

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

Volume 6

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. 6, June 2007

Topic: Maintenance
Suggested title: Five Guidelines for Dealing with Contractors
Words: 233

Thinking of remodeling your kitchen, building an addition, or embarking on some other construction project that will require the services of a contractor? If it's something that needs association approval, don't forget to follow the steps of our design review process.

Once that's completed and you're ready to break ground, keep your project nailed down with five simple guidelines:

1. Reconcile your contractors' objectives with your own. You want your project to be completed on time and on budget. Contractors want to maximize their compensation. Design a compensation plan that, at each stage of the project, maximizes your contractors' profits when they achieve your objectives.

2. Nothing drives down prices like competition. Any price you obtain without competition will be higher than a price you obtain with it.

3. Write down everything you expect. Effective competition requires a complete, accurate, and final definition of the goods and services involved in the project.

4. Use standard forms for your contracts. The American Institute of Architects offers a variety of sample documents at www.aia.org/docs_default. Just realize there's no such thing as a standard project and customize your contracts accordingly.

5. There is no substitute for professionalism. An architect, contractor, or other participant in your project who has a track record of character and professionalism will likely demonstrate those qualities on your project. A participant with the opposite track record will probably remain true to form.

Topic: Renters/Renting
Suggested title: Attention Renters: Welcome to the Neighborhood
Words: 336

If you rent a home in our community, you're part of our community association, and we welcome you. We'd like to meet you at our community events, meetings, and social gatherings.

Sometimes we can't reach you to announce a party or meeting, especially if you're leasing from an out-of-state owner or a corporation. If this is you, please let our manager or a board member know your name, address, and phone—and we'll include you on all our mailing lists.

In case your landlord hasn't passed along this information, here are a few tips to make living in our community enjoyable and stress free:

- All residents—owners and renters—must comply with association rules and regulations. They're reasonable rules protect property values, preserve the nature of our community, and make more life enjoyable for everyone. If you need a copy of our rules, please contact the manager or a board member. The association has the legal authority to enforce all rules, which we do—equitably and consistently. We don't like to take action against those who may not have received this important information, but it's our obligation to do so.
- Renters are entitled to all the privileges of association membership except voting. We can't extend those privileges to you if we don't know who you are. Contact our manager or a board member and let us know how to reach you. That gives you the advantage of knowing what's going on in the community.
- You don't have to own your home to be interested in your community. If you'd like to volunteer for a committee or other type of service to the association, we can't wait to meet you. Responsible, service-minded residents are the backbone of our association regardless of their ownership status.
- If your lease is about up, and you're moving away, we're sorry to see you go; but, please notify the manager or tell a board member.

So, welcome to our community. We want you to enjoy your experience here—perhaps enough to become an owner some day.

Topic: General/Demographics
Suggested Title: Who Lives in a Community Association?

Words: 150

The community association lifestyle attracts all kinds of residents; varying in age, income, career, and family status:

Empty nesters: People without children or whose children have grown up and moved out are attracted by the low-maintenance, amenities and security of community association living.

Working couples: Double-income couples can afford traditional homes, but many prefer community association living because they don't have to spend as much time on maintenance.

Singles: Community associations offer affordable homeownership for those with a single income.

Retirees: Low-maintenance, security, lifestyle and amenities are all aspects of community association living that appeal to senior Americans.

First-time buyers: Many first-time buyers find it easier to enter the real-estate market with the relatively lower cost of co-op, condominium and planned community units.

Investors: Community associations appeal to investors because they often compensate for shortages in the local rental markets.

Overall, community associations offer a broad spectrum of lifestyle choices for many people in today's society.

Topic: Governance/Rules
Suggest title: Are Our Rules Reasonable?
Word count: 170

The association has a number of rules and regulations that we ask you to observe so we can all maintain our property values and quality of life. We always try to be reasonable with our rules by following the guidelines below. If you believe a rule fails the "reasonable" test, let the board know at the next meeting. We'll consider how we can improve it.

- We make every effort to enforce rules uniformly, taking into account the consequences.
- We think developing rules for the sake of having rules is unnecessary. The association develops rules only if they're really necessary.
- All our rules are based on proper authority—either our governing documents or state or local law.
- We don't make rules to limit your activities. We're trying to ensure that each resident can enjoy the community free from the disruptive or harmful behavior of others.
- We really don't want to punish anyone. We try to make rules that encourage understanding and compliance.

Topic: Maintenance/Landscaping
Suggested Title: Why We Contract for Professional Landscaping
Words: 300

Maintaining common areas is one of the board's most basic responsibilities. To fulfill that responsibility, the board has contracted with a professional landscaping company. Before signing the contract, the board sought bids from several potential companies, carefully considered the competence and expertise of each company, checked references, and compared fees.

