

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

Volume 5

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](#).

Copy Service, Vol. 5, March 2007

Topic: Safety/Security
Suggested title: Influenza Pandemic: A Matter of When—Not If
Words: 300

There is no current evidence that Americans are about to face an influenza pandemic. That's the good news. The bad news: Most experts say it's not a matter of if but when we will have to contend with an influenza pandemic. Next month, next year or five years from now, it's just a matter of time.

The U.S. Centers for Disease Control (CDC) estimates that 1.8 million Americans could lose their lives during a category 5 (worst-case) influenza pandemic. That assumes 30 percent of Americans contract the illness and that 2 percent of them are fatalities. That worst-case scenario assumes that the most effective tool—a vaccine to fight that specific influenza strain—would be unavailable during at least the early stages of a pandemic.

According to a new CDC report, Americans will need to take a number of steps to help mitigate a serious pandemic:

- Isolation and treatment of those with the influenza, either in homes or healthcare settings, depending on the severity of the illness and the capacity of the healthcare infrastructure.
- Voluntary home quarantine of those with confirmed or probable influenza.
- Dismissal of students from public and private schools and universities, including cancellation of all school-based activities and childcare programs.

- Use of social-distancing measures to reduce contact between adults, including cancellation of large public gatherings, increased telecommuting and modifications to workplace environments.

When this happens in our area, the association will try to follow the CDC recommendations as completely as possible, including postponing meetings and social events until the contagion has passed. Residents interested in developing a plan for the association to provide support to quarantined members, augment home health care services, meet day care needs, and prepare our community for other pandemic-related needs should contact the manager or a board member for information about forming a committee.

The CDC report can be accessed at www.pandemicflu.gov/plan/community/mitigation.html

Topic: General
Suggested title: Go West, Young Man, Go West. And South!
Words: 165

While the populations of North Dakota, Iowa, West Virginia and Washington, D.C., will be stagnant or decline between now and 2030, a dozen states will experience population growth of 30 percent or more, according to the U.S. Census Bureau. They are Alaska, Arizona, Florida, Georgia, Idaho, Nevada, North Carolina, Oregon, Texas, Utah, Virginia and Washington.

Eight states—California, Colorado, Delaware, Maryland, Minnesota, New Hampshire, South Carolina and Tennessee—will grow between 20 and 30 percent by 2030. The remaining states, most of them in the Midwest and Northeast, can expect increases of less than 20 percent.

While the South and West are projected to grow by 52 and 35, percent respectively, the Northeast and Midwest will grow by just 5-10 percent.

The Census Bureau has great website with demographics for every state listed next to the same data for the nation as a whole. You can go to <http://quickfacts.census.gov/qfd/> to see how our state ranks on population, home ownership rates, foreign-born residents, education, per-capita income and much more.

Topic: Pets
Suggested title: Stop That Barking!
Words: 230

Dogs left alone all day get bored and restless, and many find relief in barking. Some respond noisily to any and all activity. But, nothing is as annoying as incessant barking—even for dog lovers. If your dog is a yapper or a yowler, please consider some of these bark-abatement ideas to keep the noise down in your area. Your neighbors will thank you!

- Training. Always the first recommendation for any behavioral problem! Help is as close as the Yellow Pages. Training not only helps your dog, you'll be surprised how

much it helps you, too. You may get some insight into *why* your dog barks so much, or what it is trying to communicate.

- Citronella collars. A humane alternative to the electric-shock, anti-barking collar and costs about the same. Available on the web and in pet stores.
- Confinement. Sometimes simply bringing an outspoken dog indoors or confining it to a crate can cut down on the disturbance to neighbors.
- Reduce stimulus. Close drapes to help muffle street noise, or leave a radio on to mask it. Disconnect telephones and doorbells before leaving your home if they upset your dog or make it bark.
- Companionship. Dogs are pack animals; they need companionship—a cat, bird, or another dog. Consider a mid-day visit from a pet-sitting service, or drop your pooch off at a friend’s place or a day-care facility once or twice a week.

Topic: Contractors/Reserve Specialists
Suggested title: Association Uses Reserve Specialist in Budget Prep
Words: 260

Certain expensive common elements must be replaced every 10, 15, or 20 years. Part of preparing the budget includes calculating how much money the association must set aside this year so we have the needed funds when the concrete or hot water heaters need to be replaced. To make sure we estimate as accurately as possible, we work closely with a reserve specialist.

The reserve specialist will prepare a study that will provide the board with guidance on how to keep our association’s physical assets from deteriorating faster than our financial assets increase.

