

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 into 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.

Topic:

Conservation

Suggested title:

Saving Energy to Stay Cool

Energy bills—like the temperature—always rise in the summer. But don't fret: While there are big fixes* you can incorporate to make your home more energy-efficient, there are also many inexpensive energy solutions, as well as some simple and free steps that you can take to cut down on costs and save money.

Turn it up. Set your thermostat as high as possible. Start with 78 degrees when at home and 85 degrees when away. For each degree above 72 you set the thermostat, you save between 1-3 percent. Be sure to take into consideration your health and comfort, and drink plenty of fluids to stay hydrated.

Circulate air. Use fans to create cool breezes and keep the air moving in your home. Ceiling fans, in particular, can create enough air movement to make it cooler by at least four degrees. This could translate into a significantly lower monthly electric bill, as ceiling fans only use about as much energy as a 100-watt light bulb.

Shut the shades. Windows allow a lot of heat into your home. Keep drapes and shades closed during the day to keep the temperature down.

Open nights. At night, if it's cooler outside than in, open your windows! Not only will this bring some fresh air into your home, it will give you a chance to turn off that AC. Also, be sure to close your windows in the morning to keep the cooler air in longer.

Wash and dry wisely. Run only full loads when using your dishwasher or washing machine. Whenever possible, run those appliances during off-peak hours or when your air conditioner is turned off or barely running, which typically is during the evening, to save energy. Use the clothes dryers' moisture-sensing automatic drying setting if it has one, and clean your clothes dryers' lint trap after each use.

Unplug. Electronics—such as TVs, DVDs, chargers, computers, printers and other devices—use electricity even when they are turned off. By unplugging these devices when you're not using them, you only save a few watts, but they quickly add up to bigger savings over time. Use a power strip for multiple devices, and switch it off before you go to bed. Also, turn off lights in unoccupied rooms.

Plan pool time. If you have a pool, shorten the operating time if possible. Switch the pool filter and sweeper operations to off-peak hours and during nighttime if the pool has automatic cleaning settings.

*As always, be sure to consult with the association to get approval for any major renovations on your home.

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Topic: Safety
Suggested Title: Stay Safe in the Water

Swimming is one of the many joys of summer, and we hope you're able to make good use of the association's pool. While we want to make sure all our residents and guests have fun in and

around the water, our top priority is safety. Please take note of the association pool rules, and follow them to help keep everyone safe.

Pool rules promote safety, but safety is largely up to you: it's important to take precautions and be prepared for emergencies.

- Make sure you, your family and your guests know how to swim properly. If you don't, there are plenty of swimming classes for people of all ages.
- Always supervise children while they're around the pool, no matter how well they can swim. It only takes one misstep for someone to get hurt.
- Take note where the reach pole, emergency phone and life preservers are located in the pool area.
- Most importantly, consider learning CPR if you haven't already. This simple life-saving technique could save a life should an accident occur.

There's plenty of fun to be had at the pool, and knowing how to stay safe in the water will help make this a great summer. For more safety tips, go to www.poolsafely.gov.

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Topic: Finances/Insurance
Suggested Title: Critical Component: Insurance—Ours and Yours

Of the many things your association assessment pays for, insurance is one of the most important. Association governing documents and state law require the association board to purchase adequate insurance as part of a comprehensive risk-management program.

Our association has two types of commercial insurance coverage—property and liability.

Property insurance covers loss of or damage to any common structures or physical property caused by fire, flood, storms or other natural events. For instance, if high winds uproot a tree that damages a common roof, the association's property insurance would cover the cost of repairs. Property insurance may also cover what we call "human perils" (such as theft) and "economic perils" (such as stock market fluctuations) that might impact our association's investments.

Liability insurance covers losses that would result if someone took legal action against the association for an injury, financial loss or other type of damage. For example, one important type of liability insurance, called Directors' and Officers' insurance, covers volunteers like board and committee members so they're not jeopardizing their personal assets to serve the association.

The association's insurance does not cover owners or residents, their homes or belongings. Each member should have his or her own insurance policy. If you need information about homeowners insurance, talk to a licensed insurance agent who specializes in homeowners

associations. Or you may want to talk to the association's insurance provider; this person will know exactly where the association's master policy coverage ends and where yours should begin. This prevents you from over or under insuring yourself.

The association's agent can be reached at:

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Topic: Security/Safety
Suggested Title: Keep Your Home Safe While on Vacation

As the summer heats up, many of you will escape the daily grind and head out on a well-deserved vacation. But before you hit the road, take a few precautions so your home isn't enticing to thieves or susceptible to fire and other disasters. Not only is having your home vandalized or burnt to the ground a highly unpleasant way to return from a trip, but it also puts the rest of the association at risk, as these problems have the potential to spread quickly throughout the neighborhood. So, before you take off, consider implementing these safety tips to keep your home and our community secure.

Call on friends for help. If you're going to be away a week or more, ask a trusted friend to check on your house every day or two—or better yet, housesit—while you're gone. Not only will they make sure nothing happens to your home, but you might also ask them to bring in your mail and newspapers, water plants or even feed Fluffy. Of course, it's a good idea to let your neighbors know a friend is monitoring your property so they don't call the police to thwart a perceived "break-in."

Set your lights on a timer. Leaving your house unlit for days on end is a sure sign to burglars that it's empty, but so is keeping the lights on 24-7. A good way to handle the lights on/off conundrum is to set them on a timer that's scheduled to simulate your regular routine. Of course, if the lights seem a bit too simulated, that can be another telltale sign, so it's a good idea to set the timers in individual rooms on staggered schedules to make the light coming from your home seem more natural.

