

FREE Newsletter Articles

Content for Homeowners

A Member Service Provided by Community Associations Institute

Volume 16

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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. 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

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/Environmental
Suggested Title: Protect Yourself from Vermiculite
Words: 350

Because the homes in our community were built before 1990, there's a possibility they contain vermiculite insulation that it is contaminated with asbestos. There's no need to panic, but you should take a few steps to protect yourself and your family from exposure.

Between 1919 and 1990, more than 70 percent of the vermiculite sold in the U.S. came from a mine in Montana that was contaminated with asbestos, which can cause cancer and other diseases. The insulation was often sold under the brand name Zonolite.

The Environmental Protection Agency (EPA) says homeowners should assume that any vermiculite insulation is contaminated. Because disturbing insulation might release asbestos fibers into the air, the EPA recommends you leave it alone or call a trained professional if it needs to be removed.

The EPA also recommends that you:

- Leave vermiculite insulation undisturbed in your attic or in your walls.
- Do not store boxes or other items in your attic if it contains vermiculite insulation.
- Do not allow children to play in an attic with vermiculite insulation.
- Hire a professional asbestos contractor if you plan to remodel or conduct renovations that would disturb the vermiculite in your attic or walls.
- If you need to go into your attic, make every effort to stay on the floored part and do not disturb the insulation.
- Wear protective equipment if you go in the attic. Common dust masks do not protect you against asbestos fibers. You should at least wear an OSHA-approved respirator, appropriate protective clothing and eye protection.
- If you must perform activities that may disturb the vermiculite insulation such as moving boxes (or other materials), do so as gently as possible.
- Leave the attic immediately after any disturbance of vermiculite insulation.
- Do not track vermiculite insulation or associated dust into the living spaces of your home.
- If you need work done in your attic or walls that will disturb vermiculite insulation, such as installing cable or utility lines, hire trained and certified asbestos professionals who can do the work safely.

For more information about vermiculite, go to www.epa.gov/asbestos/pubs/verm.html.

Topic: General
Suggested Title: Cold Weather Advice
Words: 300

Snow can make children squeal with delight, but it can also make adults snort with dread and frustration. The association tries to remove snow and ice quickly and safely from roads and walkways, while still allowing the kids to have some fun. In the meantime, please keep these cold-weather tips in mind:

The association has shovels and salt available for good-Samaritan residents who wish to help out with the sidewalks. Shoveling can be good exercise, but pace yourself and drink plenty of water.

Please ask your kids to use the designated sledding areas. They're safer for your children and easier on our landscaping. Make sure sledders have a buddy and only sled during daylight hours.

If possible, clear the snow away from fire hydrants near your home, for everyone's safety.

When you warm up your car, wait a few minutes before turning on the heat to give the windshield time to adjust. Drastic rapid changes in temperature can crack the windshield. That includes pouring warm water on cold glass outside or immediately blasting your defroster inside the car. If you just can't wait, consider using de-icer sprays instead, which are quick and

effective. Rain-X de-icer wiper fluid, or similar products, prevents ice from bonding to your windshield making your scraping job much easier.

Keep a supply of drinking water and food on hand. And remember to keep blankets, flashlights and warm clothes handy. If you lose power, it's up to you to call the utility company *before* you call us.

Don't expect to see the snow plows until at least XX inches of snow have accumulated—that's what we've contracted for. Please keep this in mind before calling us with your reminders and questions. In cold weather, don't go out if you don't have to, and be smart: stay warm.

Topic: Rules
Suggested Title: Why We Have a Design Review Process
Words: 285

Like many community associations, we have a set of written design review standards and processes. Some homeowners mistakenly believe these standards restrict their freedom of individual expression; actually they provide a framework within which each homeowner can express individual tastes and preferences. The standards have been carefully developed to reflect a balance between individual rights and the good of the entire association—that is, property values.

OK, but why are do we need processes and guidelines to maintain architectural standards?

Perhaps most important, we need a basis for treating all homeowners fairly and reasonably. Written guidelines allow you and the design review committee to work from the same criteria.

