

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

Volume 3

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: Security & Safety/Emergency Preparedness
Suggested Title: Government Urges Americans to be Prepared
Words: 260

The fifth anniversary of the 9-11 attacks and the first anniversary of Hurricane Katrina are all the reminders we need that it pays to be prepared for natural and terror-related emergencies.

September was National Preparedness Month, but its passing does not mean that we can't take some basic steps to be prepared. No matter how safe and secure you may feel today, the worst could happen, if not here, then perhaps at some point in the future in another location. That's when you'll wish you had taken the time to plan for the worst.

The U.S. Department of Homeland Security (DHS) continues to urge Americans to make plans and learn about the resources they can use to prepare for emergencies. DHS is encouraging Americans to obtain emergency supply kits, make family emergency plans and be informed about the different types of emergencies that could affect them.

We encourage our residents to visit the DHS website at www.ready.gov. In addition to planning guides and an instructional video, the website offers a variety of preparedness tips, as well as specialized information for seniors and people with disabilities and other special needs.

The government's message to Americans is clear: "We must have the tools and plans in place to make it on our own, at least for a period of time, no matter where we are when disaster strikes. Just like having a working smoke detector, preparing for the unexpected makes sense."

Visit www.ready.gov and plan ahead. We should always hope for the best, but we are shortsighted if we don't prepare for the worst.

Topic: Governance
Suggested Title: Flags in Our Community Associations
Words: 100

(The following article is an excellent opportunity for you to explain your association's policy on flying the U.S. flag and other banners and emblems.)

President Bush signed a law in July that gives Americans living in homeowner associations the right to fly an American flag.

Effective July 24, the Freedom to Display the American Flag Act dictates that community associations eliminate restrictions that prohibit the display of a single, reasonably sized, removable American flag on the resident's own property.

At the same time, the law gives community associations the right to establish appropriate limitations on the size and locations of flags and flag poles in their communities. The measure also states that the flag must be displayed in accordance with the Federal Flag Code. The code can be viewed at www.bcpl.net/~etowner/flagcode.html.

Topic: Security & Safety
Suggested Title: The Importance of Fire Extinguishers
Words: 550

The association strongly encourages residents to keep at least one, and preferably several, fire extinguishers in your home. Fire extinguishers reduce the potential for damage which keeps our insurance premiums—and your assessments—down. Several types are available, and each has a specific use.

How Many?

Common household fire extinguishers are only intended to snuff out small fires before they become serious. Keep as many as necessary to grab quickly before a fire gets out of control. For starters, you should probably have one in the kitchen, at least one on each floor, one in the garage, and one near valuable electronic equipment.

What Type?

The kind of fire extinguisher you should use depends on what's burning. Different types of extinguishers are available for different types of fires, and each is prominently labeled with an alpha designation:

Class A fires: paper, wood, cardboard. If household items like cardboard, fabric, or wood (a sofa, for example) are on fire, water will do the best job of putting it out. This is a class A fire, and extinguishers containing water are labeled with an "A." Water is useful *only* on class A fires, and actually can be dangerous on other types of fires: water spreads grease fires and conducts electricity in an electrical fire.

Newer A-type extinguishers are available that spray a fine mist of water, which is safer (less likely to conduct electricity) and causes less damage to documents or books. Water mist extinguishers are appropriate for a home office or home library.

Class B fires: gasoline, kerosene, grease, oil, and other combustible liquids. This type of fire is common in the garage or kitchen, and you should use an extinguisher labeled B or BC. Most contain dry chemicals similar to bicarbonate of soda (a great all-purpose kitchen fire extinguisher) in a pressurized foam base. Others contain Halon (older models) or Halotron.

Class C fires: electrical equipment. Bicarbonate type (BC) extinguishers are also useful for electrical fires. But don't confuse electrical with *electronic* fires—you probably don't want chemical foam on your computer or entertainment components. Carbon dioxide (CO₂) extinguishers are also labeled BC, and these are probably better for extinguishing fires on or near electronic or other delicate equipment.

Halon is great for electronic fires, but if you're concerned about the ozone layer, you might prefer the more environmentally friendly Halotron. Keep the Halotron extinguisher near the computer or your entertainment electronics—it won't cause any damage if it's used on any of these—or in the kitchen to use on grease or electrical fires.

What Does the Number Mean?

Along with the alpha designations listed above, fire extinguishers also have a number. This indicates how much fire the extinguisher can handle---higher numbers put out bigger fires. However, bigger isn't always better. Large extinguishers are more difficult to handle and can only be used by one person at a time. If you feel you need added coverage, stock several smaller extinguishers rather than just one large one.

The All-Purpose Problem

Fire extinguishers labeled ABC will handle all classes of fire, and they would seem to eliminate the question, "What type do I need?" But the all-purpose extinguisher has some disadvantages. They're usually large and hard to handle, they contain chemicals that can corrode aluminum and damage electrical systems, and they leave a messy yellow residue.

[Optional: Source: Community Associations Institute.]