Stop your mail and newspaper. Nothing screams "nobody's home!" like a pile of newspapers strewn about your doorstep or an overflowing mailbox. So, if you can't get a friend or neighbor to collect them for you, it's best to have your mail and paper stopped if you're going to be out of town for awhile.

Don't leave the spare house key lying around. That fake rock where you keep the extra house key isn't as discrete as you think. Whether you keep a spare under your welcome mat, above the door frame or in a hide-a-key contraption, chances are it will take the nefarious types five minutes flat to find it and gain easy entry to your house. So take it with you, let a friend hold onto it or put it in a safe place inside your house, even if you're worried about losing your other keys. Because when it comes down to it, calling a locksmith is less traumatic than calling the police.

Make a last-minute checklist. Are all the windows and doors locked? Stove and oven turned off? How about all the faucets? Are the electronics unplugged and valuables secured? Take five minutes before you leave to ensure your house is vacation-ready. Another run-through of the house may seem unnecessary if you did it earlier in the day, but knowing you've left your house as safe as possible will help you kick back and have a great vacation.

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Topic: Finances/Taxes
Suggested Title: Tax Relief from Mortgage Forgiveness

Usually, when a homeowner receives “mortgage forgiveness,” either through mortgage restructuring or foreclosure, the proceeds from the forgiven debt are considered taxable income by the Internal Revenue Service. However, according to the [Mortgage Forgiveness Debt Relief Act of 2007](#), homeowners who have had their mortgages reduced, restructured or eliminated altogether during the period from 2007 through 2012 may be able to exclude the proceeds from the forgiven debt—up to \$1 million per person or \$2 million per married couple—from their taxable income.

There are some restrictions, however. The proceeds must be used for the purchase, construction or substantial improvement of the homeowners' principle residence and must be secured by that residence. Proceeds from debt forgiveness on second homes, rental property or businesses do not qualify for this tax exemption. Also, proceeds used to pay off credit cards or other similar types of loans do not qualify.

If your debt is reduced or eliminated, make sure you receive Form 1099-C, Cancellation of Debt, from your lender. For additional details, see [Ten Facts for Mortgage Debt Forgiveness](#) at <http://www.irs.gov/>.

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Topic: Maintenance/Pest Control
Suggested Title: Keep Your Backyard Bug-Free...Naturally

Summer is the time for barbecue parties and sleeping under the stars, but bothersome bugs can ruin outdoor fun. Many people spray themselves and their lawns with chemical repellants to get rid of these pests, but there are natural alternatives that are environmentally friendly to your home and our association. Here are a few tips to help you enjoy a bug-free summer.

Get growing. Planting a simple garden can do wonders in keeping the bug count down. Plants like garlic, radishes, marigolds, nasturtium, oregano, sage, rosemary, cilantro and mint are easy to cultivate and can make the area in and around your garden uninviting to the creepy crawlers, as they act as natural bug repellants. Pest-control never looked or tasted so good!

Wet and wild. Eliminate stagnate or standing water in your yard; it provides breeding grounds for mosquitoes. Emptying used kiddie pools and fountains and refilling them with fresh water, cleaning gutters of leaves and other rain-blocking debris and filling in puddles with dirt are just some of the ways to reduce the buzzing bugs in your yard.

Going to the birds. Setting up a few bird houses in your yard is not only a great way to enjoy the beauty of our feathered friends, but it also mitigates bug problems, since many birds love to dine on dragonflies, dung beetles and the ilk.

Candle in the wind. When outdoors, ignite an all-natural bug repellent candle nearby to keep the bugs at bay, and enjoy the sweet smell of citronella, lavender, mint and other aromas that pests find repugnant. Brands such as BioSensory, Solay, Melo and Yankee Candle have jumped onto the debugging bandwagon and offer eco-conscious candles.

Light up the night. Many high-flying insects are drawn to light like a moth to the...you get the idea. So, why not install an elevated yellow bug light on your back porch or deck to attract those critters up and away from the ground (and you!) when you spend an evening outdoors. Of course, be sure to review our CC&Rs or talk with to an association representative to make sure your bug lights are in compliance with our rules.

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Topic: Technology
Suggested Title: Mobile Marketing: Instant Information Anywhere

You may have noticed small, black and white, pixelated squares recently appearing in magazines and marketing materials or on signs and product packaging. Designed to work with cell phones, mobile tags instantly link to additional information when you scan them. They're decoded by a tag reader application installed on a web-enabled camera phone. When you scan a tag with your phone's camera, it opens a web page, displays a message or takes some other action on the phone to connect you to new content.

Mobile tagging is rapidly increasing as businesses and individuals discover creative uses for the technology. Businesses are capitalizing on the marketing and sales potential of the tags by driving consumers to websites for special offers, launching surveys, linking to additional product and service information and delivering exclusive content. Individuals are using tags on business cards and resumes to automatically download their contact information to a recipient's phone or to provide virtual work samples.

There are a number of different types of mobile tags, including Microsoft Tag, QR codes, Data Matrix, Cool-Data-Matrix, Aztec, Upcode, Trillcode, Quickmark, shotcode, mCode and Beetagg. Different types of tags require different types of readers; most are available as free downloads. Many of the tag types also offer free tag generators for personal and commercial use.

