

## Community Associations Network

### In the News Since the Last Issue

[IL: Chicago police look into condominium complaints about Regent Realty firm](#) Chicago police said today they're investigating dozens of complaints against a Chicago realty company over the possible loss of millions of dollars belonging to condominium associations....[\(Video\)](#)

[FL: Orlando Condo Owners Not Paying HOA Fees, OUC To Cut Service](#) Eyewitness News learned the Metropolitan at Lake Eola is almost \$40,000 past due on its utility bills. The Metropolitan's manager said the homeowners association is \$120,000 in debt...

[FL: Fence is orange; neighbors see red](#) Melbourne developer Larry Dennison erected this 48-foot long wooden barrier along his property line back in June, overlooking the sole entrance to the Wickham Forest subdivision. Dennison and the Wickham Forest Homeowners Association have a longstanding feud a...

[PA: Two Killed In Seven Springs Condo Fire](#) State Police in Somerset County are investigating an overnight fire that left two people dead in Seven Springs....

[DC: 4-Alarm Fire Destroys Condo Building](#) A fierce fire that took more than six hours to extinguish has destroyed a condominium building being renovated in northwest Washington. Eventually about 200 firefighters, including crews from suburban Maryland were involved....

[CA: Villa Riviera: No easy fix](#) Over the following months, the issues have grown, from alleged health hazards to mounting restoration costs and to alleged sloppy work - leading to a Feb. 5 recall vote on association board president Kevin McGuan, and to the abrupt resignation Nov. 20 of the p...

[PA: Pine Ridge staff fired after stormy meeting](#) It was a tension convention in Bushkill on Saturday. More than 300 people crammed into the Pine Ridge community center to get answers from the tight-lipped community association's board about the absent security and office staff....

[FL: Retirees plagued by bad siding say they're getting the runaround](#) Property-owner advocates in The Villages, about 60 miles northwest of Orlando, say hundreds are in the same predicament. They say many people who moved to the retiree haven envisioning a life of golf and leisure now face expensive repairs after siding was badl...

[FL: Legislators to weigh tougher laws on condo associations](#) A committee of legislators will hold five hearings throughout the state in the next two months to determine if Florida needs tougher laws to prevent condo, co-op and homeowner associations from stealing owners' money....

[CA: Rescuers trying to reach woman having heart attack delayed - gate power out](#) But rescuers responding to a 911 call that night couldn't get inside Joyce Cotton's gated community because the power outage made the gate inoperable....

[MN: State's largest homeowners group hit by alleged \\$18,000 theft](#) Already under pressure from internal bickering, the Jonathan Association in Chaska has been rocked by allegations that a former bookkeeper stole more than \$18,000 from the group....

[MI: Aftermath of condo fire called 'a nightmare'](#) Some of the 200 residents chased from their homes in

### New Articles Found on the Web

#### Not Lost In Translation

Of the many questions confronting a business owner today, one of the most complex and emotional is that of language diversity. In the condo management field, we already have too many challenges, from being on beeper 24/7, to volunteers changing too frequently, to aging properties having bigger repair needs than approved budgets. The last thing we need is to add the extra cost of communicating in other languages. Thus, the emotional, political issue of "English-only" hits hard at the management firm that already is struggling with financial and labor constraints. So what is a condo management firm company owner to do? There are two ways to approach this challenge. One is to fight the trend and the other is to leverage it! [Read more](#)

#### Selecting the Right Reserve Study Professional for You

Community associations have undergone explosive growth in the past few decades. It is estimated that over 50 million Americans now live in a planned community compared to almost none only 30 years ago. This growth is accelerating and, as is often the case, progress is accompanied by confusion. It is important that every community association board know what a reserve study is and the pivotal role it plays in the future of the association. A reserve study is the physical and financial analysis of all common elements that the board is responsible for maintaining and details a repair and replacement schedule over the next thirty years. A reserve study is critical for many reasons, of which the most influential may be that it is a key financial tool that helps the board to fulfill its fiduciary responsibility to maintain the common property of the association. [Read more](#) (PDF)

