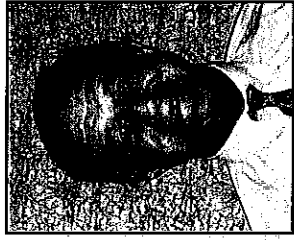


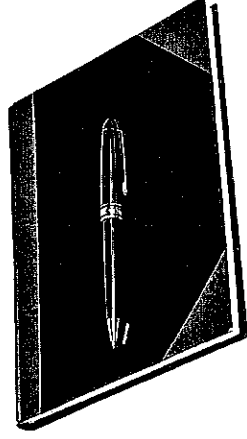
## Manager's Column...



Jim Banno

# The Community Handbook

By Jim Banno



One of the most important governance tools for any common interest community is the Community Handbook. It can provide stability, consistency and continuity to a community's operations. The handbook does not supersede but rather supplements the governing documents by providing user friendly interpretations of the language that pertains to day to day matters; by expanding on the topics in the documents in functional ways; and by providing information that is useful to governors, administrators, owners and residents (information that is omitted entirely from the declarations and bylaws of most organizations).

In one community with which I am familiar, they are in their 18th year and 3rd printing of the community handbook. This document has been passed from one community generation to the next with little fanfare. Each generation has made additions or modifications within the handbook. Such changes have been published with reference to the handbook and such changes are ultimately incorporated into reprinted editions so that the handbook remains an up-to-date and useful document.

To the right is an annotated "Table of Contents" from the fictitious "XYZ ASSOCIATION" that helps to illustrate the components of a community handbook. ■

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# XYZ Association Handbook

## Table of Contents

**I. FORWARD:** Provide an overview of the association and the handbook. Since the handbook is part of the resale package, this section can also be used to describe amenities, local points of interests and other positive attributes.

**II. SUMMARY:** A "Welcome" statement.

**III. ADMINISTRATION:** Describe the political process: annual meetings, board of directors, committees. Also describe the organizational chain of command and the communications network so that residents know how to most effectively communicate with the association.

**IV. BUDGET AND COMMON CHARGES:** Describe the budget process, common charge schedules and the associations credit and collection policies.

**V. INSURANCE:** While it is not advisable that associations prescribe the types of insurance that owners should purchase (this is the job of their insurance agents), it is incumbent on the administration to describe the coverage provided by the master policy. This is a good place to define how deductibles are treated and also to explain to unit owners some optional coverage that should be discussed with their agents such as loss assessment and improvements and betterments.

**VI. MAINTENANCE RESPONSIBILITIES:** Using the governing documents and statutes, provide a simple delineation of maintenance responsibilities.

**Unit Owner Responsibilities:** List the maintenance matters that belong to the unit. This is also a good place to: define the association's responsibility for damage from external sources to unit owner improvements such as finished basements or to clarify responsibility for humidity control and air quality within the units ( and similar areas requiring special consideration).

**Association Responsibilities:** List what the association maintains but also use this section, if applicable, to: define association policy regarding the restoration of damage to units from external sources - e.g. to restore the damaged area to "as close as possible its original condition" or to define limitations on association services such as bulk trash.

**"I'm Not Sure" Responsibilities:** Provide guidance on where to obtain answers.

**VII. PREVENTIVE MAINTENANCE ADVICE FOR OWNERS AND RENTERS:** Provide simple "do it yourself" information on smoke detectors, fire extinguishers, HVAC filters, slider door security but also winterization reminders involving vacant units or outdoor faucets.

**VIII. MAINTENANCE PROCEDURES:** Specify the procedures for obtaining routine and emergency service. Describe, if applicable, association policies regarding priorities for work, gratuities, lockouts and deliveries. This is also a good place to describe those services where managing expectations can be as important as managing the work: for example spell out the snow removal plan, or delineate the painting schedule, or explain how the association's heating system with thermostatic overrides works in the spring and fall.

**IX. RULES AND REGULATIONS:** What better place to codify an association's rules and regulations? Separate subsections can be devoted to parking, use of common areas, pets, sales and rentals, process for registering complaints and the association's enforcement procedures.

**X. ADDITIONS, ALTERATIONS OR IMPROVEMENTS TO UNIT/PROPERTY:** When and how permission is required/obtained. A subsection can be devoted to specifying improvement standards when they exist as for example with windows, deck, plantings, satellite dishes.

**XI. OTHER HIGHLIGHTS:** Special features: pool, clubhouse rentals, etc.

**XII. APPENDICES:** Site Plan, Important Phone Numbers.