

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

Visit our [online archive](#) and peruse the Content Index to access dozens of additional articles.

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

Topic: General
Suggested Title: Community Association Fundamentals
Words: 322

Even though we live in an association, you might be surprised how many of our neighbors—owners and renters alike—don't really understand the fundamental nature of common-interest communities. And we know that many others, including the media

and government officials, lack a true understanding of the community association (or condominium) concept.

Community Associations Institute (CAI), a national membership organization that represents the best interests of common-interest communities like ours, developed 10 basic principles that answer three essential questions: What is the basic function of a community association? What are the essential obligations and expectations of homeowners? What are the core principles that should guide association leaders?

We're confident you'll recognize our community while reading these principles.

1. Associations ensure that the collective rights and interests of homeowners are respected and preserved.
2. Associations are the most local form of representative democracy, with leaders elected by their neighbors to govern in the best interest of all residents.
3. Associations provide services and amenities to residents, protect property values and meet the established expectations of homeowners.
4. Associations succeed when they cultivate a true sense of community, active homeowner involvement and a culture of building consensus.
5. Association homeowners have the right to elect their community leaders and to use the democratic process to determine the policies that will protect their investments.
6. Association homeowners choose where to live and accept a contractual responsibility to abide by established policies and meet their financial obligations to the association.
7. Association leaders protect the community's financial health by using established management practices and sound business principles.
8. Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.
9. Association leaders seek an effective balance between the preferences of individual residents and the collective rights of homeowners.
10. Association leaders and residents should be reasonable, flexible and open to the possibility—and benefits—of compromise.

Fundamentals can be downloaded at www.caionline.org/governance/fundamentals.pdf. For more information about Community Associations Institute, go to www.caionline.org.

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Topic: Free Stuff
Suggested Title: Free Directory Assistance for Cell Phones
Words: 155

If you've ever had to call directory assistance using your cell phone, you know cell phone companies are charging \$1.75 or more for 411 information calls. AT&T charges \$7.00 per call! If your car has broken down or a big business deal depends on getting a number from information, \$7 might be acceptable.

"Despite the charges, U.S. consumers continue to avail themselves of the 411 directory assistance service, placing about six *billion* such calls per year," explains the rumor-busting website snopes.com.

For the rest of us, however, an economical alternative is now available. You can get directory assistance on your cell phone (or land line) at 1-800-FREE 411 (or 1-800-373-3411). And it's free. Add this number to your cell phone now, before you actually need it. The service is voice activated and offers the option to connect the call.

Of course, nothing is entirely free, so be prepared to listen to a brief audio advertisement. For more details, visit www.snopes.com/inboxer/nothing/free411.asp

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Topic: Conservation
Suggested Title: Indoor Water Conservation Tips
Words: 257

You can reduce your water consumption by 20-40 percent without purchasing expensive equipment. Reducing water use can mean substantial savings on water, sewage and energy bills. The following suggestions will help you get in the habit of saving water:

Kitchen

- Avoid the garbage disposal. It uses a lot of unnecessary water and can lead to problems with septic systems. Start a compost pile instead!
- Run automatic dishwashers only with a full load.
- When washing dishes in the sink, use one side of the sink or a large bowl for rinsing, rather than running water.

- Keep a container of water in the refrigerator for cold drinks. If you have to run your tap while waiting for cold water, collect running water in pitcher for later use.

Bathroom

- Conventional toilets use about five to seven gallons of water per flush. Water used for each flush can be reduced by placing two half-gallon plastic bottles filled with water in the tank.
- Install a low-flow aerator on your showerhead and sink. These devices can be purchased at a hardware store and are easy to install. They reduce flow to approximately three gallons per minute instead of the usual five to 10 in a shower.
- Turn off tap water while brushing your teeth or shaving.
- Take shorter showers. During droughts, turn off water while soaping up.

Remember, when you use less water, you are also using less energy, leading to even greater savings. Visit www.auduboninternational.org for more conservation tips.

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Topic: Safety/security
Suggested Title: Fire Safety Tips
Words: 185

Unattended cooking is the leading cause of home fires in the United States, according to the National Fire Protection Association. When cooking for guests, don't let yourself be distracted. Keep an eye on those pots.

Smoking is another leading cause of home fire deaths. If you smoke, smoke outside. Keep a small bucket of water outside and drop cigarette butts in directly. If you or your guests smoke indoors, provide plenty of large, deep, sturdy ashtrays and check them frequently. Douse cigarette butts with water before discarding them in the trash where they can smolder and cause a fire. After a party, always check on, between and under upholstery and cushions and inside trash cans for cigarette butts that may be smoldering. Keep matches and lighters up high, out of sight and reach of children (preferably in a locked cabinet). When smokers visit your home, ask them to keep their smoking materials with them so young children do not touch them.

And, don't forget to let your guests know what your fire escape plan is.

For more information on fire safety, visit www.nfpa.org

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Topic: Finances/taxes
Suggested Title: Avoid Silly Mistakes on Your Tax Returns
Words: 465

Tax time is fast approaching. Many of you prepare your own tax returns, so we wanted to remind you of a few common mistakes and offer ways to avoid them.