#### 6 Condo Insurance Questions

To state the obvious, a condominium is not the same thing as a house. Usually, there's no backyard or basement, and you don't have to worry about cutting the grass or shoveling a front walk. Insurance is another area where homes and condos differ. Condo owners are typically responsible for insuring just a portion of their property on their own. However, rules differ from complex to complex, and it's important to ask the right questions to ensure you have proper insurance coverage. Here are six things you need to know about insuring your condominium. [Read more](#)



#### 2008: Start Off on the Right Foot

I'd like to share some of what I've learned about presenting yourself for your next stage of employment. So I have put together some information for you about the common mistakes folks make when writing resumes. Some of the mistakes are simple. Others more subtle and others just plain dumb. You are the face behind the resume, but the employer will never see that face if your resume is poorly executed. [Read more](#)

#### HOW IS ASSESSMENT COLLECTION IMPACTED BY FEDERAL BANKRUPTCY LAWS?

Collection of homeowner assessments is a constant issue for community associations. This problem becomes even more difficult when a homeowner files a bankruptcy. This article provides a cursory review of the ways in which a consumer bankruptcy can affect a community association's efforts to collect delinquent assessments. [Read more](#)

### Sponsored Links

#### NCB FSB

Need financing for your HOA? Call at (800) 766-2622 or click on [link](#)

#### Condo Manager

Accounting and Management Software - For HOA and Condominium Association

#### Popular Association Bank

a Division of Banco Popular of America  
We provide financial service community associations nationwide

#### Reserve Fund Essential

A refreshingly readable and levelheaded 17-chapter book on fund-related how-to's and must to keep balances healthy. [Check Out](#)

#### Community Association Web

Feature packed, interactive web for today's active Community HOAs, & Management Companies. Affordably priced, beautifully designed and fully supported. Visit [t AtHomeNet Live Demo](#)

#### Reserve Advisors

The most accurate and complete Reserve Study

#### IREM

Leading Edge Education for Community Association Managers

#### Jenark

Associate Yourself With The Leading Association Management Technology

#### HOATalk.com

Meet with thousands of HOA leaders online. HOA news & information Free!

#### Community Association Leadership Series DVDs

Four hot topics on a two-disc set: The Board, Meetings, Insurance and Reserves. CAI members get off!

#### Editor's Notes

#### 3 More embezzlements this weekend -

In talking to a few people at a conference this past weekend, I told me that a number of insurance policies (mostly fidelity bonds) declined to pay for losses from major management company embezzlement. I don't have the details as to why some paid and didn't, but this is to remind you your insurance agent needs to explain the circumstances under coverage is excluded or could be denied. Also the simplest thing can do is to make sure the financial institutions holding association funds send separate statements to different

Sunday's condominium fire will have to wait until at least Saturday before salvaging belongings, fire investigators said....

[MA: Manager raided condo funds - police](#) say a Plymouth woman stole more than \$100,000 from a condominium association during her stint as its property manager....

[AZ: Continental Ranch Recall Sends Blame in All Directions](#) Hundreds of residents applauded the upcoming removal election of the homeowner association's board of directors....

[MD: Measure Aimed At Encouraging Solar Energy](#) A bill in the General Assembly would allow people to use solar panels on their homes without having to worry about homeowner association rules....

[CA: Turf war in Newport](#) Homeowners association threatens fines and legal action to force residents to rip out artificial lawns...

[VA: Hecht proposes solar bill](#) Hecht's bill would protect homeowners who want to put up solar, regardless of local association rules. It would also allow them to create an easement for the sun rays that land on their roof to prevent neighbors from building obstructions....

[MI: About 200 homeless after Grand Rapids fire](#) Many of the nearly 200 residents wept as the hungry blaze moved among three buildings in a towering fire that shot flames and belched thick black smoke into the frigid sky. "Everything I have is in there," said 42-year-old John Graham, who lived in his condo f...

[MI: Overdue association fees by short-sellers hold up condo sales](#) It may sound like hardball, but the associations say they have no choice but to insist on full payment because the remaining homeowners would have to pay higher monthly fees if debts were forgiven....

