

FREE Newsletter Articles

Content for Homeowners

A Member Service Provided by Community Associations Institute

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About this service:

Community Association Institute's free newsletter and website 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 a collection of generic articles you can use to fill out your newsletters, websites 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

Suggested Title: Electronic Payment an Option for Assessments

Words: 305

The association board and manager encourage all members to take advantage of the association's electronic payment program to pay monthly assessments because it provides numerous advantages to you, the association *and* the environment.

For association owners, electronic payment is very convenient. Once we've set up your account, you no longer have to worry about lost checks or late payments due to slow mail service. You select the date each month your assessment is paid, and then you have the peace of mind knowing your fees are paid on time. Not only does this save you time and postage, but it can eliminate late fees.

Direct payment is also beneficial for the association. It improves our cash flow, reduces delinquencies and decreases bank charges, such as lockbox service fees. And this helps keep your assessments down.

According to the National Automated Clearing House Association (NACHA), a nonprofit trade association responsible for the nation's electronic payments system, 43 percent of all U.S. households use electronic payments for at least one financial obligation, including mortgage, utilities, investments, insurance and loans. However, 19 billion paper bills are still delivered through the mail each year.

If just 20 percent of households in the U.S. switched to electronic bill payments, 100 million pounds of paper would be eliminated from the manufacturing process—saving 1.4 billion gallons of waste water and 103 million gallons of fuel to deliver it. In fact, a 20 percent reduction in production and transportation of bills, statements and checks would spare the atmosphere two million tons of greenhouse gas a year. For more information on electronic payments, visit www.nacha.org. To calculate your financial-paper footprint, visit www.payitgreen.org.

Home computers and the Internet have made it easy for all of us to take advantage of the convenience of paying our assessments electronically. Call the manager today to set up your electronic assessment payment.

Topic: Finances
Suggested Title: What Our Accountant Does for Us
Words: 150

The accountant is a vital part of our association's professional team. A staff member or volunteer may take care of the bookkeeping for the association, but the CPA is needed to conduct an audit at the end of the year. In addition, our accountant:

- Conducts association financial audits
- Prepares association tax returns
- Reviews financial data, answers financial questions and provides financial advice
- Participates in reserve studies and advises on reserve funding strategies
- Assists with budget preparation and long-term financial planning
- Develops accounting policies and procedures and recommends internal controls
- Prepares monthly or quarterly financial statements
- Educates board or committee members on financial matters
- Makes presentations at meetings
- Helps us obtain financing

The association accountant is a valuable partner who works closely with the manager and the board to ensure your assessments are managed and invested wisely and legally.

Topic: Maintenance
Suggested Title: Who's Responsible for What?
Words: 225

Who's responsible for what? It's an important question often asked by residents, and the answer is sometimes more complicated than you'd think.

Generally, the association is responsible for repairing or replacing common, or shared, elements and owners are responsible for maintaining their own homes. But there are two problems. First, some areas are neither common nor part of your home. These are called exclusive or limited-use common areas and they're available only to one or a few residents. Who is responsible for these? Second, ownership and responsibility for repair and replacement are not necessarily the same thing. So, it gets confusing.

To make answering the question easier, the CC&Rs include a responsibility chart that indicates who is responsible for each component. The chart lists the components and has columns labeled "association" and "owner." A simple check mark in one of the columns designates responsibility.

While the chart is fairly comprehensive, you may still have questions. If a component isn't listed, check with the manager or a board member for clarification. It could have been overlooked at the time the documents were prepared, or perhaps it was recently added. The board will pass a clarifying resolution assigning responsibility for any items not included.

It might save a telephone call if you check the responsibility chart first, but if there are any questions, don't hesitate to ask.

Topic: Conservation
Suggested Title: Power Down, Save Money
Words: 263

Looking to cut back due to a tight budget or ready to go green? Here are 10 quick and easy tips to accomplish both:

- Unplug appliances and electronics. TVs, computers and kitchen appliances, as well as cell phone and laptop chargers, all use energy when they are plugged in—even if they are turned off.
- Use power strips. "Smart" power strips automatically turn off when electronics are off or when one main unit (like your personal computer) is powered down.
- Turn off lights. When you're not in the room or not in the house, there's no need for all the lights to be on.
- Clean and replace furnace or air conditioner filters. Dirty filters block air flow, increase energy bills and shorten equipment life.
- In the warmer months, keep the shades and blinds down on south-, east- and west-facing windows. In the colder months, open them up and let the sun in.
- Activate "sleep" features on your computer and office equipment. When they go unused for a long period of time, they power down.
- Lower the thermostat. Wear a sweater around the house and put an extra blanket on the bed at night.

