

# Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

Volume 2

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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](http://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](#).

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Topic: Homeowner forums  
Suggested title: Calling all Homeowners  
Words: 300

All meetings of the association board are open meetings. Residents are encouraged to observe meetings and read approved minutes. Residents who wish to address the board are welcome to do so during the homeowner forum conducted at the beginning of each business meeting.

Here are few tips for participating:

**1. Put it in writing.** You will get the best response if you put your question or opinions in writing prior to the meeting. This isn't mandatory, but it helps you and the board. Some issues may require a little research by the manager. Also, the board can serve you better if members have time to consider your concern.

**2. Call ahead.** As a courtesy, the association asks that you phone and let the manager know that you wish to address the board. This also allows us to notify you if a meeting is cancelled for any reason.

**3. Plan your remarks to last no longer than five minutes.** Board members enjoy visiting with residents; however, the meeting agenda is always very full, and the five-minute limit ensures that all business gets conducted. This doesn't mean big issues can't be presented. If your concern requires more time, please

summarize it in five minutes, and the board will add it to the agenda for the next meeting.

**4. Don't expect an immediate response.** Board members don't act independently. All issues require discussion and sometimes a vote. Sometimes an immediate answer is possible, but it's just as likely that you won't get a response until after the meeting.

**5. If you need information, call the manager.** The purpose of the Homeowner Forum is for residents to share opinions and concerns with the board. Residents seeking general information (like a status report on a project or the board's position on an issue) can get a more immediate answer from the manager.

[Optional: Source: Community Associations Institute.]

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Topic: Termites  
Suggested title: What's Bugging You?  
Words: 175

The association will be spraying all common areas and/or entering units in the near future to eliminate the threat of termites. We ask for your full cooperation even though this will be inconvenient for many residents. Consider the following statistics before you complain about the odor or the inconvenience:

- Termites do more damage in the U.S. than fires, storms, and earthquakes combined.
- Some 365,000 homes need the services of the fire department every year, but more than 2 million homes will require termite treatment.
- An average of 13-14 subterranean termite colonies can exist per acre. Thus, the typical common interest development may have several colonies situated under or around it.
- Up to 1 million termites can live in a single colony. Termites can travel up to 130 feet from a colony; once they discover a food source, they leave a "chemical trail" for others to follow.
- Termites don't distinguish between wood in your home and wood in the forest.
- The association's insurance does not protect us against termite damage!

[Optional: Source: Community Associations Institute.]

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Subject: Assessment Increases  
Suggested title: Why a Fee Increase?  
Words: 258

It isn't news most homeowners want to hear: that assessments might be increased. But sometimes a fee increase is the best way to keep the association in good financial health -- and, sometimes, increases are unavoidable. Here are some of the reactions homeowners typically have when they hear that their fees are about to increase, followed by the related rationales for an increase.

- *"I can't afford the increase."* When you live in an association, you need to be willing to share the costs, as described in the governing documents to which you agreed in escrow. Keep in mind that if the association does not maintain its property, real-estate values can decline.
  - *"I probably won't be living here in 15 years when the streets need repaving. Why should I have to pay now?"* Senior citizens, as well as young people living in condos they consider to be starter homes, often pose this question. The problem with this "short-timer" logic is that these people are themselves benefiting from the use of the streets, pool, and other common assets paid for by members who lived there before. Members should pay for the incremental use of these items each year they live there.
  - *"Why don't we just have a special assessment for a specific project?"* It can be difficult to collect money when you suddenly have a large expense. It's better to collect it gradually, so the funds are there when you need them. Also, a special assessment unfairly penalizes homeowners who happen to live in the association at the time.
- [Optional: Source: Community Associations Institute.]

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Topic: Building community  
Suggested title: Who Lives in Our Community?  
Words: 390

Understanding and appreciating the generational values of your neighbors contributes to a strong community. Consider a few broad groups:

**Matures:** The Matures were born between 1920 and 1945. They're the last of the veterans of the World and Korean Wars, and are also called the "Silent Generation." They're about sacrifice. They survived the Great Depression, and they still reuse aluminum foil and paper bags. Their heroes were military figures. They believe that a rule is a rule. They feel that change is good, as long as it's the type of change they've envisioned. The Matures defined the world in which we live for many years, but they now have to give way to the Baby Boomers.

**Baby Boomers:** Baby Boomers were born between 1945 and 1964. Approximately 77 million in number, they're workaholics who

believe in teamwork, democracy, and loyalty. They don't necessarily see the need to follow rules. Baby Boomers value the concept of "built to last." They invented the idea of "meaningful work," and the workplace continues to be a part of their self-identity. Baby Boomers will occupy the White House until approximately 2030.

