

# Copyright Free Newsletter Articles

## Content for Homeowners

A Member Service Provided by Community Associations Institute

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### About this service:

Community Association Institute's **copyright-free** newsletter and web articles are written for homeowner readers. This is NOT a newsletter; it is a collection of generic articles for you to copy and paste in your newsletters, websites and other documents read by homeowners and residents in your community. These articles are *not* copyrighted—you may use them as much as you want and in any way you wish.

### How to use this service:

1. Skim the topics and titles to **find an article** suitable for your needs.  
If you don't find something in this issue, check the [index to the online archive](#) to find dozens of additional articles.
2. **Copy** the article and **paste** it in *your* document.
3. **Edit** the article to suit your circumstances  
Add specific information about your association; delete parts of the article that do not apply to your association; change the title to fit your space or customize an article by inserting the name of your association, board members or committees.
4. **Remove the headings:** "Topic:" and "Suggested title:"
5. **Take credit** for a terrific newsletter, board packet or web page!

### 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:                    General  
Suggested title:       Sidestepping Solicitors

Annoyed by the persistence of solicitors' unwelcome knocks on the door? It seems like no matter what they do, they always manage to show up on your front porch. They come with fliers, door hangers, a rehearsed speech and the distinct ability to ignore the polite decline of the products they're peddling—cleaning supplies, appliances, cosmetics, magazine subscriptions, home-

improvement products, coupons for local businesses and other unwanted items—sometimes even making you feel trapped in your own home.

Homeowners associations are particularly easy, frequent targets of commercial, religious and political solicitors; part of the appeal is that population density makes our association an easy environment for them to canvas. Because of this, finding a way to keep solicitors away can be invaluable.

The simplest way to deter solicitors is by posting a “No Solicitors” sign in your yard, on your door or in your front window. If you get knocks on the door anyway, you also can ask solicitors for their license, permit or company identification; many don’t have it and will leave. If the solicitor doesn’t leave or keeps coming back, tell them the community has nuisance restrictions and there are legal ramifications for violating them. And if that’s not enough to make them high-tail it off of your lawn, you can also call the association office, and ask for security personnel to escort the solicitor out of the community.

While a visit from a solicitor is often annoying, they can sometimes be more than just a nuisance; some might have ulterior motives, such as fraud, canvassing a home to commit a crime or other unseemly behavior. If you believe a solicitor is acting suspiciously or you feel threatened, call the police immediately and notify our security personnel to help you avoid a potentially dangerous situation.

So stay safe, keep your sanity and do your part in discouraging solicitors from trolling our community. You’ll soon hear just how sweet an un-rung doorbell sounds.

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Topic: Maintenance  
Suggested title: Increase Your Home’s Value

A house is one of the biggest purchases a person will ever make, and most want to keep their homes looking beautiful not only for themselves, but also to entice future buyers. From time to time, it’s a good idea to invest in some home remodeling to add to its appeal. Of course, before making any major changes to your home, you’ll want to be sure you go through the proper channels—such as the association architectural committee for approval and the city for the necessary permits—to make sure that you don’t run into any legal issues.

So when it comes time to give your house a facelift, consider these touch-ups and renovations that will not only make your home look better than ever but also help increase its value:

**Re-paint Your Rooms:** One of the easiest (and cheapest!) ways to dramatically change the entire look of a room is to add a fresh coat of paint. Not only will it immediately make your walls look crisp and clean, but also, because wall color can greatly dictate the feel of a room, it’s a simple way to change the ambiance of your home. Since darker colors seem intense on walls and can make a room look smaller, it’s usually best to stick with lighter, warmer hues for your

overall color to make your home feel open and welcoming. If you want to paint with darker colors, consider limiting them to an accent wall so that the color isn't overwhelming and pops against the lighter colors.

If you're doing the painting yourself, here are a few tips so your paint job looks professional:

- Apply a coat of primer first so that walls won't soak up as much paint. Use two coats of paint to ensure a rich, even coverage.
- Use painters' tape along the outside edge of the area you're painting to get sharp, even lines.

**Update Your Kitchen and Bathrooms:** If your kitchen or bathrooms look like they belong in an era long since passed, it might be time to update them. That can be as simple as retiling the floor and replacing faucets and cabinet hardware or as complex as completely remodeling the rooms. When you remodel, consider avoiding too-trendy decor and instead stick with classic looks that will stand the test of time—this will keep you from redecorating again in five years and also make your home all the more appealing to potential buyers.

