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ALLIANCE MESSENGER

VERMICULITE AWARENESS

CAI, COMMUNITY ASSOCIATIONS INSTITUTE

BECAUSE SOME OF THE HOMES in your community may have been 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.

FREE CONSUMER HANDBOOK AVAILABLE

Find everything from tips on buying a car to building a good credit rating in the 2009 Consumer Action Handbook available for free from the Federal Citizen Information Center. The handbook is available online at www.consumeraction.gov. A Spanish-language version is available at www.consumidor.gov.

To order a free copy, visit www.consumeraction.gov and click on "Order Handbook," or send your name and address to Handbook, Pueblo, CO 81009. Or you may call toll free (888) 878-3256.

WHY WE HAVE A DESIGN REVIEW PROCESS

CAI, COMMUNITY ASSOCIATIONS INSTITUTE

Most community associations have adopted a set of written design review standards and processes, most commonly called Covenants, Conditions and Restrictions (CC & R's) which are used by an Architectural Committee to determine what changes can be allowed to the home structures and landscaping in the neighborhood.

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.



TIME TO EVALUATE YOUR LANDSCAPE

THE LANDSCAPE LADY- LANCE'S CORNER

January is the time for simple evaluations and easy techniques that could lead to long-term landscape success. First, we get a chance to observe our landscapes in bare form. We can now see what may need to be pruned. If you haven't already cut back perennials that have frozen back, now is the time.

The late winter months are also the best time to prune large canopy trees as well as new wood flowering trees. Along with cool weather,

our cool season rains provide a great opportunity to ensure proper drainage in each part of the landscape.

The summer months won't seem so dry if you will prepare now. Looking for ways to lower maintenance needs and improve overall landscape value and beauty? Winter is a great time to install hardscape features as the low temperatures and dormant plants help to buffer any new formed stress to your landscape.

CORPORATE BOWL-A-THON



Split Happens



Incredibowls



STORY BY: FAITH DESMET, LEGAL ADMINISTRATOR

ASSOCIA HEADQUARTERS HELD its First Annual Bowl-a-Thon on Friday, November 20, 2009. Representatives from 9 vendors participated in the friendly competition, along with 65 Associa employees, friends, and family. The prize for highest scoring team went to Split Happens, and the prize for best costume went to the Incredibowls. The Bowl-a-Thon raised over \$6,000 for Associa Cares, and a Second Annual Bowl-a-Thon is already in the works!

The highest scoring team was Split Happens (pictured above, far left). The best costume was The Incredibowls (second picture above).

Associa Cares was established as a 501(c)(3) non-profit charity to assist families and communities in crisis as a result of natural and man-made disasters. Through the support of Associa employees and clients, Associa Cares seeks to assist those in neighborhoods across America who are in financial crisis through no fault of their own -- including victims of natural or man-made disasters.

While Associa and its companies generously donate time and money to various national and local charities across the country, Associa Cares offers the opportunity to partner with an organization dedicated primarily to disaster relief.

For more information on Associa Cares, please visit associacares.com

WAYS TO HELP REDUCE YOUR HOME ENERGY BILLS



U.S. homeowners can lower home energy bills, lower federal income taxes and increase home comfort by making energy efficiency home improvements that qualify for up to \$1,500 in federal income tax credits.

Consumers who make energy-efficient upgrades can also reduce their personal carbon footprint because using less energy at home means emitting less pollution too.

The federal income tax credits for specific home improvements are available now through 2010, thanks to the American Recovery and Reinvestment Act (ARRA) of 2009.

While the tax credits are similar to those in effect a few years ago, consumers should be aware of some changes, according to Steve Nadel, executive director of the American Council for an Energy-Efficient Economy (ACEEE). Consumers must install the specific products and equipment that qualify for the 2009-10 tax credits. Some important details on the home improvement tax credits include:

- For each type of qualifying equipment, the credit is for 30 percent of the cost up to \$1,500.

- It is a one-time tax credit that can be claimed in part or in whole for tax year 2009 and/or tax year 2010.
- Homeowners who claimed the \$500 credit available in 2006-7 can claim the remaining \$1,000 credit for additional products bought and installed in 2009 and/or 2010.
- There are two basic categories of qualifying equipment, “building envelope” products and heating and cooling equipment.
- Building envelope products are replacement windows (including storm windows, storm doors, and skylights), certain ENERGY STAR asphalt and metal roofs, insulation and other sealing products.
- Heating and cooling equipment includes furnaces, boilers, ground source or geothermal heat pumps, gas or propane water heaters, central air conditioning systems (but not window air conditioner units) and biomass stoves.
- Installation costs are not covered for building envelope products.
- Installation costs are covered for heating and cooling equipment.
- For some products, the qualifying criteria are more stringent than they were in prior years. For example, all ENERGY STAR windows no longer qualify.