Let's get the bad news out of the way first: You cannot deduct your association assessment. Although they're used like taxes, assessments aren't taxes. They're payment for products and services delivered to all residents the association—utilities and trash removal, for example.

IRS instructions for preparing tax returns are quite useful and thorough. They can be a big help for do-it-yourselfers. However, it's the little things—silly mistakes—that most often creep into your documents and cause problems. Here are just a few tips to keep in mind:

- Prepare your tax return as early possible. Waiting until the last minute increases your chances of making mistakes. Give yourself time to gather documents or research details. Better yet, collect these documents throughout the year in a special file so you have them ready at tax time.
- Use the correct tax rates. Tax tables can be dense and difficult to read; use extra care.
- Fill in every line. If a line item on a form doesn't apply to you, put a zero or a strike through where the amounts would be. That indicates you determined it doesn't apply to you.
- Make sure all your documents are complete. Attach forms, schedules, supporting statements and explanations. If you need more space, attach separate sheets that are the same size and format as the printed forms. Transfer the totals onto the printed forms. Put your name, social security number and date on all extra pages.
- Rounding is OK. Round off all amounts on your tax return. Round up to the next dollar all amounts that are 50 cents or more. Round down all amounts that are between one and 49 cents.
- Pay on time. File on time. The quickest way to get the IRS' attention is to pay your taxes late or file your return late.
- Reply promptly to all IRS inquiries. Ignoring the IRS invites trouble—you could be audited or have your assets seized.

- Ask another person to review your tax return to check your math and ensure that all fields are accounted for. Math errors are the most frequent mistake on individual tax returns.
- Sign the return. If you pay someone to prepare your taxes, that person must sign your tax return. But, *you* must sign and date your own tax return no matter who prepares it.
- Keep copies of your tax return and all supporting documents. You'll need them next year, and you should keep them for another five to seven years after that before destroying them.

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Topic: Governance/policies
Suggested Title: Association Documents Open to Owners
Words: 345

Have you lost your copy of the bylaws? Would you like to read minutes from past board meetings? Would you like to read a resolution for background information on an association policy?

Some of these documents can be found on our association website. However, these and other association documents are available to all members for review; owners have the right to inspect them, and the association is happy to make them available. However, we ask that you follow a few standard procedures so we can serve you efficiently.

First, submit a written request to the president or manager stating which documents you wish to read. Submit your request several days before you need the documents. We may need extra time to locate older documents if they're in storage.

Before submitting a request, get a clear understanding of what you are looking for and why. Be specific. A request for "documents relating to the capital improvement project" is too broad. Instead, request "vendor contract and blueprints for the capital improvement project undertaken last year."

Your request will be filled as soon as possible, usually within five business days. You will be contacted to set up a time during normal business hours when the documents may be viewed. You can view original documents at no charge. If you want copies of pages from the original documents, make a list or mark the pages you want with a paper clip or sticky note. You will be charged per page for copying. You may also have copies of documents mailed to you and be billed per page for copying and mailing.

Some association records are confidential. Requests for sensitive information, such as personnel files, owners' ledgers or legal files, will be denied. This protects the association and you from liability. The exception is requesting documents about yourself.

While viewing original documents, do not remove anything and keep pages in the same order as presented.

If you have any questions or need further information, please call the manager or send an e-mail to the association. We're here to help.

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Topic: Safety/security
Suggested Title: Community Policy on Security Cameras
Words: 345

We know you want to feel safe at home and you should. Maybe you've tried trimming foliage, increasing exterior lighting and installing a home security system. Maybe you've even considered installing video cameras outside your home to feel more secure.

Before you invest in a high-tech video system, there are a few things to consider. Personal safety and privacy are two ideals everyone wants in a community, but they can collide. Association policies weigh both these concerns, while also taking local and state laws into consideration.

Installing any security equipment, including cameras, is considered an architectural alteration of the home's exterior and therefore requires written approval from the association. In addition, the installation will only be approved after the neighbors' right to privacy and quiet use and enjoyment of their property has been considered. We may also ask the association attorney to review your application.

If you chose to install video surveillance, the camera needs to be placed in the least intrusive or visible location, and it can only be focused on your property—never directed at windows of adjacent structures, neighboring or common property.

Applications to install a security camera must include a plot plan showing the camera's location in relation to neighboring structures, a property survey and specifications on the size, shape and angle of view of the camera. Any changes from the application, such as altering the location, equipment or field of view of the camera may require a new application.

Before deciding to install a security camera system, think about why you want to monitor particular views. Ask yourself:

- What do I achieve by installing cameras?
- Are the lighting conditions (night and day) good enough?
- How much video do I want to store before the system records over itself?

- Do I want to monitor cameras myself, access them via the Internet or keep a recording for investigative purposes?

Many homeowners are going beyond motion-detecting lights and in-home security systems, and installing video cameras for safety. However, our association must—at the same time—balance your desire to feel secure and your neighbor's need for privacy.