**Add a Home Office:** People's work and home lives are drastically merging as more and more workers telecommute from home. Because of this, turning an empty basement, attic or bedroom into a dedicated home office can give you a peaceful place to work and also be a real selling point for potential buyers.

A good home office will have enough space to comfortably work in and have easy access to the Internet, electrical outlets and cable and phone jacks. Touches like built-in bookcases and desks can add that extra something that makes your home office a productive place to work.

**Let There be Light:** When a room doesn't have enough light, it can feel very drab and enclosed. Bring in some much-needed brightness by adding new light fixtures to a dreary room. Don't be afraid to use different types of fixtures to get the best results—for example, in a kitchen you could use a hanging pendant to spotlight a specific area (like the kitchen's island), recessed light fixtures to spread the light over the entire room and track lighting under the cabinet to make the kitchen feel open and bright. If you're not sure which types of lighting fixtures will work best for you, consult a residential lighting designer to find out how to light your room just right.

**Finish Your Basement or Attic:** Utilize every inch of your home by turning your unfinished basement or attic into extra living space. These areas are untapped gems that can be used as game rooms or extra bedrooms, or, with enough space and the right design, a home all on its own complete with a living room, kitchen, bathroom and bedrooms. Basements and attics have special characteristics that need to be addressed. For example, basements are prone to water infiltration and attics often have slanted ceilings. It's a good idea to bring in the professionals to guide you through these obstacles and make sure all major components like plumbing, electric, walls and floors are done correctly.

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Topic: Finances  
Suggested title: Mortgage Relief for Distressed Homeowners

To help the millions of homeowners whose Federal Housing Administration (FHA) mortgages are threatened by foreclosure, the FHA established the Home Affordable Modification Option, or FHA-HAMP. Homeowners approved for this program could have their monthly mortgage payments reduced significantly.

Homeowners may only apply for FHA-HAMP once. And although they are not required to have equity in their homes, to be eligible for the FHA-HAMP mortgage payment reduction, homeowners must:

- Reside in the properties they own.
- Have a mortgage that is at least one year old.
- Have made at least four mortgage payments.
- Have mortgage payments (including taxes, insurance and homeowners/condo fees) that exceed 31 percent of their gross income before deductions.
- Be delinquent on their mortgage payments by at least one month.
- Have an unpaid principal on their home that is less than \$729,500 (\$934,200 for two units; \$1,129,250 for three units and \$1,403,400 for four units—The Department of Housing and Urban Development, which works with the FHA, defines a unit as “a habitable living unit added to, created within, or detached from a single-family dwelling that provides the basic requirements for living, sleeping, eating, cooking, and sanitation,” such as a mother-in-law suite).

Other requirements and considerations—such as the amount of the monthly mortgage payment in relation to the applicant’s debt ratio—may need to be satisfied before a mortgage reduction can be approved. For instance, a homeowner applying for FHA-HAMP must have a cumulative debt, including second mortgages, credit cards, car loans and leases and any other installment or revolving accounts, that is no more than 55 percent of his or her household’s monthly gross income.

To determine eligibility or to apply for the FHA-HAMP, homeowners should contact their existing lenders or the U.S. Department of Housing and Urban Development’s National Servicing Center at (888) 297-8685. Applicants will be asked to provide proof of income, a hardship letter explaining the circumstances of their financial difficulties and a list of monthly expenses with supporting documentation. To avoid scams, homeowners are reminded that HUD’s counseling services are free and are cautioned not to pay anyone to prepare their intake packages or applications.

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Topic: General  
Suggested title: Statistics on Bed Bugs

According to a survey released by the National Pest Management Association (NPMA), one in five Americans has either dealt with a bed bug infestation or knows someone who has. The survey, entitled *Bed Bugs in America*, shows just how this recent surge of bed bugs is affecting our lives. Here are a few highlights of the survey:

**Americans who have encountered bed bugs tend to be younger, live in urban areas and rent their homes:** The incidence of bed bugs is three times higher in urban areas than in rural areas due to factors such as larger population size, apartment living and increased mobility, which are conducive to the rapid spread and breeding of bed bugs.

**Bed bugs are found in all 50 states:** Specifically, the pests were encountered by 17 percent of respondents in the Northeast; 20 percent in the Midwest; 20 percent in the South; and 19 percent in the West.

