



FEBRUARY 2025 NEWSLETTER



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Effective Communication: A Key to Stronger Community Associations

Clear and proactive communication between a community association's Board of Directors and homeowners is essential for fostering a well-informed, engaged, and cooperative community. Many conflicts arise simply because owners are unaware of community rules or where to find governing documents like CC&Rs, bylaws, and policies. To prevent misunderstandings, boards should ensure these resources are easily accessible through the association's website or portal and provide regular reminders via newsletters or emails. Hosting Q&A sessions or informational meetings can further clarify expectations while encouraging compliance and active participation in the community. When addressing complex topics, boards should consider inviting industry professionals to provide expert insights and support the board's explanations.



Beyond rules and regulations, communication should also emphasize risk management and preventative maintenance. Keeping owners informed about necessary building upkeep and potential hazards—such as replacing aging appliances like water heaters and garbage disposals—can help prevent costly damage. With many buildings and units having plumbing and electrical systems that have not been updated in 30 years or more, it is critical for associations to communicate maintenance expectations to owners. Seasonal updates about risks like snow, ice, and freezing temperatures, as well as emergency preparedness tips for severe weather or power outages, ensure residents are equipped to handle unexpected situations and protect both their homes and common areas.

Equally important is **how** the board communicates. The tone of messages can significantly impact how owners receive and respond to information. A harsh, condescending, or overly formal tone can put owners on the defensive, leading to unnecessary disputes and resentment. In many cases, a simple lack of awareness—not intentional defiance—is the root cause of an issue, and a thoughtful, solution-oriented approach can encourage compliance without escalating tensions. Poor communication, especially when mishandled or confrontational, can quickly spiral into legal disputes, exposing the association to costly lawsuits, increased insurance claims, and financial strain. When conflicts escalate to legal action, it not only drains the association's resources but also creates division within the community, negatively affecting property values and the overall living environment.

To mitigate these risks, boards should prioritize clear, constructive, and professional communication at all times. Establishing an onboarding process for new owners—whether through welcome packets, orientation meetings, or periodic workshops—can proactively set expectations and foster a sense of cooperation rather than conflict. By focusing on education, risk awareness, thoughtful communication, and owner engagement, boards can cultivate a more informed, connected, and harmonious community while significantly reducing the likelihood of costly disputes.

Owners Question

Q: How do I know if my HO6 policy covers the association deductible I'm responsible for?

A: It's essential for owners to review their HO-6 policies regularly to ensure they have adequate coverage for the association's deductible. Association deductibles have been increasing significantly—ranging from \$25,000 to \$50,000, and in some cases, even as high as \$100,000.

To determine if you're covered, start by checking your HO-6 policy for coverage in two key areas that may apply to the association's deductible:

- 1. Building/Dwelling Coverage** – If the damage is to your unit, coverage typically falls under this section. You may be responsible for the entire deductible if only your unit is affected, or a portion of it if multiple units are involved.
- 2. Loss Assessment Coverage** – When a loss occurs to common area property, all owners share the deductible responsibility. Loss assessment coverage helps cover your portion of that shared cost, even if your unit was not directly affected.

Additionally, reviewing the association's governing documents—especially any insurance resolution—can provide further insight into how deductibles are allocated. Taking a proactive approach ensures you're prepared for potential out-of-pocket expenses and helps avoid surprises when a claim arises.



Flood verse water damage-Know the difference



When it comes to insurance claims, flood damage and water damage are not the same—and assuming you have flood coverage under your homeowners or commercial policy can be a costly mistake. Understanding the difference ensures you have the right protection.

What Is Flood Damage?

Flood damage is defined by FEMA as rising water affecting at least two properties or two acres of dry land. Common causes include:

- Overflowing rivers, lakes, or storm surges

- Heavy rainfall leading to flash floods
- Dam breaks, city pipe failures, or water tower collapses

Standard homeowners and condo insurance policies typically do NOT cover flood damage. Protection requires a separate flood insurance policy through the NFIP or private insurers.

What Is Water Damage?

Water damage refers to sudden, accidental water-related incidents inside your home that are typically covered by the homeowners policy or the association's commercial policy.

- Burst pipes or plumbing failures
- Toilet overflows or appliance malfunctions
- Water heater failures

However, gradual leaks, neglect-related issues, and damage from sewer backups or sump pump failures usually require a separate endorsement on your policy.

Are You Covered?

Don't wait until disaster strikes—review your policy now to ensure you have the right coverage. Water damage is one of the most common claims, and having proper protection can make all the difference. If you're unsure about your policy, consult your insurance professional today.

Update of the month: Water Heaters

Did you know that most water heaters have a lifespan of 10 to 15 years? If yours is approaching or past this age, it's time to consider replacing it before it fails and causes costly damage. A licensed plumber or professional installer should handle the replacement to ensure proper installation and compliance with local codes.

For homes with water heaters on the second story, the risk of major water damage increases significantly if the unit leaks or bursts, leading to expensive insurance claims. To minimize this risk, insurance carriers prefer that homeowners install a drip pan with an exterior drain line, which helps prevent water from pooling inside the home. Being proactive about replacement and proper installation can save you from unexpected headaches, costly repairs and losses against the association's insurance policy!



Industry Events

March 6



CORC Education Event
Ethics in Governance: Vendor Relations, Manager Duties, and Board Responsibilities

March 21



Western OR CA Day
Do not miss! Full day of education and networking with Vendors

April 2



Western OR "Membership Drive"
Bring a new member to this event and be entered into a raffle! Support CAI's growth!


REGISTER FOR EVENTS AT: WWW.CAIOREGON.ORG

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