

Copyright-FREE Articles

for Community Association Newsletters & Websites

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.

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: Safety/Security
Suggested title: Tips for Protecting Your Identity during the Holidays
Words: 750

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

- Be aware of your surroundings. Sidewalks and malls will be crowded and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.
- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place
- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.
- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.
- Lighten your wallet. Remove anything from your wallet that you don't absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, but check other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it at home.
- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.
- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.
- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.
- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.

- Consider signing up for a credit monitoring service. Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.
- Order your credit report. Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

In spite of all your efforts, if you are victimized by ID theft, contact an NFCC Member Agency for help. Their certified counselors can walk you through the steps to recovery. To find the agency closest to you, dial (800) 388-2227, or go online www.DebtAdvice.org. To locate a Spanish speaking counselor, call (800) 682-9832.

For more information and tips about identity theft visit NFCC at www.ProtectYourIDNow.org.

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Topic: Finances/saving money
 Suggested Title: Saving for the Holidays
 Words: 395

In these tough economic times, many of us are trying to stretch our dollars and keep our debt as low as possible. The following tips from the National Foundation for Credit Counseling (NFCC), offer easy ways to save:

- Empty the change in your pocket into a jar each night. Pocket change can add up to between \$30 and \$50 a month.
- Cut \$5 a day out of your incidental spending. Mindless spending and impulse shopping take a bigger chunk out of your spending than you might care to admit.
- Resolve to carve \$10 a month from each of five discretionary spending categories. For example:
 - Food:** plan meals in advance and never grocery shop on the run.
 - Eating out:** order water to drink when dining at a restaurant.
 - Utilities:** lower the thermostat at home.
 - Shopping:** stay out of malls, and shop only when an item is needed.
 - Medical:** sign up for one of the discount plans on prescriptions currently being offered by many national drug chains.

- Kick your bad habits. Buying a pack of cigarettes and a lottery ticket each day can add up quickly.
- Eliminate bank fees. Bank with an institution that has ATMs near where you live and work, eliminating any fees assessed by using a machine outside of your network. Don't pay for your checking account when many banks offer free checking with few strings attached. Never overdraw your account.
- Get an insurance check-up. You don't want to be over-insured or underinsured, but if you can handle raising your deductible, it will save you money each month.
- Don't have too much of a good thing. Examine your cell phone package. Are the minutes right for your calling patterns? Look at your cable plan. Are you paying for channels you never watch? Switching to a plan that is right for you yields big savings.
- Stop charging and pay with cash. Studies show that people who pay for their purchases with cash typically save about 20 percent. Therefore, if you put \$1,000 onto a charge card each month, you stand to save big bucks.

For professional help finding hidden money in your budget, call a National Foundation for Credit Counseling member agency. To locate the counselor closest to you, dial (800) 388-2227, or go online to www.DebtAdvice.org. To find a Spanish-speaking counselor, call (800) 682-9832.

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Topic: Environmental Safety
 Suggested title: Lead Paint Warning
 Words: 166

Since our homes were built before 1978, there's a good chance they could contain lead paint. Lead-based paint was common in homes before the U.S. Consumer Product Safety Commission banned it.

Lead-based paint can cause significant health problems, especially in children.

Lead dust settles on floors and walls where it can get on children's hands or toys and is ingested or inhaled. Lead poisoning can cause permanent brain damage.

There's no immediate risk unless the paint in your home is peeling or disturbed during renovations. Then, it should be removed immediately by professionals to avoid spreading the dust.

The week of Oct. 19 is designated National Lead Poisoning Prevention Week by the U.S Centers for Disease Control.

For more information, visit the following websites:

- The Coalition to End Childhood Lead Poisoning, www.lead-safe.org
- The National Center for Healthy Housing, www.nchh.org
- The U.S. Centers for Disease Control and Prevention, www.cdc.gov/nceh/lead/
- The U.S. Environmental Protection Agency, www.epa.gov/lead/
- The U.S. Housing and Urban Development, www.hud.gov/offices/lead/index.cfm

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Topic: Governance
Suggested title: Governing by Representation
Words: 225

Community associations are a representative form of government founded on the principle of elected individuals representing the people. Much of our country is based on the principles of representative democracy. It starts with organizations like community associations and progresses through our schools boards, city governments, county governments, state governments—all the way to the federal government. We vote for a person, or persons, who will act on our behalf.

Some might advocate that a board should not take action without a vote of the members to find out what the people want. That would be counter-productive. If association members were to vote on every issue before a decision was made, there would be no need for a board, but simply someone to send out ballots and tally results. However, boards find out what their constituents want in other ways. Many make time to hear from residents at each board meeting. But, it's up to you to attend meetings, voice your opinions and participate in the exchange of ideas with the board. We also encourage your involvement and participation. Perhaps you would consider joining a committee. We want your input, ideas, thoughts and opinions.

When the season for community association annual meetings and annual board elections approaches, consider carefully which candidates you select—including yourself. Consider running for the board to help shape the future of your community.

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Topic: Maintenance
Suggested title: Do It Yourself Pest Control
Words: 309

Pests inside your home can be annoying, harmful and downright scary. Fortunately, there are many steps you can take to combat pest problems. Of course, your first stop can be your last by calling an exterminator—and don't hesitate to call the manager if you need a recommendation. But you can often save time and money by doing it yourself. Here are some methods for treating bugs locally.