These fees may seem like an added—or even unnecessary—expense; but, in the long run, the additional cost will be less than the losses we would face without professional help. Consider the advantages:

Professional Expertise: It takes more than a green thumb to maintain attractive and functional landscaping. Our contractor employs professional staff and trained labor crews. This expertise translates into a cost-effective and successful landscape maintenance program for our community.

Bulk Purchase Savings: Our landscape contractor purchases plants and supplies in bulk quantities at reduced prices and passes the savings along to us.

No Equipment to Buy or Maintain: The association doesn't have to purchase, store, insure, maintain, or buy fuel for equipment.

Improved Plant Survival: Trees, turf, shrubs, and other plantings are costly. Without proper care, they don't survive, especially immediately after installation. The landscaper guarantees newly planted shrubs and trees, so we don't have to pay for replacing dead plants.

Reduced Liability: The association's landscape contractor is properly insured and knowledgeable about—and in compliance with—all local and federal environmental requirements and safety regulations. Our contract shifts responsibility to the contractor and reduces the association's liability.

Landscaping is very important to the community's quality of life and its image and value. Maintaining it can be very expensive. Is it worth what the association pays for these services? Yes! In fact, failing to invest in professional landscape maintenance is a false economy because curb appeal makes our neighborhood desirable and contributes to the value of our individual homes.

Topic	Governance
Suggested title:	Who Do They Think They Are?
Words:	150

Members of our community association board have a big responsibility, and they have the legal authority to carry out their roles. Where do they get this authority?

First, most states have statutes—such as a condominium act or homeowner association act—that legally empower elected volunteer community association boards to act on behalf of all owners collectively. Also, our association is subject to the state's nonprofit corporation code, which confers on the board the authority to act on the corporation's behalf.

Second, the association's governing documents—such as the declaration; bylaws; and covenants, conditions and restrictions—which are recognized by the state as binding documents, bestow legal authority on the board and define the scope of that authority.

On the flip side, however, the same statutes and documents that give boards legal authority to levy assessments and make rules, also create an obligation for elected board members to act responsibly.

Topic: General
Suggested Title: What's So Great about Community Associations?
Words: 524

Community associations offer one of the best opportunities for Americans to own their own homes. They are for the 21st century what land grants were in the 19th century, and what the New Deal and GI Bill were in the 20th. Why?

Collective Management Protects Value

Americans have accepted, for the most part, the collective management structure of community association living. Covenants and rules are no longer a new concept to most of us: renters are used to lease agreements with restrictions; single-family, detached-home owners are used to zoning ordinances and building codes. The difference is that in traditional, single-family housing, restrictions are administered by public bodies rather than by private boards.

Most Americans have accepted private governance because they understand that collective management and architectural controls protect and enhance the value of their homes.

Privatizing Public Service Allows Growth

Wherever a new community is built, local infrastructures are stretched. School populations, snow removal, storm water management, road maintenance, utilities, traffic, everything increases leaving the local jurisdiction unable to support new community development. Yet housing is sorely needed. Therefore, local jurisdictions often require community associations to assume many responsibilities that traditionally belonged to local and state government.

This privatization of public services has allowed local jurisdictions to continue developing needed housing without increasing local taxes. Instead, the developer must build the infrastructure and create an association to maintain it after it's developed.

Community Associations Make Owning a Home Affordable

Almost from their inception in the 1960s, condominiums have provided housing for low-to-moderate income Americans. In fact, in some areas, builders are required to include a certain percentage of affordable homes in new developments.

Also, converting rental apartments and commercial buildings into condominiums not only revitalizes many decaying neighborhoods, it's also made ownership more affordable for those wanting to live in urban centers.

Community associations have made home ownership possible for millions of Americans partly because 21st century families tend to be smaller, the number of single-parent homes has increased, and more retirees are staying in their homes after retirement.

Community Associations Minimize Social Costs

Community associations also minimize social costs. Because they have mandatory covenants that require certain obligations from homeowners and the association, associations ensure that all who benefit pay their share and everyone is equally responsible. Community associations have sufficient enforcement authority that local government is seldom, if ever, needed to resolve assessment disputes. Many associations use alternative dispute resolution because it's a faster and cheaper way to solve problems than legal action.

Community Associations Make the Market Efficient

Many community associations—especially condominiums—have greatly reduced urban sprawl. Because of their collective management and protective covenants, they are precisely what the Housing Act of 1949 intended when it called for “decent home(s) and suitable living environments.” Community associations, as alternatives to traditional single-family homes, are shining examples of free-market efficiency.

The factors that make community associations great places to live are easily ignored or misunderstood. Critics prefer to look at a few sensational issues instead of the whole picture. But for many community associations are affordable, enjoyable, efficient places to live.