar, this house will be unoccupied for 45 minutes. Help yourself.” Don’t ever leave notes like this.
- If you’re going to be out of the house for a short time, leave a television or radio on to create a sense of activity and presence.
- If you’re going to be away for a longer time, such as a vacation, take a few simple precautions to keep your home from looking empty. Ask a neighbor to collect your mail and keep the door and porch clear of delivery notices, newspapers and fliers. Pick up several electric timers at the local discount store, and use them to turn lights, a television or radios on and off at various times during the day and evening. Let your neighbors and the manager know how to reach you in case there’s an emergency.
- Marking your valuable personal property won’t prevent it from being stolen, but it will help you get it back if it is. Engrave your driver’s license number on items in a hidden area. Check with the local fire department, police station or library to borrow an engraver. They’re also available at large discount stores and are worth the investment if you have many items to mark. Photographing the item (and the engraved marking, if possible) will make it easier to retrieve your items from the police if they are recovered, and will aid in making an insurance claim if they aren’t.

It doesn’t take much to discourage a burglar. He succeeds on opportunity, and if your home doesn’t offer a good opportunity, he’ll move on to one that does.

Topic: Governance/Board Officers
Suggested title: About Our Association Secretary
Words: 214

Our community board has several officers including president, treasurer and secretary. The association secretary is responsible for preserving the association's history, maintaining its records and protecting it from liability. In some instances, the secretary delegates some or all of the secretarial tasks to the manager. They include:

- Recording minutes for all association meetings—board meetings, special meetings, annual meetings and committee meetings
- Announcing meetings and preparing agendas for board and members meetings as required by law.
- Maintaining association records—keeping files organized, safe, accessible, categorized, identified and retained according to schedule.
- Witnessing and verifying signatures on checks and other financial and legal documents.
- Maintaining rosters of all association board and committee members, officers and members of the association, including their current mailing address.
- Verifying proxies at annual or special membership meetings and ensuring that proxies and ballots are kept in the association's records.
- Filing forms with state agencies—employment forms, incorporation documents and other official records.
- Managing correspondence to the manager, office, board members, committee chairs and others; ensuring that tone, form and spelling of all association correspondence reflect positively on the association.

The association secretary is a key officer on the board and is essential to the association's success.

Topic: Conservation
Suggested title: Recycle that Cell Phone
Words: 170

The next time you're ready to upgrade your cell phone, recycle the old one! If all the estimated 100 million dead cell phones were recycled, the United States could save enough energy to power more than 194,000 U.S. households with electricity for one year, according to the U.S. Environmental Protection Agency (EPA). Less than 20 percent of unwanted cell phones are recycled each year, according to the EPA.

Recycling can help the environment by keeping usable and valuable materials out of landfills and incinerators. Cell phones are made of precious metals, copper and plastics, which require energy to mine and manufacture. Recycling these materials not only conserves resources, but reduces air and water pollution and greenhouse gas emissions. Earlier this year, EPA teamed up with cell phone retailers, manufacturers and service providers to develop collection programs. Some charitable groups and state or municipal solid waste programs also offer cell phone recycling.

To find out where to recycle your cell phone, visit www.epa.gov/cellphone.

Topic: Finances
Suggested title: Surviving Job Loss
Words: 628

It's never a good time to lose your job. However, businesses can close at any time and downsizing and layoffs can happen when you least expect it. The National Foundation for Credit Counseling (NFCC) offers the following tips for surviving a layoff:

Allow yourself to be upset or even afraid. These are natural reactions. However, if they become intense, seek professional help. Talking things through and hearing other perspectives can bring relief and restore your positive outlook.

Resist the urge to tell your boss what you truly think of him or her. Remember, you may need him or her as a reference for a future job.

Take advantage of any assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered.

Apply for government benefits. Your employer's representative will be a good resource.

Resist the urge to solve your problems by spending recklessly. It may feel good for the moment, but the high of spending won't equal the low of dealing with additional debt when there is no income.

Don't be tempted to live off of your credit cards. Someone with a good line of credit can actually support a family at its current standard of living by using credit, but there's no guarantee a new position will materialize any time soon. Expect one month of job search for each \$10,000 of annual income you hope to replace. In other words, if you seek a \$50,000 salary, it may take you five months to land that job.

Take a personal inventory. Consider all assets, income and expenses. Hopefully, you will not have to liquidate any assets to survive, but it is good to know what you have to fall back on.

Drastic times call for drastic measures. Nothing is off-limits. If necessary, consider selling the second car, or any recreational vehicles, real estate holdings, rental properties or jewelry.

After reviewing income versus debt obligations, if there is not enough money to make ends meet, calculate how much is needed to meet the basic household living expenses. Your goal is to pay everyone, but if you must make a choice, keep your home-life stable by paying your rent or mortgage, utilities, childcare, insurance premiums and health care and keeping food on the table and gas in the car.