**Most Americans are concerned about bed bugs and believe that infestations in the United States are increasing:** Nearly 80 percent are most concerned about encountering bed bugs at hotels; 52 percent on public transportation; 49 percent in movie theaters; 44 percent in retail stores; 40 percent in medical facilities; 36 percent in their own homes; and 32 percent equally pointed to places of employment and friends' homes. The fear of getting bitten topped the list of concerns.

**As the public's awareness of the bed bug resurgence grows, many Americans are modifying their behaviors to minimize their risk of an infestation:** Of the precautions being taken, 27 percent have inspected or washed clothing upon returning from a trip, 25 percent have checked a hotel room for bed bugs, 17 percent have inspected or vacuumed a suitcase upon returning from a trip and 12 percent have altered or canceled travel plans because of concern about bed bugs.

The survey goes on to show that 16 percent inspected second-hand furniture they have brought into their homes, 15 percent have checked dressing rooms when trying on clothing and 29 percent have washed new clothing immediately upon bringing it home from a store. Of the 13 percent of respondents who said they knew someone who had a bed bug infestation in their home, 40 percent said they avoided entering the infested home and 33 percent discouraged those who had the infestation from entering their own home.

**Despite the availability of information, most Americans still have misconceptions about bed bugs:** Nearly half of respondents incorrectly believe that bed bugs transmit disease. However, research conducted to date has shown that bed bugs do not transmit disease to their human victims, although some people may experience itchy, red welts. Still, 29 percent inaccurately believe bed bugs are more common among lower income households and 37 percent believe bed bugs are attracted to dirty homes. However, bed bugs do not discriminate in regard to household income and are found in both sanitary and unsanitary conditions.

For more information, visit NPMA's Bed Bug Hub at [www.pestworld.org/bed-bugs](http://www.pestworld.org/bed-bugs).

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Topic: Volunteerism

Suggested Title: Promoting Your Cause in the Community Association

So you've found a great cause and are looking for a way to rally support for it—wonderful! Of course, as you've thought about the people who could help your charitable cause, your friends and neighbors in the community probably came to mind. The board encourages all residents in their altruistic endeavors and always welcomes any effort that fosters a philanthropic environment within the community. But before you start going door to door to fight cancer or whip up a bake sale to end hunger, please check with the manager or a member of the board not only to make sure you're within the association's fundraising policies, but also to see if there is any way the association can help.

If you're looking to get the community association involved in your charity, such as holding an event in one of the association's common areas, come to a board meeting and propose your idea to the board. We'll let you know what's possible, and how to go about it. Or we may recommend other places within the greater community that might be willing to work with you. Also, to help you get the word out, be sure to ask us about mentioning your event in our newsletter or on our website.

It's caring people like you who make our community a great place to live, and we want to give you the support you need to make a difference—so keep fighting for your cause and don't hesitate to see what we can do to help.

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Topic: General

Suggested Title: The Mess in the Mailbox

Disgusted by all of those unsolicited credit card offers clogging up your mailbox? Tired of lugging catalogs and junk mail to the recycling bin? All of this unwanted mail creates nothing but headaches and wasted paper, so it's no wonder putting an end to it is a priority for many people. While you can't eliminate everything, you can noticeably reduce the avalanche of paper in your mailbox just by picking up the phone or hopping online.

Here are a few simple ways to put a kibosh on the heaps of junk mail that keep piling up:

**So Long, Pre-Screened Credit Offers:** If your credit is anywhere near good, credit bureaus—Equifax, Experian, and TransUnion—are selling your name to credit card companies as a hot prospect. That's why you're getting those “you've been pre-approved” offers every day.

Put an end to it by calling 1-888-5-OPT-OUT (1-888-567-8688). You will need to provide your name, address, telephone number, Social Security number and date of birth to ensure your opt-out request matches your credit record rather than someone else who shares your name. You can also opt out via the Internet at: [www.optoutprescreen.com/opt\\_form.cgi](http://www.optoutprescreen.com/opt_form.cgi).

If you prefer not to disclose your Social Security number and date of birth, the online form does not require this information. However, the website strongly urges you to provide this information because it helps ensure that your request will be processed correctly, and it protects your information from unauthorized access.

Opting out is good for five years. However, if you'd like your name removed permanently, you will be mailed a confirmation form within about five business days to sign and return. For more information see the FTC's Facts for Consumers, *Prescreened Offers of Credit and Insurance* at [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm)

Remember, this won't stop all credit offers—only those that result from screening your credit report. Your bank or credit card company may still send you offers for new credit or share information about you with other companies.

