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# VANGUARD COMMUNITY MANAGEMENT



## FROM the PRESIDENT

MIKE DOROCIAK, PRESIDENT AND CEO

**IT LOOKS LIKE SPRING HAS FINALLY ARRIVED!** While it seemed like the winter months dragged on for too long this year, finally the plants are starting to bud and bulbs are popping through the ground! As we begin to focus on the warm weather, think about your community and ways to keep them looking better than ever. If you have not already, work with your vendors and Community Association Manager to schedule a time to review the projects coming up this year. Once the nice weather hits, most vendor schedules will begin to fill up so you will want to ensure your Association has your projects on the list.

This year will be another exciting year with anticipated positive Economic Changes, FHA Certification enacted, and Manager Licensing requirements scheduled to take effect later this year. You can depend on your team here at Vanguard and Associa to keep you informed on changes that impact your role as a Board Member and your communities. Watch for CEO Direct notifications about upcoming seminars and helpful information for your Associations. Our commitment is to the Board Members and the Homeowners in the Communities we serve and support to bring you the information and tools you need when you need them.

We are also committed to our employees and ensuring the highest level of support and professionalism. Watch for upcoming surveys to provide feedback on how we are doing and ways in which we can improve. As always, feel free to contact me directly if I can assist in any way! Best wishes for great season!

## DID YOU KNOW?

Vanguard Customer Service Hours are:

Monday through Friday  
7:30 a.m. to 7:00 p.m.

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Suite 110  
Schaumburg, IL 60173  
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Plainfield, IL 60544  
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[www.vanguardcommunity.com](http://www.vanguardcommunity.com)

# PROTECT YOURSELF from VERMICULITE

## THIS, BECAUSE MANY OF THE HOMES IN OUR

community were 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](http://www.epa.gov/asbestos/pubs/verm.html).

## TIPS FOR REDUCING WASTE

**B**eing careful about what you buy, consume, and throw away may not seem all that exciting even for the most committed environmental steward. But efficient daily practices and a little old fashioned common sense are good for the environment and your bottom line.

Use this checklist to see how many waste management and recycling practices you've implemented. Then make a plan of action to expand your efforts.

- Make waste reduction a priority in your home.
- Evaluate the waste you generate to identify and reduce your greatest sources of waste.
- Measure the volume or weight of the garbage you generate and set measurable reduction targets.
- Reject wasteful consumption by carefully considering what you need and buying products that last.
- Purchase products with minimal packaging or packaging that can be recycled, or buy in bulk.

- Use cloth napkins, cloth lunch bags, sponges/dish rags, reusable plates, and reusable coffee filters instead of paper alternatives.
- Repair or donate older or unwanted equipment and household goods to local charitable groups, rather than dispose of them.
- Purchase durable furniture and equipment or products made of recycled material to reduce waste from inferior products.
- Purchase recycled paper products, such as office paper, bathroom tissue, etc.
- Set up an area to collect recyclable of paper, glass, cardboard, aluminum, tin, and plastic.
- Compost outdoor wastes such as grass clippings, leaves, and kitchen waste (no meat or onions).



# FHA CERTIFICATION ASSISTANCE PROGRAM



THE FEDERAL HOUSING ADMINISTRATION, OR FHA, has updated a number of “rule changes” to their loan underwriting criteria and procedures. Associa, the leader in community association management, has created this educational document to help boards of directors navigate this new information, including helping you understand if your association qualifies, and if so, what the implications of these rule changes may be.

**DECISIONS YOU MAY BE FACING** - As a Condominium Association Board of Directors, you have a number of options and decisions to make regarding this matter.

**IS FHA CERTIFICATION NECESSARY?** The industry consensus is that it is desirable to attain and maintain FHA Certification to ensure that your owners and buyers have the full complement of financing options available to them. Given the challenging nature of the marketplace, FHA Certification can be essential for many buyers and sellers.

**WHO IS RESPONSIBLE FOR DOING IT?** There are a number of varying opinions from association attorneys, lenders, sellers, and buyers as to the responsibility for FHA Certification and possible strategies which a Condominium Board should consider.

