

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

Volume 7

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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: Finances/Insurance
Suggested title: About Our Insurance Agent
Words: 215

Insurance agents, like doctors, have a broad range of specialties and areas of expertise. Fortunately, community association insurance is one of them. Community associations have unique needs and exposures, so the board has been very diligent in selecting an agent with experience in this area. Our insurance agent serves the association by:

- Reviewing the association's documents, recommending the legal minimum insurance requirement, and recommending additional coverage that might be appropriate.
- Inspecting the community and identifying exposure that needs to be addressed.
- Verifying the property values for replacement and/or reproduction costs.
- Reviewing the association's fidelity bond, and ensuring that all appropriate parties are included.
- Obtaining premium quotations and helping the board select the best program.
- Educating the board about coverage, exclusions, and limitations.
- Educating the residents about the association's policy, where it stops, and the residents' and owners' responsibilities begin.
- Offering the unit owners special coverage and reduced rates.
- Providing certificates of insurance or evidence of coverage to lenders.
- Helping the board decide how claims deductibles will be processed.

- Creating a claims procedure manual
- Customizing a risk-management program
- Assisting the association to establish procedures for service providers
- Reviewing the association’s claims annually and recommending how to reduce future claims.

Topic: General
 Suggested title: The Purpose of Community Associations
 Words: 155

What is this entity that collects your assessments, mows the lawn and occasionally throws a party? One way to think of our community association is as a service organization that provides three types of services to owners and residents.

- Community maintenance services—collecting trash, publishing the newsletter, orienting new owners, conducting meetings and sponsoring social activities.
- Governance services— fulfilling legal obligations, resolving disputes, enforcing community policies, administering design review policies, and recruiting new volunteer leaders.
- Business services—operating and maintaining the common areas, competitively bidding maintenance work, investing reserve funds, developing long-range plans and collecting assessments.

The board and manager make every effort to deliver these services fairly and effectively to protect and enhance the value of our homes—and the lenders’ interests in our homes. They also strive, through collective participation and mutual decision making, to preserve that intrinsic value called “quality of life” that is at the heart of the community association concept.

Topic: Conservation
 Suggested title: Tips for Saving Water
 Words: 525

Water conservation is an important issue for the association—and not just because we want to be environmentally responsible. An equally important reason is that we want to keep assessments as low as possible. Here’s how you can help:

Kitchen Aid

Large appliances—washing machines and dishwashers—consume the most water, so they are important places to start any water-conservation efforts.

- Set the water level on your washing machine to match the size of your load. Try to avoid doing frequent small loads; whenever possible, run the machine only when you have a full load.
- You don’t need to rinse dishes before putting them in the dishwasher! No, really. Hand rinsing dishes under the faucet uses 15-18 gallons of water per load. If your dishwasher

has a pre-rinse cycle, try using it instead of hand rinsing. If a dish or two isn't completely clean after the dishwasher cycle, finish the job by hand.

- Like the washing machine, only run the dishwasher when it's full. If you have only a few dishes, wash them by hand in a sink or basin—not under a running faucet. Use a second basin or dishpan for rinsing, or spray rinse all the soapy dishes at once.

Splish-Splash—Conserving in the Bath

After these major appliances, the bathroom offers the next biggest opportunity to save water.

- Make sure your toilets are all working efficiently. According to the American Water Works Association, the average American home loses 14 percent of all water used to leaks. (And, remember, the toilet is not a waste basket.)
- Keep your showers as brief as possible or turn the water off while shaving or scrubbing in the stall. Consider installing water-saver showerheads and faucets.
- When taking a bath, close the drain while the water warms up then adjust the temperature. Monitor the tub as it fills, and turn the water off at the half-way mark.

Running Hot and Cold

- There's nothing as refreshing as a cold drink of water, but don't let the faucet run to get it. Chill a container of water in the refrigerator instead.
- Avoid running hot tap water over frozen food to defrost it; put it in the refrigerator the night before.
- Rethink any tasks you usually perform under running water—like washing vegetables or brushing your teeth. (A gallon of water a minute flows through a tap that's only half open.). Use a dishpan or bowl of water instead of letting the tap run. Then pour the water from the bowl on your house plants.

“Used” Water

Before pouring that half-filled glass of water down the sink, ask yourself where it could be put to good use? How about pouring it in the dog's bowl? And the condensate from the dehumidifier is suitable for watering plants. Other sources of “used” water are suitable for reuse—it just takes a little imagination and a change in routine.

Water conservation begins with each of us. If each resident makes a few simple adjustments in household routine, the association can conserve thousands of gallons of water and save thousands of dollars each year.

Topic: Rules/Pets
Suggested title: Love Your Dog, Leash Your Dog
Words: 118

We love dogs—we really do. That's why the association is committed to enforcing the county leash law on association property. According to the U.S. Humane Society, an

unleashed dog has an average life span of less than four years? Allowing your dog to run free threatens your dog's health and welfare and the happiness it brings to you.

We also love our community. That's another reason the association is committed to enforcing the county leash law—so all residents may enjoy our community.

We trust we can count on you for voluntary compliance with the leash law. We don't like to call animal control, but we won't have any choice if your dog is running free.

Topic: General
Suggested title: Welcome, First-Time Buyers
Words: 284

Few events in life are more exciting than buying your first home. We're glad you've chosen us! You're now a member of our community association. We're proud of our association and trust it will contribute to the quality of your experience in our community. Here are a few tips and bits of information to help you make the most of community association living.

Your Own Space

There's one important difference between renting and owning a home that you need to keep in mind. Unlike renting, your unit and its upkeep belong entirely to you. You're responsible for all maintenance for any part of your home that is used only by you or your family. So, when the faucet leaks, the first person to call is your favorite plumber, not the association manager.

Common Elements and Assessments

The community has a number of common areas and services—like the grounds and the maintenance to keep them attractive and enjoyable. We share these areas and their expenses when we pay our assessments.

Community Rules

Because many residents share the common areas, it's necessary to have a few basic rules so everyone can enjoy the community. If you don't have a copy of the community rules, please call the manager.

Membership

When you bought your new home, you became a member of our community association. Membership entitles you to attend and observe board meetings and vote in board elections. You may even want to consider running for a board seat yourself. Our community thrives because residents volunteer for committee assignments and eagerly stand for board elections. Get involved—we need you.

Please contact the manager for more information or if you have questions about the association.

Topic: Finances
Suggested title: Mortgage Loans—Do You Qualify
Words: 80

If you're thinking of moving up, but you're unsure whether you can qualify for the mortgage loan you need, the Federal Reserve Bank website can help. Using its Partners Online software, you can calculate just how much you can afford with either a conventional or FHA loan. It also allows you to compute your principal and mortgage interest (PMI). As an added bonus, if you come up short, the website will suggest options that may help you qualify for a loan. Go to

http://www.frbatlanta.org/partnerssoftwareonline/dsp_main.cfm