

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/Misc.
Suggested Title: Surviving Job Loss
Words: 600

It's never a good time to lose your job. However, the current economic environment has resulted in business closures, downsizing and layoffs for many in our community. The National Foundation for Credit Counseling 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 another person's perspective 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 any applicable government benefits. Your HR representative at work 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 could actually support the family at the 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. No one wants to liquidate 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. Consider selling the second car or recreational vehicle, real estate holdings, rental properties or jewelry.
- After you review your income versus debt obligations, if you don't have enough money to make ends meet, calculate how much you'll need for basic household expenses. Your goal is to pay everyone, but if you must make a choice, keep food on the table and your home life stable by paying your rent or mortgage, association assessments, utilities, childcare, insurance premiums and health care.
- Have a family meeting that includes the children. You don't want family members pulling in different directions, and a joint effort yields a better result.
- Make cutbacks wherever possible, knowing that your 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. After 30 days, review where the money went and

decide where to cut back. You'll be amazed how much you can save without feeling the pinch.

- Contact your creditors to arrange lower payments. Most major credit card issuers have 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 documentation of your setback, and have a resolution plan in mind. Since the average consumer doesn't know all the loan modifications available, sit down with a certified housing counselor and map out a plan best suited to your situation.

The National Foundation for Credit Counseling is a national nonprofit credit counseling organization. For more information, visit www.DebtAdvice.org or call (800) 388-2227. En Español, dial (800) 682-9832.

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Topic: Free Stuff
Suggested Title: Sign Up for Free Online Newsletters
Words: 45

The National Gardening Association offers numerous free online newsletters to homeowners covering urban and small-space gardening, vegetable and fruit gardening, craft and cooking projects and specific gardening information by geographical region. Newsletters include feature articles, tips and resources. To sign up go to www.garden.org/subscriptions.

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Topic: Contractors
Suggested Title: Clarifying the Manager's Role
Words: 500

Our association employs a highly-qualified professional community manager, and we think residents should know what the manager has—and has not—been hired to do. The manager has two primary responsibilities: to carry out policies set by the board and to manage the association's daily operations.

Some residents expect the manager to perform certain tasks that just aren't part of the job. When the manager doesn't meet those expectations, residents naturally are

unhappy. Since we want you to be happy, we're offering a few clarifications to help you understand what the manager does.

- The manager is trained to deal with conflict, but he or she will not get involved in quarrels you might be having with your neighbor. However, if association rules are being violated, the manager is the right person to call.
- While the manager works closely with the board, he or she is an advisor—not a member of the board. Also, the manager is not your advocate with or conduit to the board. If you have a concern, send a letter or e-mail directly to the board.
- Although the manager works for the board, he or she is available to residents. That doesn't mean the manager will drop everything to take your call. If you need to see the manager, call and arrange a meeting. If a matter is so urgent that you need an immediate response, call the association emergency number or 911.
- The manager is always happy to answer questions, but he or she is not the information officer. For routine inquiries, like the date of the next meeting, please read the newsletter or check the association website.
- The manager is responsible for monitoring contractors' performance, but not supervising them. Contractors are responsible for supervising their own personnel. If you have a problem with a contractor, notify the manager, who will forward your concerns to the board. The board will decide how to proceed under the terms of the contract.
- The manager inspects the community regularly, but even an experienced manager won't catch everything. Your help is essential. If you know about a potential maintenance issue, report it to the manager.
- The manager does not set policy. If you disagree with a policy or rule, you'll get better results sending a letter or e-mail to the board than arguing with the manager.
- The manager has a broad range of expertise, but he or she is not a consultant to the residents. Neither is he or she an engineer, architect, attorney or accountant. The manager may offer opinions, but don't expect technical advice in areas where he or she is not qualified.
- Although the manager is a great resource to the association, he or she is not available 24 hours a day—except for emergencies. Getting locked out of your home may be an emergency to you, but it isn't an association emergency. An association emergency is defined as a threat to life or property.

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Topic: Volunteerism
Suggested Title: A Helping Hand
Words: 234

Community associations are not immune in this recession. Sadly, some homes have been abandoned. The homes were foreclosed and the owners moved away. When banks take over these properties, they usually don't realize they need to pay the regular assessment. With the depth of the foreclosure crisis and their own financial problems, banks are struggling to keep up.

It's hard not to complain about a nearby property looking downtrodden. We all want to come home to a community we can be proud of. If the house next door is abandoned or not maintained, offer to help. Be sure to check with the association first if you want to clean up an abandoned property. The property may belong to the bank, the association or the financially-strapped owner. If no one is given notice that volunteers are coming to maintain a property, trespassing charges can be filed—not exactly a nice return on generosity.

If given approval to access a property, there are simple things volunteers can do to improve the look. When the trash is cleaned up, the yard is watered and mowed and the newspapers, door hangers and phone books are picked up off the porch, the home is less inviting to thieves and looks better.

Having unity in the community has never been more important than in times like these. Thankfully, as neighbors, we have one another. Don't get angry, get helpful.

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Topic: Amenities
Suggested Title: Clubhouse Access Policy
Words: 306

Since the clubhouse/recreation center is the “crown jewel” of our association, we need a clear access policy—and that means you must have your association ID to access the facility.

First and foremost, we want to know who is using the facility. Collecting data on how and when it's used will help us do a better job of meeting your needs and improving services. If we have daily, weekly, monthly and annual figures on the time of day the facility is used the most, we can budget and staff appropriately. We will also be able to

check our records if something, such as an injury report or damage claim, comes up days or weeks later.

In addition, the center—funded by your monthly assessments—is a privilege for association members in good standing, their renters and their guests. If you don't pay your assessments and share in the cost of operations and upkeep, you won't be able to use the facility. We also want to ensure that those who don't live in our community—unless they're a guest—aren't contributing to the wear and tear of this valuable community asset.

Our priority is to make sure our members and guests are safe. With an access policy, we can minimize liability by requiring those who use the facility to sign waivers and verify that they are aware of all facility rules.

If you forget the ID that gives you access to the center, we usually give a one-time “freebie” and allow you to enter. We'll just remind you to bring it with you on your next visit. We may verify your eligibility, especially at the first of a new fiscal year. Our policy applies to all members and guests equally.

Come enjoy your clubhouse/recreation center, but remember your ID card!

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Topic: Conservation
Suggested Title: Outdoor Water Conservation Tips
Words: 250

Even though we use water every day, it's easy to take it for granted. Just imagine how you would function without clean water. It's everyone's responsibility to conserve and protect water resources. The decisions and actions you make today truly affect our water resources for the future. The following suggestions will help you get in the habit of saving water in the great outdoors:

- Get a rain gauge to measure rainfall. One inch of rain per week is generally sufficient for lawns and gardens. Supplement only when rainfall is inadequate.
- Use mulch around landscape plantings. Mulch will help eliminate weeds and hold moisture in the soil.
- Select hardy plants that don't need much water. Native plants that are well adapted to your climate and soils will survive well without supplemental watering.
- Water during the cool part of the day to avoid rapid evaporation.

- Raise the mowing heights on your lawn mower. This promotes healthier grass that can better survive dry periods.
- When watering is necessary, water slowly and thoroughly. If you notice puddles or runoff, turn water off and wait for water to soak in. Also be sure your sprinkler puts water where you need it—not on driveways or sidewalks.
- Wash cars efficiently. First give the car a quick rinse, and then turn the water off. Wash one section of the car at a time and rinse that section quickly. Turn the water off each time.

Visit www.auduboninternational.org for more conservation tips.