- Use fans instead of air conditioning when possible or combine their use to turn down the air temperature a bit.
- Close vents and doors to unused rooms.
- Wash your laundry with cold water. It's just as effective.

Check with the Alliance to Save Energy at www.ase.org for more energy- and money-saving tips or to subscribe to their free online newsletter.

Topic: Annual Meeting
Suggested Title: All Residents Welcome at Annual Meeting
Words: 120

The association's annual meeting is the best opportunity for you to learn about this year's events and get caught up on everything happening in *our* community. Here are a few agenda items and meeting activities you won't want to miss:

- Meet board and committee members and the manager.
- Learn about the association's mission statement.
- Get an update on all current and future scheduled projects.
- Review the proposed budget, and hear the association treasurer explain how your assessments are being used and reserves are being invested.

Be an active community resident and attend the annual meeting. Come introduce yourself to the board, the manager and your neighbors and find a wealth of information about your community!

Topic: Security/Safety
Suggested Title: How to Prepare for the Worst
Words: 358

September is National Preparedness Month. Take simple steps to prepare for emergencies in your homes, businesses and schools. Think first about the basics of survival—fresh water, food, clean air and warmth, according to the U.S. Department of Homeland Security's Ready Campaign.

Here are some items recommended for a basic emergency supply kit:

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for each
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place

- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Can opener for food (if kit contains canned food)
- Local maps

You might consider adding these additional items:

- Prescription medications and glasses
- Infant formula and diapers
- Food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or similar information from www.ready.gov
- Sleeping bag or warm blanket for each person
- Complete change of clothing including a long-sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper. When diluted nine parts to one part water and bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire extinguisher
- Personal hygiene items
- Paper cups, plates and towels and plastic utensils
- Paper and pencils
- Books, games, puzzles and other activities for adults and children.

For more information, visit www.ready.gov

Topic: Elections/Voting
 Suggested Title: Get Registered. Vote!
 Words: 140

Whatever your political philosophy, you should exercise your individual right to help choose the people who will lead our government—at the federal, state and local levels. Casting a ballot is an American right that people in many other countries don't enjoy.

But before you can vote, you must register. You can learn about registration procedures in the Voting and Elections section at USA.gov: www.usa.gov/Citizen/Topics/Voting.shtml. The site includes information to help you contact elected officials, make campaign contributions and more.

And, by the way, if you're an owner in good standing, you also have the right to vote in our own association elections. Our campaigns aren't covered by the worldwide media, and we don't have bumper stickers and buttons, but they are important and do make a difference in your life. Our next elections will be held ... ().

Topic: Finances
Suggested Title: Misconceptions about Property Values
Words: 420

Like almost every community in the country, our association is feeling the pinch in the housing market. We'd like to dispel a few common misconceptions about what contributes to the rise and fall of property values.

Assessments are too high

False. Actually, assessments have nothing to do with property values, and high assessments will not turn off potential buyers—if they're educated buyers. Our assessment may be higher—or lower—than a neighboring community depending on many factors. Are we providing more services? Is our property older? What utilities are included in the assessment or do we have more homes?

The more important question is what value are residents getting for their money? To answer that question, the association mails a detailed budget with line-item documentation to all owners and makes it available to potential buyers. A low assessment should be as much a red flag as one that appears too high.

We have too many renters

False. Lenders are required to charge higher rates for loans or deny a loan for homes in associations with renter-owner ratios that exceed a certain percentage. But that doesn't mean renters affect property values. Our association board sees renters as owners-in-training who aren't ready to purchase their homes yet. In fact, renters have all the same rights to enjoy our community as owners—except voting or holding office. We welcome renters, encourage them to participate in association activities and hope they will eventually buy a home in our community.

Community living is carefree

True *and* false. Association living is *maintenance* free—leaving maintenance decisions to a board—but not entirely carefree. Residents need to care about their community and recognize that common-interest living involves service and commitment. Good maintenance increases curb appeal which helps sales and may help property values. However, without committed residents to serve on the board and in other positions, maintenance and curb appeal are quick to suffer.

Architectural and aesthetic uniformity are necessary to protect property values

False. The board's objective is to maintain standards rather than ensure uniformity. Yes, *some* uniformity is good, but the board believes there is room for individual expression—as long as aesthetic standards are met.

Property values are based largely on comparative values of homes throughout our community. However, we can ensure that our values are at peak levels by assessing adequate fees to maintain our community now and for years to come, by ensuring all

residents are involved and engaged in the community and care about the association and by maintaining high aesthetic appeal.