



TRENDING NOW

Can Your HOA Fine You for That?

Summer often brings an increase in homeowner association disputes involving landscaping, exterior decorations, parking, fencing, short-term rentals, and even trash can visibility.

What surprises many homeowners is how much authority HOAs may have depending on their governing documents and state laws. In some cases, unpaid fines can escalate into liens or legal action. Many residents don't fully review HOA rules until conflicts arise, making preventative planning especially important.

Taking time to review HOA governing documents before starting projects or making property changes can help homeowners avoid unexpected fines, violations, or neighborhood disputes. Legal Resources members have the ability to speak with a plan attorney to better understand HOA-related concerns and review governing documents before issues escalate further.

FEATURED STORY

The Summer Liability Risks Most Homeowners Never Think About

Whether it's hosting pool parties, lending boats or jet skis, letting family stay at a vacation home, or allowing someone to borrow your vehicle, many people don't realize the legal and financial liability that can come with it.

In some situations, property owners may still be held responsible for accidents or injuries that occur on their property, even if they weren't directly involved. Liability can depend on factors like negligence, insurance coverage, supervision, local laws, and whether reasonable safety precautions were taken.

Swimming pools, trampolines, golf carts, recreational vehicles, and watercraft can all increase risk exposure during the summer months. Even casual situations, like a guest slipping near a pool deck or a friend causing an accident while borrowing a vehicle, may lead to insurance claims or legal disputes.

Many homeowners assume their insurance automatically covers every situation, but coverage gaps and exclusions can exist depending on the circumstances. As summer gatherings and travel increase, understanding where personal responsibility begins, and where liability may follow, can help individuals better protect themselves, their families, and their assets before problems arise.

CYBER CORNER

Toll Text Scams Are Surging

Scammers are sending urgent texts about unpaid tolls that link to fake websites designed to steal your personal and financial info, and cases are spiking this summer. Don't click links or enter payment details. Check your balance at the official toll agency site and report the text as spam.

IN THE SPOTLIGHT

Attorney John D. Alexander

This month, we're excited to feature attorney **John D. Alexander**, who will be leading our upcoming When Life Gets Legal seminar focused on trusts and smart planning tools.

Trusts and Smart Planning Tools

June 10, 2026 | 12:00 – 1:00 pm EST

This session will explore how trusts and other legal planning tools can help protect assets, simplify decision-making, and provide for loved ones long-term, offering practical insights and real answers to your questions in a live setting.

SEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: Trusts and Smart Planning Tools
Date: June 10, 2026 from 12 - 1 pm EST

IDENTITY THEFT TODAY

Topic: Device Takeover
Date: June 17, 2026 from 12 - 1 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Family Dynamics
Date: June 24, 2026 from 12 - 1 pm EST

CASE IN POINT

The Vacation Rental That Didn't Exist

After driving several hours to a beach vacation rental they believed had been fully booked and paid for, a member arrived to find the home occupied by another family, and the actual property owner had never heard of them. The online listing had been copied from a legitimate rental site, complete with stolen photos and fake reviews and the "host" had disappeared with their payment.

The member contacted Legal Resources and was connected with an attorney who explained fraud reporting options, payment dispute documentation, and important next steps. Unfortunately, sophisticated vacation rental scams continue to increase during busy summer travel months.

FINANCIAL PLANNING

Mid-Year Financial Check-In: Are You Still on Track?

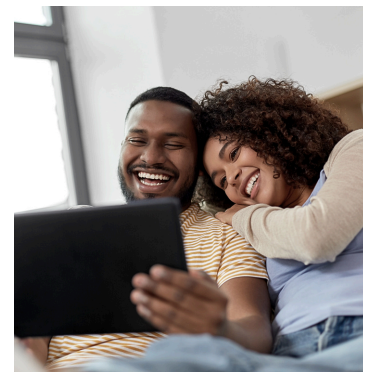
Mid-year is the right time to review retirement contribution and tax withholding, especially after a raise, bonus, job change, or unexpected major life event during the first half of the year.

Small adjustments now can make a real difference before year-end. Members also have access to financial planning resources through Legal Resources' partner, Kinnect Advisors, for personalized guidance based on current priorities and long-term goals.

FAQ

Q: I received a speeding ticket. Can my Legal Resources plan help?

A: Yes! Your Legal Resources plan covers traffic violations — attorneys can explain your options and represent you in court. Questions about coverage? Contact Member Services.



LEGAL LINGO

Easements: What Homeowners Should Know

An easement gives another person, business, or utility provider legal rights to use part of a property for a specific purpose.

Examples may include utility access, drainage systems, shared driveways, or neighboring property access. Many homeowners don't realize easements exist until they attempt renovations, install fencing, or encounter boundary disputes.

Even though you may own the property, certain portions could still carry legal access rights for others. Understanding easements can become especially important before purchasing property, starting outdoor projects, or addressing disputes involving neighboring land use.