Have a family meeting that includes the children. You don't want people pulling in different directions, and a joint effort yields a greater result. Make cutbacks wherever possible, knowing that this austere lifestyle will only be temporary. Resolve to stop all non-essential spending immediately.

Tracking your spending is always a good idea, but when money is tight, it's essential. Write down every cent you spend. At the end of 30 days, review where the money went

and make conscious decisions on where to cut back. You'll be amazed by how much you can save and not even feel the pinch.

Contact your creditors to arrange lower payments. Most major credit card issuers have in-house help programs. Explain your situation and what you're doing to resolve it. The creditor may be able to temporarily lower your monthly payment and reduce interest.

Inform your mortgage lender of your situation. Be prepared to provide them with documentation of the setback, and have a resolution plan in mind. Since the average consumer doesn't know all of the loan modifications available, sit down with a certified housing counselor and map out a plan to come up with an option best suited to your situation.

The National Foundation for Credit Counseling is the nation's largest national nonprofit credit counseling organization. For more information, visit www.DebtAdvice.org or call 1-800-388-2227. En Español, dial 1-800-682-9832.

Topic: Finances/Insurance
Suggested title: Be Prepared for Disasters
Words: 570

If you think hurricanes, wildfires, tornadoes and floods won't happen to you or that you don't need to insure against these disasters, you're among the nearly half of U.S. homeowners and renters who lack the insurance coverage to deal with potential losses, according to the National Association of Insurance Commissioners (NAIC).

In a recent NAIC national survey, about 48 percent of homeowners and renters said they did not have an inventory of their possessions. Of those who reported having a checklist, 32 percent had not taken any pictures and 58 percent had no receipts validating the cost of their possessions. In addition, 44 percent of respondents acknowledged that they had not stored their inventory in a separate location.

Here are some tips from the NAIC to help you prepare for disasters:

Take an inventory of your valuables and belongings. This should include taking photographs or a video of each room. This documentation will provide your insurance company with proof of your belongings and help to process claims more quickly in the event of disaster.

To enable filing claims more quickly, keep sales receipts and canceled checks. Also note the model and serial numbers of the items in your home inventory.

As you acquire more valuables such as jewelry or antiques, consider purchasing an additional floater or rider to your policy to cover these special items. These types of items typically are not covered by a basic homeowner's or renter's insurance policy.

Remember to include in your home inventory those items you rarely use such as holiday decorations, sports equipment and tools.

Store copies of all your insurance policies in a safe location away from your home that is easily accessible in case of disaster. You may want to store your policies and inventory in a waterproof, fireproof box or in a safe location such as a bank safe deposit box.

Consider leaving a copy of your inventory with relatives, friends or your insurance provider and store digital pictures in your e-mail or on a website for easy retrieval.

Know what is and is not covered by your insurance policy. You might need additional protection depending on where you live. Make sure your policies are up to date. Contact your insurance provider annually to review and update your insurance policy.

Keep a readily available list of 24-hour contact information for each of your insurance providers.

Find out if your possessions are insured for the actual cash value or the replacement cost. Actual cash value is the amount it would take to repair or replace your home and possessions after depreciation, while replacement cost is the amount it would take to repair or replace your home or possessions without deducting for depreciation. Speak with your insurance provider to determine whether purchasing replacement coverage is worth the cost.

Speak with your insurance provider to find out if your policy covers additional living expenses for a temporary residence if you are unable to live in your home due to damage from a disaster.

Appraise your home periodically to make sure your insurance policy reflects home improvements or renovations. Contact your insurance provider to update your policy.

For more information, visit www.InsureUonline.org

Topic: Wildlife Management
Suggested title: Flying through a Fowl Situation
Words: 300

Birds are beautiful, graceful and melodic. They give a sense of being close to nature and add to the feel of our community. But too much of any one thing is never good. Whether it's a trail of droppings, territorial aggression or destructive nesting and feeding patterns, birds can make life more expensive and a little more difficult or unpleasant for our community, maintenance crews and managers.

With plenty of open space, feeding areas and comfortable nesting sites free from natural predators, our community creates a haven for an avian population. Geese and ducks—attracted to the lakes and ponds and relative safety of the surroundings—tend to be the worst culprit.

There's an environmentally safe and effective way of living with the winged visitors and decreasing a nuisance in our community. One of the most important steps is a no-feeding policy.

According to GeesePeace (www.geesepeace.org), a nationally-recognized non-profit dedicated to growing geese education and outreach programs, geese come to an area for two reasons: the safety provided by a lake/pond and the abundance of planted grass kept short for them by frequent mowing.

Geese are encouraged to stay in our community or visit—often congregating in the common areas—when they are fed popcorn or bread. In addition, feeding geese human food is unhealthy and causes them to be aggressive.

During the winters, geese have plenty of resources to find food. They don't need large amounts of corn or other feed when the ground is covered with snow. They'll fly to warmer areas to find more suitable feeding grounds. We don't want to remove all of the birds in our community; we simply want to make the numbers more manageable. A no-feeding policy is an important first step.

With your cooperation, we'll be able to fly through this fowl situation.