Although you don't have total control over the information that's shared by financial companies, you do have some. For more on how to limit data sharing by banks and other financial institutions, read the Privacy Rights Clearing house Fact Sheet 24, *Protecting Financial Privacy in the New Millennium: The Burden Is on You*, at [www.privacyrights.org/fs/fs24-finpriv.htm](http://www.privacyrights.org/fs/fs24-finpriv.htm).

**Jettison the Junk Mail:** You can reduce other types of junk mail—magazine offers, sweepstakes and other national advertising mail—by contacting the Direct Marketing Association's (DMA) Mail Preference Service (MPS). This opt-out lasts for five years and can be renewed. Go to [www.dmachoice.org/dma/member/regist.action](http://www.dmachoice.org/dma/member/regist.action). There is no charge for registering online. For those who want to register via USPS, send \$1 check or money order to the Mail Preference Service, PO Box 643, Carmel NY 10512. (See their sample letter available at: [www.privacyrights.org/Letters/letters.htm#Junk\\_Mail](http://www.privacyrights.org/Letters/letters.htm#Junk_Mail).) The MPS will put you into the "delete" file, which is sent to subscribing organizations several times a year.

**Cut Out the Catalogs:** When you buy something from a mail-order catalog, your transaction is likely to be reported to Abacus, a company that compiles a cooperative database of catalog and publishing companies' customers. Your name is then sold to other mail-order companies that send you catalogs and offers. This explains why you are likely to receive several unsolicited catalogs after ordering anything by mail.

To opt out of the Abacus database, write to Abacus, P.O. Box 1478, Broomfield, CO 80038 or email [abacusoptout@epsilon.com](mailto:abacusoptout@epsilon.com). Include your full name and current address (and previous address if you have moved recently). For more information, visit [www.abacusoptout.com](http://www.abacusoptout.com).

You'll have to notify companies yourself that do not participate in the DMA and Abacus opt-out programs. Contact the customer service department and request that your name and address not be shared with other companies. Contact magazines, charities, nonprofit organizations and professional associations to which you have either donated money or joined.

It may take a few months to see results, but eventually the mess in your mailbox will thin out.

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Topic: Wildlife Management  
Suggested Title: Keeping the Coyotes at Bay

No matter how heavily populated with people our area may be, it doesn't always deter some wild animals from sharing the space with us. Coyotes seem particularly willing to venture into our community, and if left to roam freely, can cause damage such as tearing through garbage, become aggressive towards people and even attack and kill pets. While we don't want to harm the coyotes, we do need to make our surroundings as inhospitable to them as possible. The Colorado Division of Wildlife has some tips on how to do just that:

- Block off pet food, birdseed, fruits and vegetables from gardens, garbage and composts so coyotes can't access them.
- Block or remove all openings to areas that might make a good den for coyotes, such as bushes and shrubs and under decks or woodpiles.
- Keep a close eye on your pets. To ensure your cat will be safe, be sure to keep it indoors at all times. Always supervise your dog when he's outside, particularly at dawn or dusk, when coyotes are most active.
- If you are out with your dog and see a coyote, pick up your dog if possible and leave immediately.
- Do not let your dog play with coyotes—they are territorial animals and may turn on your dog if they feel threatened.
- If you have to leave your dog unattended outside, make sure he is kept in an enclosed kennel.
- Make sure your children (and you!) do not feed or try to play with coyotes. While they might look like a rugged version of Rover, coyotes are wild animals that can become aggressive and even bite. Though they are normally timid toward people, coyotes' natural fear is lessened and they are encouraged to stay in the area if you feed and try to play with them.
- If you run into a coyote while you're outside, be aggressively: Act big, yell, flail, and even throw small objects at him to let him know he is unwelcome in this area. Do not turn your back on the coyote or run from him, as this will only encourage him to be aggressive towards you.
- If you are bitten by a coyote, make sure you get rabies shots and also call animal control. A coyote that has attacked a human needs to be put down, and animal control can make sure that's done without putting you further in jeopardy.

While it might feel a bit unnerving to be living so close to coyotes, if we take these precautions, it will be easier to co-exist peacefully with coyotes. To learn more on how to live safely near coyotes, be sure to visit the Colorado Division of Wildlife's section on coyotes at <http://wildlife.state.co.us/WildlifeSpecies/LivingWithWildlife/Mammals/CoyoteCountry.htm>.