Associa has created an FHA Certification Assistance Program to aid your Condominium Association through this process. Please contact your Community Association Manager or local Associa office to learn more about our FHA Certification Assistance Program and how we can assist your community today.



## WHAT IS A RESERVE STUDY AND WHY DO WE NEED ONE?

A Reserve Study is a complex document that projects when numerous major components—like the roof, parking lot, pool or tennis court—will need to be replaced, what they will cost and how much the Association will need to set aside

## PROFESSIONALS HIRED to CONDUCT RESERVE STUDY

each year to pay for the various components at the necessary time. Preparing it requires a unique combination of specialized engineering knowledge, a keen understanding of financial projecting and savvy investing skills.

Professional Reserve Study providers are extensively trained before they are considered qualified to perform competent Reserve Studies tailored for each community. These professionals have met stringent requirements and are held to high standards. They have a thorough knowledge of common interest developments,

HOAs, and community associations, and can provide the Board with sound guidance.

The request for proposal should specify that the Reserve Study must conform to the National Reserve Study Standards of the Community Associations Institute and our state law.

The Board takes its fiduciary responsibility very seriously—they want to be good stewards of the Association money. By hiring these professionals they are confident they are doing the right thing.

## SPRING GREENING FAMILY DAY

Get a head start on Earth Day! The Museum of Contemporary Art invites you and the kids to stop by for a fun visit that's educational, too! The MCA sets up a bunch of hands-on exhibits to teach the whole family about eco-friendly alternatives and sustainable practices. Learn by doing with interactive green projects that all ages can-do. Look 'n

Learn stations keep children's interest high while providing great general information on how to live a healthier life for you and the planet. Saturday, April 10 (11am — 3pm) at Museum of Contemporary Art (220 E Chicago Ave). Free for all families with children 12 and under. Get more details at [www.mcachicago.org](http://www.mcachicago.org).



OUR NATIONAL PARTNER, ASSOCIA<sup>®</sup>, AFFORDS OUR CLIENTS POTENTIAL COST BENEFIT THROUGH ITS VARIOUS PROGRAMS.

**Associations Insurance Agency, Inc. (AIAI)** - AIAI, our preferred insurance partner, offers commercial property insurance, general liability insurance, directors and officers liability, crime, and other policies community associations need. AIAI brings comprehensive industry expertise, superb claims management, competitive pricing, and strong customer service to every client.

**Homeowner Link Elite** - Helps your community stay informed by delivering timely, customized messages to each registered homeowner. Recorded voice or text-to-speech messages are utilized to send notifications to recipients and answering devices instantaneously. In addition, the system can be used to broadcast text messages to cell phones, as well as launch e-mail broadcasts and severe weather alerts.

**Associa Community Websites** - Stay informed through better communications and participation. Associa Community Websites strengthen community relations with easily updated calendars, photo galleries, and other community information — online and available 24/7.

**Associa Community Newsletters** - We can provide creative, production, and distribution services for professional, informative newsletters.

**Waste Removal and Consulting services**- This program leverages the total national volume of Associa managed communities to give you with the most competitive rate on refuse collection services—or, it can be used with the present carrier to negotiate a more favorable rate to the association. This proven program has saved other communities as much as 40 percent on their monthly refuse collection costs.

**Covenants Compliance Inspection (CCI) division** - Vanguard Community Management's CCI division protects associations and home values by ensuring all homeowners are in compliance with the association's governing documents and also reduces the risk of future costs to bring the property back into compliance. Our specially trained covenants inspectors are also well versed in handling the site management services requested by the Board.

**Associa Statements** - We have partnered with industry-leading billing solutions provider SouthData to utilize the latest technology and provide quality, timely statements to homeowners. Homeowners have the power to customize their statement delivery method by self-registering for eStatements™, which enables an email alert to be sent when a new billing statement is ready to be viewed online.

 **Associa<sup>®</sup>**  
**Vanguard Community Management**

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