Sometimes architectural requirements can be complex. The guidelines show you exactly what is required, and helps you design improvements that comply with the community's standards.

And then there's the application and approval part of the process. The review committee members assure you they want the paper work to be as simple as possible for everyone. The guidelines take the guesswork out of your application and their decision making.

In fact, they not only provide criteria for the current committee to make appropriate decisions, but for successive committee members to make consistent decisions in the future. Without the criteria in the guidelines, the application approved today may result in construction deemed unacceptable by new committee members upon completion.

One last purpose of the guidelines is to clarify the association's authority in this area. State statutes and our governing documents give the association a legal right to enact and enforce design review standards. The guidelines spell this out so everyone understands they must comply even if they don't agree.

Topic: Governance
Suggested Title: Eyeing a Vision Statement
Words: 200

Our community association is revisiting its vision statement, which is an integral part of our strategic plan. We'd like your thoughts.

About Vision Statements in General

Good community vision (or mission) statement is a simple, clear and concise description of what is important to the community. It highlights major attributes. It increases volunteerism as members become engaged in carrying out objectives; this enhances relationships among residents, board members and staff as they work toward common goals.

About Our Vision Statement Specifically

Developing a proper vision statement takes time. A draft goes through a committee and the board before the statement is finalized. Then we revisit it periodically and, if necessary, revise accordingly.

Successful vision statements aren't developed in a vacuum—we need involvement and ownership from as many members as possible. So, please take a look at our vision statement. In your opinion, does it do a good job of describing what is important to the community? Does it highlight our major attributes? Think about what our community means to you and what makes you want to live here. If you have ideas or suggestions, let us know. We want you to be included in our vision.

Topic: Conservation
Suggested Title: Tips for Reducing Waste
Words: 239

Being careful about what you buy, consume, and throw away may not seem all that exciting even for the most committed environmental steward. But efficient daily practices and a little old fashioned common sense are good for the environment and your bottom line.

Use this checklist to see how many waste management and recycling practices you've implemented. Then make a plan of action to expand your efforts.

- Make waste reduction a priority in your home.
- Evaluate the waste you generate to identify and reduce your greatest sources of waste.
- Measure the volume or weight of the garbage you generate and set measurable reduction targets.
- Reject wasteful consumption by carefully considering what you need and buying products that last.
- Purchase products with minimal packaging or packaging that can be recycled, or buy in bulk.
- Use cloth napkins, cloth lunch bags, sponges/dish rags, reusable plates, and reusable coffee filters instead of paper alternatives.
- Repair or donate older or unwanted equipment and household goods to local charitable groups, rather than dispose of them.
- Purchase durable furniture and equipment or products made of recycled material to reduce waste from inferior products.
- Purchase recycled paper products, such as office paper, bathroom tissue, etc.

- Set up an area to collect recyclable of paper, glass, cardboard, aluminum, tin, and plastic.
- Compost outdoor wastes such as grass clippings, leaves, and kitchen waste (no meat or onions).

Topic: Finances/Reserves
Suggested Title: Professionals Hired to Conduct Reserve Study
Words: 200

Our association has hired a professional reserve study provider to conduct a reserve study for our association.

 *[Newsletter editor insert here: the reserve provider's name and other details you think important such as the projected study completion date or whether study results will be available to members.]*

A reserve study is a complex document that projects when numerous major components—like the roof, parking lot or tennis court—will need to be replaced, what they will cost and how much we need to set aside each year to pay for the various components at the necessary time. Preparing it requires a unique combination of specialized engineering knowledge, a keen understanding of financial projecting and savvy investing skills.

Professional reserve study providers are extensively trained before they are considered qualified to perform competent reserve studies tailored for each community. These professionals have met stringent requirements and are held to high standards. They have a thorough knowledge of common interest developments, HOAs, and community associations, and can provide the board with sound guidance.

We prepared a request for proposal that specified the reserve study must conform to the National Reserve Study Standards of the Community Associations Institute and our state law.

The board takes its fiduciary responsibility very seriously—we want to be good stewards of your money. By hiring these professionals we're confident we've done the right thing.