

## **Our Monthly Assessments** **Property Value Insurance**

When we reach for our check book and write out our monthly assessment check, the first thoughts that come to mind are usually the same one's that possess us whenever we are obligated to meet our responsibilities. After all, one bill is usually just as unwelcome as any other, right? Wrong!

Living in a planned community offers many advantages not available to homeowners in the community-at-large. But probably one of the biggest advantages comes in the protection to our property values that community association living provides. Rules and Regulations, Architectural guidelines, CC&Rs, By-Laws and state and federal statutes were designed to protect our interests by regulating many of the nuisances that usually chew away at property values.

Consider this: the same developer builds the same model of home, one in a planned community and the other in a typical residential neighborhood. The difference between the two homes is the difference in property values. A difference in the tens of thousands of dollars!

So, the next time you write out that assessment check, don't feel like you're just paying another bill. Your monthly assessment is an investment in your community that will be recouped when you decide to sell. Consider it protection on your investment just as your insurance premiums protect your investments in your car, home or life.