The reserve specialist will visit the community to inspect it and prepare a written reserve study for the association. That report will include an inventory of all common area items, recommendations on what needs to be replaced and when, what the replacements will cost, and a plan for paying for them.

The reserve specialist chosen by the board has the expertise and experience to accurately determine the life cycles of our common components and will help the board estimate the cost to repair or replacement them.

The reserve specialist is also expert at analyzing the financial resources needed to maintain the common elements over time and will advise the board how to balance the size of the reserve fund against the deterioration of the common elements.

Since the community’s physical assets are constantly decaying, the guidance of a reserve specialist will help the board protect those assets and keep the community looking its best at all times—and that helps protect our property values!

Topic: Rules
Suggested title: The Essentials of Due Process
Words: 230

Inevitably, from time to time, community rules are broken. When this happens, the association informs residents about the problem and follows what is known as due process procedure.

Simply stated, this means that the association always notifies residents of alleged violations before taking any action. We send written notice describing the possible rule violation and ask the residents to correct the problem voluntarily by a specific date. These notices also explain any action the association may take if the violation isn't corrected.

The association understands that things aren't always as they seem. So, any time we send notices to residents, the board wants to hear the resident's point of view. We can arrange for residents to meet with the board before imposing any type of penalty. In fact, imposing penalties isn't the goal at all! It's more important that residents comply with the association rules for the good of everyone in the community. These meetings give residents and the board an opportunity to discuss rule violations informally and arrive at a solution.

After they've had a chance to talk to a resident about a rule violation, board members will discuss the situation among themselves and make a decision. Residents generally receive the board's decision in writing in about 10 business days. For those who may disagree with the decision, the association has an appeal process.

Topic: Insurance
Suggested title: Our Community's Insurance
Words: 350

Some of your dues go toward paying for our community's insurance needs. Have you ever wondered what kinds of insurance our community association needs? Below is a list of the different types of insurance typically available to associations.

Our association doesn't have all of these types of coverage; but they're available if we need them. The board and manager work closely with the association's insurance professional who is familiar with our unique needs.

Property insurance. Most other types of coverage are built around property insurance. It covers all buildings, structures, and personal property owned by the association, including common property, parks, woods, open spaces, and recreational facilities, and sometimes includes portions of residential areas.

General liability. In addition to protecting physical property, our association has commercial liability insurance. Unlike property damage, which often can be measured in dollar amounts, liability claims have no limits other than those imposed by courts.

Auto (owned, non-owned, and hired). Associations with employees who drive cars, trucks, or maintenance vehicles on association property or elsewhere while carrying out association business need auto insurance.

Directors' and officers' liability. Boards are volunteers trying to serve their communities, but as the old adage says, "No good deed goes unpunished." So, even when boards behave appropriately and use sound judgment someone may still file a lawsuit claiming wrongful termination, sexual harassment, discrimination, or mismanagement of funds, to name a few common suits.

Umbrella liability. This type of coverage closes some of the gaps in other types of insurance policies. No standard umbrella policy exists, so the association works closely with our insurance professional to design a policy tailored to our specific needs.

Workers' compensation. This insurance—required in most states—provides benefits for employees who sustain injuries while working for the association.

Terrorism. Insurance companies are now required by law to offer coverage for certified acts of terrorism. An “act of terrorism” is usually defined as any violent act that is dangerous to life or property with the intention of affecting the population's conduct, with damage totaling at least \$5 million.

Mold. Damage from mold is excluded from most standard property insurance policies, which tend to provide coverage for damages that are sudden and accidental but don't generally cover the cost of cleaning and maintaining a home.

Topic: Maintenance
Suggested title: A Pain in the Drain?
Words: 200

Spring is on its way, but before you can enjoy those May flowers, you need to make sure you're prepared for the April showers. Start by protecting your homes and buildings against drainage failure.

Roofing. At least twice a year, have a qualified service provider remove all leaves and debris from your roofs and gutters. Make sure the water drains properly not only at flat roof drains and scupper drains, but also on sloped roofs, around flashings, and all areas where water is channeled during heavy rains.

Windows and doors. Remember to vacuum your window and sliding-door tracks periodically. Leaking often occurs at the bottom corner joints of windows and sliding doors when debris gets lodged in the track of a sliding frame or when the built-in weep holes are too small.

Stucco/siding. Seal the openings at any wall openings—hose bibs, light fixtures, windows, and doors, while being careful to leave the release flashing undisturbed.

Decking. Keep your deck free of leaves and other debris. Patio-deck drains are typically small, meaning it's easy for a single large leaf to block the drain.

Call the manager if you need recommendations of reliable vendors or more information on how to maintain your drains.