

## Neighborhood Watch Groups in Your HOA

Neighborhood watch groups can make sense for a condo or homeowners association (HOA) community that shares both amenities and a common goal of protecting property values. While they are intended as a risk management tool, watch groups can actually create more issues if volunteers go beyond simply reporting suspicious activity and instead take law enforcement into their own hands.

### Should Your HOA Establish a Neighborhood Watch Group?

A neighborhood watch group consists of attentive homeowners who observe and report suspicious activities in their community to local law enforcement officials.

The structure of HOA watch groups can vary. Some HOAs simply ask all homeowners to be aware of suspicious activities that occur around the property; other HOAs create a formal group of volunteers who become a "neighborhood watch committee." Neighborhood watch committees receive training from local police departments and report group activity to the HOA board.

Do your HOA bylaws mandate the establishment of a watch group? Keep in mind that an HOA watch group is different from providing security, such as hiring a security guard or a professional security firm. Some HOA bylaws specifically state they must provide security. If your HOA has problems with crime and other security issues, you may consider hiring a security firm, as those companies have their own liability insurance to protect against damages incurred by the security personnel.

### The Benefits of a Watch Group

Neighborhood watch groups can serve as a deterrent to crime and can increase safety around your association's property. Watch groups encourage residents to be vigilant of activity around the HOA community that could pose a safety risk. Additionally, watch groups foster healthy relationships between homeowners as they look out for one another.

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### The Risks of a Watch Group

While watch groups can promote relationship building in your HOA community, they can also give homeowners a false sense of safety. Homeowners should never rely on watch groups to take the place of law enforcement. Watch groups can do more harm than good when group volunteers go beyond contacting the local police department and act as the HOA's own law enforcement. Watch groups that engage perpetrators, use physical force or carry weapons put your HOA at risk for a lawsuit if they are negligent.

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## How to Mitigate the Risks

Some experts suggest that to reduce liability, a neighborhood watch program should have no official connection to the HOA and the board should have no involvement in the creation or regulation of the watch group. But if your HOA decides to start a group, consider the following ways to mitigate the risks:

- Consult legal counsel about potential risks.
- Form a neighborhood watch committee to manage the watch group.
- Check that your HOA's insurance covers the watch group.
- Conduct background checks on all volunteers who serve in the group.
- Contact the local police department to receive watch group training.
- Establish guidelines for the group and prohibit volunteers from carrying weapons of any type.
- Do not allow watch group volunteers to wear badges or uniforms.

Your HOA must consider if the benefits of a neighborhood watch group outweigh the risks.

**Contact Schauer Group today for more information on managing property risks or to review your HOA insurance policy.**