For detailed information on what qualifies, visit www.energytaxincentives.org.

ASSOCIA HOMEOWNER ACCESS

ACCURATE | ACCESSIBLE | EASY



OVERVIEW

We are pleased to announce a new program our parent company, Associa, has launched. The program is called Associa Homeowner Access.

Owners have expressed their desire to view account balance information online. Associa Homeowner Access provides owners with real-time account balance information as well as full payment history. As soon as an adjustment is made to an owner's account, the current balance is immediately available to be viewed online. Owners are no longer restricted to calling the Alliance office Monday - Friday, 8:00 a.m. to 5:00 p.m. Associa Homeowner Access provides owners with flexibility and privacy, and they can print their ledger cards at any time.

OWNER REGISTRATION PROCESS

Owners can get to Associa Homeowner Access two ways:

By heading to the Alliance Association Management website, www.allianceonline.net, and selecting the Associa Access link from the home page (upper left side) or by going to your community's Associa website and selecting the Associa Access (My Account) link from the home page (upper left side). Clicking on the Associa Access link from either website will bring the owner to a standard login and registration page. Owners registering for the first time should select the Register link. The step-by-step registration procedures are:

1. Go to Alliance's website (www.allianceonline.net) or your association's Associa Community website.
2. Click on Associa Access link on the left-hand side of the screen.
3. Click on the Register link.
4. Enter your assessment account number, last name OR street number and your email address.
5. Click on the "Get Initial Login Info" button at the bottom of the page.

Once an owner has registered, he/she will receive an email message which will contain a link to Associa Access in order to create his/her own private login name and password.

REAL-TIME ACCOUNT BALANCE

Owners have access to real-time account balance information as well as full payment history. As soon as an adjustment is made to an owner's account, the current balance is immediately available to be viewed online.

EASY ACCESS

Easy access to account information 24 hours a day from anywhere in the world. If an owner has access to the internet and has a personal email account, he/she has access to ASSOCIA HOMEOWNER ACCESS!

NO CHARGE

There is no charge to the association and no charge to owners.

SUMMARY

Alliance Association Management and Associa are always looking for ways to increase communication and provide resources to our communities and owners. We hope the advantages of the Associa Homeowner Access program are well received by your owners. There is no cost to the association, and there is no cost to owners. The following contact information is available to owners who may have questions regarding the Associa Homeowner Access program or questions regarding the registration process:

- Speak with or email your Alliance Community Association Manager
- Send an email message to: info@allianceonline.net
- Call the Alliance office at (512) 328-6100



IMPORTANT INFORMATION FOR LANDLORDS

CAI, COMMUNITY ASSOCIATIONS INSTITUTE



IF you are an owner who leases your unit or home, we'd like to make the leasing experience successful and positive for everyone by informing you of your responsibilities. This will help preserve your property value specifically and maintain the association's property value in general.

Your tenants may not be familiar with common-interest community living. Please take a few minutes to explain to them that living in a community association is very different from living in a rental apartment community. Specifically, your tenants, like all residents, are subject to the rules and regulations of the association, and it's up to you to educate them and see that they

comply. The association will assist you in this area, but the responsibility lies with you. We recommend you provide your tenants with written copies of all policies and rules and advise them on the proper use of the association's facilities. You can obtain copies of these and other useful documents from the manager.

We strongly recommend that you have a written lease agreement with your tenant. As a lessor (landlord) of a home in a community association, the lease you use must require tenants to comply with the association's governing documents. In the event your tenant fails to comply with these documents, including the bylaws, or its rules and regulations, a representative of the association will first contact your tenants in an attempt to remedy the problem. The association will send you a copy of any notice sent to your tenant.

If the tenant does not correct the violation, the association will contact you and expect you to remedy the violation using the recourse available to you through your lease agreement. If you are unable to correct the violation, the association may pursue appropriate legal action against the tenant, and possibly against you.

The association asks that you provide

the manager with the names and contact information of your tenants. The association will add your tenants to its mailing list, and they will receive the newsletter, invitations to participate on committees, notices of social activities and general association-related information. This information will also be used in case of emergency.

Follow these simple steps and you, the tenants and the association will all have a positive community association living experience:

- Provide your tenants with copies of association rules.
- Educate tenants about the need to follow association rules, and see that they comply.
- Advise tenants on the proper use of association facilities.
- Use a written lease agreement.
- Make sure your lease requires tenants to comply with all association governing documents.
- Provide the association with contact information for your tenants.

Renters: If you don't have a copy of the association rules or you'd like more information about the association, please contact a board member or manager.