



NOVEMBER 2025 NEWSLETTER



503.987.8520



www.associs.com



newsletter@associs.com

Winter Readiness: Protecting Your Community Before Claims Happen

As winter approaches, water losses and freeze-related damage quickly become some of the most common and easily preventable claims in condo and HOA communities. November is the ideal time for Boards and homeowners to take simple steps that can significantly reduce the risk of disruptive and costly insurance events.

Whether your community has a clean loss history or has experienced past claims, proactive maintenance is one of the most effective ways to show insurance carriers that your association is a responsible and lower-risk community. When associations demonstrate consistent care and attention, they not only reduce claims but also gain access to more competitive insurance markets.

Deferred maintenance, both in the common areas and within components homeowners are responsible for, is a major contributor to preventable losses. Boards can support owners by providing seasonal reminders, educational tips, and guidance that help everyone contribute to a safer and better maintained community.

Here are a few top priorities as cold weather approaches:

- **Prevent frozen pipes (including fire sprinklers):** Insulate exposed pipes, drain and cover exterior hose bibs, and encourage homeowners to keep their heat at a minimum of 55 degrees, even while traveling.
- **Reduce water intrusion:** Clear gutters, check downspouts, make sure water drains away from buildings, and inspect roof flashing for any weak spots. Inspections may need to occur more frequently than once a year if your community has trees that shed a large number of leaves.
- **Prepare for winter storms:** Stock ice melt, remind unit owners to be cautious on walkways, review claim procedures, and share the association's preferred vendor contact list.
- **Reduce fire and electrical risk:** Clean dryer vents, confirm whether any buildings contain recalled or high-risk electrical panels such as Challenger or Federal Pacific Stab-Lok, and avoid using barbeques within 10 feet of any flammable surface.

By taking care of these maintenance items now, communities can prevent avoidable losses and demonstrate to their current and future insurance carriers that they take building health seriously. This kind of proactive planning not only protects the property, it also supports long-term financial stability for the association.

When Boards set expectations early and communicate clearly with residents, everyone benefits. Claims become less frequent, premiums become more predictable, and the community becomes a place where owners feel informed and supported. A little attention this fall can go a long way toward protecting the entire association throughout the winter season.

“My Contractor Suggested It”:

When Well-Meaning Advice Leads to Big Problems



It's not uncommon for contractors to suggest filing an insurance claim when they see potential damage — but not every recommendation is in the best interest of the association or homeowner. For example, a contractor may point out that a roof “could have hail damage” after a storm. While they often mean well, contractors aren't trained to evaluate policy coverage, claim impact, or long-term insurance consequences. If that same roof is 18 years old and hasn't been maintained per the manufacturer's warranty, a claim may be denied and still count against the association's loss history — potentially driving up premiums for years.

Insurance is designed for sudden and accidental losses, not deferred maintenance or age-related wear. When contractors push for a claim on borderline issues, it can put the association or homeowner in a tough position — especially when insurers investigate and find lack of upkeep. Instead of relying solely on a contractor's word, boards should first consult their insurance professional and consider a licensed adjuster or engineer's assessment.

The best practice? Maintain, document, and plan. Routine inspections, reserve-funded repairs, and good maintenance etiquette go further in protecting your property than unnecessary claims ever will. A trusted insurance advisor will help you know when a claim is appropriate — and when it's best to walk away from bad advice.



Owners Question

I'm a New Owner in My Community — What's the First Thing I Should Do?



A: Moving into a new community is exciting, but it also comes with a shared responsibility to understand how that community operates. The first and most important step for any new owner is to review the association's governing documents. This includes the declaration, bylaws, rules and regulations, and any amendments or board resolutions. These documents are the foundation of your community—they outline not only what the association is responsible for, but also what each homeowner is expected to maintain and follow.

Understanding these documents early helps prevent confusion, avoid violations, and build stronger relationships between owners, management, and the Board. It's common for new owners to assume the Board "handles everything," but a thriving community depends on active and informed participation from everyone.

Remember, community living is a team effort. Taking the time to learn how your association functions—and the role you play within it—is one of the best investments you can make in protecting your home, your neighbors, and the long-term success of your community. Consider getting involved by attending meetings, joining committees, or simply staying engaged—it's a great way to make a positive impact.

Update of the Month: Crawlspace Inspections

As the seasons change, it's a great time for homeowners and associations to schedule crawlspace inspections. These often-overlooked areas can hide issues such as moisture buildup, pest or rodent activity, and insulation damage—all of which can lead to costly repairs if left unchecked. Association insurance policies do **not** cover damages caused by rodents, gradual leaks, or neglect-related deterioration, making early detection and maintenance especially important. A simple inspection can help identify concerns before they escalate, protecting both the building structure and your personal investment.



UPCOMING EVENTS

NOV
13

CORC ANNUAL MEETING-BINGO

Central Oregon CAI Chapter's Annual meeting. Sara Eanni becomes 2026 president and we welcome the newest Board members on, celebrating with BINGO!

DEC
2

WESTERN OR—ASKING FOR A FRIEND

A candid conversation space where managers can bring those "I'm asking for a friend..." questions we all face in condo living.

JAN
9

WESTERN OR—ANNUAL KICK OFF

A live legal panel designed to help Board members and managers get clarity on the issues that matter most to their communities.

SARA EANNI, CIRMS, MBA




Reach out to us and let us know what you're thinking.

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 newsletter@associs.com

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