Topic: Maintenance
Suggested title: Help Keep Our Community Green

Words: 100

Like leaders in more and more associations these days, our community leaders strive to use environmentally friendly products and services. Here are some tips that you can use in your home to continue this positive trend in the community:

- Use organic products, such as organic lawn fertilizers, which are less harmful to the environment.
- Choose latex paints over oil paints, which are harmful to the environment.
- Use energy-saving light bulbs.
- And, at home and at work, save and reuse scrap paper.

The little things, when done consistently by enough people, can really add up.

[Optional: Source: Community Associations Institute.]

Topic: General
Suggested title: What is a Community Association?
Words: 200

Some residents think homeowners and condominium associations (generally called community associations) exist just to tell them what to do—or not do. Actually, the association is more like a housing management or service-delivery organization that provides three types of services to all residents—owners and renters alike

- Community services—these can include securing trash collection, publishing newsletters, orienting new owners, holding community-wide information meetings, and scheduling recreational and social functions.
- Governance services—these can include ensuring that residents are complying with the association's governing documents, that the association is adhering to local, state, and federal statutes (like fair housing laws), enforcing community rules and policies, administering design review policies, and recruiting new volunteer leaders.
- Business services—these can include operating the common property efficiently, bidding maintenance work competitively, investing reserve funds wisely, developing long-range plans, and equitably and efficiently collecting assessments.

Providing these services requires good management (whether carried out by a professional manager or a self-managing board of home owners), strong planning and organization, and carefully monitoring the association's affairs. It isn't easy, but by fairly and effectively delivering these services, community associations protect and enhance the value of individual homes and lenders' interests in those homes.

[Optional: Source: Community Associations Institute.]

Topic: Rules/Design Review
Suggested Title: Why Must the Association Approve My Fence?

Although the association may sometime seem like Big Brother when you want to build a shed or put up a fence, our design review program is actually a benefit—not a burden. The association’s design standards are based on harmony with the overall community, consideration for neighbors, and high-quality construction practices. The design review program exists to maintain, protect, and enhance the value of your property, and it strives for a balance between individual rights and the good of the entire community.

While association members have the biggest stake in property values, others are also very interested in seeing our community well maintained and looking its best. Builders’ reputations and lenders’ financial support are closely connected to the community. Also, public officials have an interest in maintaining and enhancing the community since tax revenues depend on property values.

The association tries to notify new members of its design review requirements as soon after they move in as possible. If we missed you, or if you need another copy, please contact the manager or any member of the Design Review Committee. Also, be sure to consult the Design Review Guidelines if you’re considering any type of exterior design change. These guidelines contain everything you need to know about the approval process, design requirements, and the association’s basic design philosophy. The guidelines even list the changes don’t need to be approved.

The design review committee makes every effort to process applications fairly, reasonably, and quickly. And we trust the same can be said for how we handle alleged violations—most of which are resolved easily.

Please contact the chair of the Design Review Committee or the manager if you have any questions.

[Sidebar]

The Design Review Committee is recruiting new members. Any association member in good standing is welcome to volunteer, but we’re particularly interested in members with expertise or experience with construction, engineering, or design. The duties of the committee include:

- Drafting, amending, and updating design review policies and guidelines.
- Reviewing applications and variances.
- Advising association members on their improvement projects.
- Monitoring construction projects and changes; ensuring they comply with the approved proposal.
- Touring the community periodically to verify and identify design violations.

[Optional: Source: Community Associations Institute.]

Suggested Title: Are You Adequately Insured?
Words: 250

Condominium owners sometimes assume that the association's master insurance policy is all the coverage they need. The master policy actually only covers the building, not your personal belongings, or any upgrades you've made to your unit. For example upgraded flooring, new cabinets or appliances, or renovations are generally not covered by the master policy. Neither does it cover parts of the building that are used only by you—like the balcony or the pipes that feed into your unit from the main pipes.

All residents need their own insurance for the insides of their units, their belongings, and any damage that might be caused by something within your unit (such as a leaking toilet). In a few rare cases where coverage is provided under the master policy, you will still be responsible for the deductible. To have your personal belongings and any deductibles covered, you need to invest in a condominium owner's insurance policy, available from most carriers. These policies generally cost only a few dollars each month and are well worth it! Be sure to ask about water or sewer backup coverage. Sewer backups are not unheard of, and a standard policy won't cover the damage to your unit without a sewer backup rider.

If you have any questions regarding what type of coverage you need, please contact your insurance agent. The association's agent is also very familiar with the type of coverage condominium owners need and can help you avoid double coverage or gaps in coverage between your personal insurance and the association's master policy. [Optional: Source: Community Associations Institute.]

Topic: Finances
Suggested title: Assessments: The Best Bargain in Town
Words: 125

Some people question why they have to pay what is commonly known as the member assessment when they move into a condominium or homeowner association. While assessments may be a technically correct term, the fact is that they are actually property maintenance fees. When the collective buying power of the entire association is factored in, they prove to be a real bargain for individual homeowners. These fees cover exterior maintenance, snow removal, landscaping, trash removal, and sometimes utilities, security, recreation facilities, and more. They also include savings for future big-ticket items like roofs, hot water heaters, and repaving—which means homeowners will not be hit unexpectedly with a special assessment or loan payback when the roof needs to be replaced in a few years.

[Optional: Source: Community Associations Institute.]