**Generation X:** Generation X'ers were born between 1965 and 1977. Numbering about 44 million, this group was raised in an environment in which both parents worked. They question their parents' values, and they believe that jobs and housing are disposable. They place greater value on family and personal life than the Baby Boomers do, and they feel that a balanced life is more important than professional accomplishments.

**Generation Y:** Generation Y's were born between 1977 and 2000. They comprise approximately 33 percent of the U.S. population, and projections suggest that by the year 2010, those age 33 and younger will number 137 million, or 46 percent of the U.S. population. People in this group have always known the Internet, laptops, and cell phones. It would never occur to them to physically touch a television to change the channel. People born in the U.S. after 1983 have always had a President from the Southern states. South Africa's official policy of apartheid has not existed in their lifetime, cars have always had CD players and air bags, weather reports have always been available 24 hours a day, and genetic testing and DNA screening have always been available. This generation focuses on its individual choices, goals, and the future.

[Optional: Source: Community Associations Institute.]

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Topic: Board candidates  
Suggested Title: Running for the Board—Do I Have What it Takes?  
Words: 275

If you're considering running for the board, we ask that you take a few moments to ask yourself the following three questions:

**Do I have the time?:** As a board member, you will need to devote at least several hours of your time each month to association business. In addition to regular monthly board meetings, you will need to be active in email discussions and occasional special meetings. During special projects, you may need to spend a little extra time on association business. Some board members may also spend a little more time than others if they work with a committee

**Can I make tough decisions when it's required?:** The primary role of the board is to conduct the business of the association. This

doesn't just mean approving the budget, but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.

**Can I do all this and have fun, too?:** It isn't all about policies and tough decisions. Our community is only as good as we make it, and establishing and maintaining a sense of community is a part of a board member's responsibility. Planning and attending functions such as our picnics and being a presence in the community are as important as any policy decisions you may make.

Being a board member can be frustrating at times, but it may also be one of the most rewarding ways you'll find to volunteer your time. If you're interested in running for the board or would like more details about board's responsibilities, please contact the manager or a current board member.

[Optional: Source: Community Associations Institute.]

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Topic:                    Conserving resources  
Suggested Title: Five Ways to Keep Fees Down  
Words:                    200

Residents can help the association minimize its maintenance expenses by observing a few simple considerations. This helps hold assessment levels—your fees—down.

1. Do NOT put newspapers in the trash cans. Place them in the trash room either tied in bundles or stacked in paper (never plastic) bags. Newspapers must be recycled - it's a county ordinance. If the association is fined by the county, or if our trash service raises our rates, it could be passed on to you as an assessment increase.
2. Clean up after yourself. Debris left on the common areas require special maintenance, and that can mean additional costs.
3. Be kind to the landscaping. Every bush destroyed or flower trampled has a price tag attached and so does the labor to replace it. If you can spare a few minutes to spend outside this summer, water the plants around your building.
4. Go easy on the carpet. Put out your cigarette before going up the stairs, and carry your bike so the chain doesn't snag the edges of the steps.
5. Observe the rules. Association rules are not arbitrary or frivolous. They have been carefully developed to keep property values up and insurance rates down.

[Optional: Source: Community Associations Institute.]

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Topic: Rules  
Suggested Title: Do You Know Where Your Association Documents Are?  
Words: 230

When you bought a home in our community, you should have received copies of all our governing documents—including the rules and regulations—prior to or at closing. Sometimes these documents get lost among all the other papers you received at closing. And many homebuyers are so involved moving into their new homes, they don't take the time to read all the fine print.

As a homeowner, you have a right to these documents; so, if you don't have copies for any reason, let us know, and we'll provide them to you.

Of course, it's your responsibility to provide the association with your current address and phone number (particularly nonresident owners). This enables us meet our obligation to provide all owners with information from the association.

It's very important to have copies of the governing documents because you'll be expected to know and comply with all rules and regulations of the community. You'll also want to stay informed by reading all materials provided by the association.

It's our responsibility to make these documents—the bylaws and the covenants, conditions, and restrictions—as understandable as possible, so if there's anything you don't understand, please let us know. We'll be glad to clarify any confusing language or give you other materials that answer your questions.

That old expression—ignorance of the law is no excuse—isn't exactly our motto, but it's close.

[Optional: Source: Community Associations Institute.]