[FL: Judge denies bail to former condo president accused of forgery, theft](#) When Detective Scott Kiso arrived at the suspected embezzler's Pine Island Ridge home in Davie in late October, Winkelholz had his luggage in the trunk of his Volvo, one of three vehicles prosecutors say Winkelholz leased with stolen condo-association money. H...

[FL: Palm Beach County condo group self-insures](#) A group of 58 condominiums and cooperative associations in Palm Beach County on Friday became the first condominium self-insurance trust to issue windstorm policies in Florida....

[FL: No Jail For Woman Accused Of Stealing From Homeowner's Association \(Video\)](#) A woman accused of taking tens of thousands from her fellow neighbors didn't go to jail. Angry neighbors say she took tens of thousands of dollars from a homeowner's association, but didn't end up serving any time. Instead, she was given probation....

[AZ: Meetings to help city and HOAs coordinate efforts](#) Homeowners associations operating within the city can learn more about city ordinances and services through the Surprise HOA Connection....

[FL: Sun City Center is divided over the political activity.](#) To allow Rudy Giuliani to speak on Sunday, the Sun City Center Community Association had to change its rules. That has left some residents unsettled...

[UT: Homeowners complain to P.G. over \\$168K bill](#) When Pleasant Grove officials discovered that the city had been underbidding a homeowners association for years, they sent a bill to make up for it -- \$168,000....

### Timely and Effective Assessment Collection Planning Is Essential in a Turbulent Mortgage Market

The combination of adjustable rate mortgages with attractive "teaser" interest rates, lagging home sales, and decreasing home prices has put mortgage foreclosures at record levels. Recent statistics show California with the highest foreclosure rate of any state, up 300 percent from a year ago. Predictions of steeper declines in home sales for 2008 will likely mean a rise in delinquencies and an increase in bankruptcy filings. An economist with the California Association of Realtors® projects a four percent statewide average decrease in home prices. Against this backdrop, community associations can certainly expect a rise in assessment delinquencies. This climate will affect an association's ability to meet its annual operating budget without a special assessment. It will also require boards to re-examine budget projections and planned expenditures for 2008, in light of anticipated increases in assessment delinquencies. [Read more](#) (please note that headline on article is incorrect)

### The latest edition of APRA Advisor from the Association of Professional Reserve Analysts is available at [APRA](#) (PDF)

#### [IN THIS EDITION](#)

- How to Cure the Ostrich Syndrome.
- Get your head out of your..., uh, the sand.
- Ask the Professional Reserve Analyst. You ask and APRA answers.
- 2008 APRA Symposium. May 3, 2008 in Orlando Florida. Be there or be square.
- Maintenance Screening. Screen, weed, sort and group. Beautiful Barriers.
- Good fences make good neighbors.



#### HOA Gander at Geese

Animals in homeowner associations create problems from time to time. Domestic animals can be more or less controlled with reasonable policies and owner compliance. But what about wild animals that roam the property? Deer are becoming more prevalent in urban settings as they come foraging for food. Coyotes have taken up residence in cities with adequate cover as have raccoons. Florida has issues with alligators. Some species are extremely adaptable. [Read more](#)

### Three HOA Rs: Rules, Regulations and Resolutions

Readin', ritin' and rithmatic. That just about covers the learning that someone needs to know (as long as you live in the "holler"). But homeowner associations have their own version of the Three Rs called Rules, Regulations and Resolutions. These are the policies and procedures that define the standards of the community. They must comply with state and federal law. For example, the board cannot enact a rule that violates Fair Housing Act. [Read more](#)

### Don't Abuse Executive Sessions

As with many practices that are not fully understood, executive sessions can cause consternation. And, as with practices that are not completely open, they have the potential for misinterpretation and misuse. When not well managed, executive sessions can fuel problems, ranging from a lack of transparency and disregard for public accountability to inappropriate board member behavior and distrust between board and staff members. But, they need not. [Read more](#)

### Structural Tests Can Save Money – and Lives

We all know the damage that can be caused by rooftop water leaks, and how rain, salt and sun can deteriorate a building. Yet we don't often think about these things until a wall buckles or a heavy chunk of terra cotta plummets to the sidewalk. Here are some tests, from simple and cost-

people. [Other things to consider](#)