Boric acid powder, like Borid, works as localized pest-control for spot-specific problems. Just sprinkle it behind the refrigerator or around the stove, washing machine or wherever you suspect pests are. It kills roaches, water bugs, ants, fleas and silverfish. Many pest control powders continue working for more than three months. Be sure to read the precautions—these powders can be harmful to infants and pets.

Many insecticide sprays that professionals use, like the water-soluble Demon-WP, and the proper sprayers to apply them are readily available in stores or online. Generic brands are usually available at lower cost. Be sure to follow all instructions carefully. Be wary of taking on large projects, like treating for termites, which can involve drilling, digging and more.

Staple products, like Combat, can also be effective, if you know what pests they should be used against. Combat is used specifically to target ants and roaches. The pests take the bait back to their nests, where presumably it destroys the entire infestation. This can be a good, cheap method—but again be aware of safety precautions.

Remember, all these methods are effective, but you can also eliminate bug problems by identifying why they're coming into your home. For example, ants are almost always a sign of excess moisture in your house or yard. Other pests are attracted to trash and food remnants. Eliminate whatever is attracting the pests, and you will eliminate the need for insecticides.

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Topic: Renting
Suggested title: Important Information for Landlords
Words: 460

If you are an owner who leases your unit, we'd like to make the leasing experience successful and positive for everyone by informing you of your responsibilities. This will help preserve your property value specifically and maintain the association's property value in general.

Your tenants may not be familiar with common-interest community living. Please take a few minutes to explain to them that living in a community association is very different from living in a rental apartment community. Specifically, your tenants, like all residents, are subject to the rules and regulations of the association, and it's up to you to educate them and see that they comply. The association will assist you in this area, but the responsibility lies with you. We recommend you provide your tenants with written copies of all policies and rules and advise

them on the proper use of the association's facilities. You can obtain copies of these and other useful documents from the manager.

We strongly recommend that you have a written lease agreement with your tenant. As a lessor (landlord) of a home in a community association, the lease you use must require tenants to comply with the association's governing documents. In the event your tenant fails to comply with these documents, including the bylaws, or its rules and regulations, a representative of the association will first contact your tenants in an attempt to remedy the problem. The association will send you a copy of any notice sent to your tenant.

If the tenant does not correct the violation, the association will contact you and expect you to remedy the violation using the recourse available to you through your lease agreement. If you are unable to correct the violation, the association may pursue appropriate legal action against the tenant, and possibly against you.

The association asks that you provide the manager with the names and contact information of your tenants. The association will add your tenants to its mailing list, and they will receive the newsletter, invitations to participate on committees, notices of social activities and general association-related information. This information will also be used in case of emergency.

Follow these simple steps and you, the tenants and the association will all have a positive community association living experience:

- Provide your tenants with copies of association rules.
- Educate tenants about the need to follow association rules, and see that they comply.
- Advise tenants on the proper use of association facilities.
- Use a written lease agreement.
- Make sure your lease requires tenants to comply with all association governing documents.
- Provide the association with contact information for your tenants.

Renters: If you don't have a copy of the association rules or you'd like more information about the association, please contact a board member or manager.

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Topic: Conservation
Suggested title: Reduce Home Energy Bills
Words: 340

U.S. homeowners can lower home energy bills, lower federal income taxes and increase home comfort by making energy efficiency home improvements that qualify for up to \$1,500 in federal income tax credits.

Consumers who make energy-efficient upgrades can also reduce their personal carbon footprint because using less energy at home means emitting less pollution too.

The federal income tax credits for specific home improvements are available now through 2010, thanks to the American Recovery and Reinvestment Act (ARRA) of 2009.

While the tax credits are similar to those in effect a few years ago, consumers should be aware of some changes, according to Steve Nadel, executive director of the American Council for an Energy-Efficient Economy (ACEEE). Consumers must install the specific products and equipment that qualify for the 2009-10 tax credits. Some important details on the home improvement tax credits include:

- For each type of qualifying equipment, the credit is for 30 percent of the cost up to \$1,500.
- It is a one-time tax credit that can be claimed in part or in whole for tax year 2009 and/or tax year 2010.
- Homeowners who claimed the \$500 credit available in 2006-7 can claim the remaining \$1,000 credit for additional products bought and installed in 2009 and/or 2010.
- There are two basic categories of qualifying equipment—“building envelope” products and heating and cooling equipment.
- Building envelope products are replacement windows (including storm windows, storm doors, and skylights), certain ENERGY STAR asphalt and metal roofs, insulation and other sealing products.
- Heating and cooling equipment includes furnaces, boilers, ground source or geothermal heat pumps, gas or propane water heaters, central air conditioning systems (but not window air conditioner units) and biomass stoves.
- Installation costs are not covered for building envelope products.
- Installation costs are covered for heating and cooling equipment.
- For some products, the qualifying criteria are more stringent than they were in prior years. For example, all ENERGY STAR windows no longer qualify.

For detailed information on what qualifies, visit www.energytaxincentives.org.

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Topic: Free Stuff
Suggested title: Consumer Handbook Available
Words: 70

Find everything from tips on buying a car to building a good credit rating in the 2009 Consumer Action Handbook available for free from the Federal Citizen Information Center. The handbook is available online at www.consumeraction.gov. A Spanish-language version is available at www.consumidor.gov.

To order a free copy, visit www.consumeraction.gov and click on "Order Handbook," or send your name and address to Handbook, Pueblo, CO 81009. Or you may call toll free (888) 878-3256.