Joe

### New Audio/Video

People are starting to post vide official and unofficial, of board general meetings to [YouTube](#) a [Google Video](#). Search under "Homeowner Association" to see what's being viewed

You can download or listen to c 30 programs produced by the C Illinois Chapter from their weel radio program. [Click here to g the page with the program dire](#)

### What's New in the Blog

#### [HOW TO "SHARPEN YOUR SAW](#)

It's Time to "Sharpen The Saw" a New Year and there are some things that we all can do to ma this one easier. One of my New Year's resolutions is to...

#### [FORECLOSURE IS NOT THE EN THE ROAD FOR MANY.](#)

These are difficult times. Homeowners who get into the purchase of property on creativ loans or who have lost their m and are at risk of losing their h

#### [Be on the lookout for real esta fraud](#)

With the condition of the real e market throughout the State of Michigan and the rate of foreck constantly rising, it is imperativ prospective buyers and sellers l

#### [Board Members should not Act Unilaterally](#)

Not long ago I heard from a tre of a condo association board wl frustrated because her associat had never passed an operating budget before the beginning of year....

#### [Morgan Carroll Bill Passes Hou](#)

On Friday, January 25, 2008, H Bill 08-1135, sponsored by Representative Morgan Carroll, passed the Colorado House of Representative by a vote of 61 we o...

#### [Pending Litigation Impacting N' Condominiums and Cooperative](#)

There are basic laws that gover condominiums ("condos") and cooperatives ("co-ops") in New York. Condos are governed by New York Condominium Act...

#### [Community Association Legal # \(Part 2 of 2\)](#)

Community association board members fill tough roles that n a great deal of attention to association business. We under that, as board member volunte you ...

[PA: Couple's repeatedly flooded condo \(and video\)](#)

Hannelore is not only upset over the damage, but she says that this is the ninth or tenth time in seven years they've suffered some kind of water damage allegedly caused by the tenant upstairs....

[When Board Meetings are Published in Local Paper](#)

Large community association board meetings are making the local news more and more. Here's an example:...

[CO: Castle Rock looks to remove HOA energy-saving restrictions](#)

Castle Rock town councilwoman Katie Kruger is seeking to remove any local HOA restrictions that prohibit the use of clotheslines and solar panels....

[See all of the latest national, legal, regional and state news](#)

2007 Advertising Policies and Rate Sheet  
[Word Doc](#)   [PDF](#)

free to extensive and expensive, that could stave off deterioration and danger. [Read more](#)

**Why Associations Need Crime Coverage**

Condo and homeowners' associations would be wise to purchase crime coverage to protect the association against internal theft by insiders and theft of assets by third parties. The standard fidelity bond only covers criminal acts by paid employees unless board members and other volunteers are endorsed on the policy. [Read more](#)

**Poor performance is catching**

A study by consultancy firm Watson Wyatt has concluded that managers often under perform themselves when it comes to managing their poor performers. Its 2007/2008 Global Strategic Rewards, a European-wide study involving more than 5,500 employees and 175 companies, found top performers were two thirds more likely to say their immediate supervisor was doing a good job of communicating organizational and performance management issues than a poor performer. [Read more](#)

[Imposing Fines](#)

Question: I'm having difficult understanding the differences in Board's ability to impose fines for a "single offense", loud par and \$10 ...

[Authority of the President](#)

Question: How much authority the president of the board have they arbitrarily withhold routine reports from the Board of Directors members? Can they legally d...

[Setting Agendas](#)

QUESTION: Who sets the agenda board meetings? I'm concerned board president may prevent discussion of needed items by refusing to put ...

**CAN**

The Community Association Network

Contact CAN at: [webmaster@communityassociations.net](mailto:webmaster@communityassociations.net)

Welcome to the Community Associations Network E-Newsletter. The newsletter consists of links to news items and articles about community associations from around the country. The Community Associations Network has been created to bring the vast resources of the internet to one location to make it easier to find information and answer to your questions. CAN is NOT responsible for the content of the articles or news items or for link continuity.

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