

Tucson Mountain Sanctuary Newsletter

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The Osselaer Company

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Minimizing TMS Community Risk Against Current Housing Trends

As all of you know, the housing market has encountered a downward trend, and most recently been accelerated by the rapid decline of the mortgage industry, cash-strapped homeowners must balance whom to pay, whom not to pay, and what to pay for. Sadly, many have decided to relinquish the maintenance of their homes.

In some cases, owners are abandoning their home, awaiting foreclosure. An abandoned home can directly impact the association and its members. Owners with no means of financial support are not able or willing to spend money on what they consider low priority – maintenance of their homes, which they do not expect to own much longer. Homes with pools are left without regular services, resulting in major health issues. Unkempt yards can result in overgrown shrubbery, and trees untrimmed for many months. At times newspapers and junk mail accumulate on the property. A home in foreclosure can mean an empty house, which can then be a target for vandals. Not only are maintenance problems an issue, but association dues may drop low on the priority ladder, maybe even being totally ignored.

Onsite owners are affected, too. Neighbors may continue to pay their association dues, but feel frustrated that nothing can be done about their neighbor's delinquency and the low rate of maintenance. To them, a foreclosed home is still private property owned by someone, and problems at that property should be addressed by the association.

And what happens if an association and its management firm attempt to maintain the property? The Board may ask management to clean properties to protect property values. Are they expending association funds that may never be recovered from the delinquent owner?

As the housing crisis deepens, so can association problems. Pursuing and collecting on those dues not being paid erodes an association's resources. Collection of quarterly dues is critical for maintaining common areas and solidifying long-term reserves. Association dues keep common areas clean of debris and park landscaping maintained. Trying to collect an owner's delinquency through a lawsuit costs the association money that the association may never recover. So, the delinquency can be less than a collection lawyer's retainer fee. Officially recording a lien on a property may also

cost more than the delinquent amount. It can be a struggle for the association to deal with these delinquencies that turn into foreclosures.

What happens in a foreclosure? The foreclosure process for residential mortgage loans is a lengthy ordeal in which the secured creditor (lender) sells or repossesses a parcel of real property after the owner has failed to comply with the mortgage agreement which is secured by a lien on the property. When the foreclosure lawsuit process is complete, the lender can sell the property and keep the proceeds to pay off its mortgage and any legal costs, and it is typically said that "the lender has foreclosed its lien". The association has the same enforcement tool: the lien. An indebted homeowner who wants to sell or refinance his or her property would also need to satisfy the association's lien. But a lender foreclosure eliminates an association's lien, meaning the association can no longer foreclose and a lawsuit against the owner personally is often the only way for an association to possibly collect back payments. If an association begins the foreclosure process before the lender does, the association has a better chance of persuading the owner to pay delinquent maintenance fees before losing his or her home.

Many associations have already suffered through many of these financial situations. What steps is your association taking to strengthen its financial position and minimize its risk?

- **Review collection policy** - Tucson Mountain Sanctuary (TMS) has tightened up the associations' procedures. The collection notices are being sent out in a timely manner and delinquencies referred to the attorney promptly. Governing documents and state law have been researched to verify that all possible collection activities are taking place.
- **Evaluate the reserves** – TMS has reviewed the status of our association's reserve account. We are continuing to attempt to adequately fund the reserve account to make it through the downturn in the economy. We must make sure that if we have to consider "borrowing" from the reserve fund as a means to offset a decrease in assessment revenue, that our reserves will remain well funded.
- **Look at the association's service contracts** – TMS only contracts are with the management company and the landscape service. Neither of these contracts can be eliminated without causing long term damage to the association's assets.
- **Cost saving ideas** – eliminating necessary services obviously does not support the mission of the association to preserve and protect property values. However, if necessary, we may need to implement some short-term fixes to ensure the sustainability of the association. Full payment of HOA quarterly dues when owed would greatly reduce our cost of collection.
- **Making the most of your money** – your association funds are invested to secure the best yield while still complying with investment requirements detailed in the governing documents and state statutes.
- **Raising assessments** – while this option will not be appealing to the owners, it might be required. The Board is considering all available options, and remember that they have a fiduciary duty to the association, and raising assessments may be the only remedy to offset increased costs and/or declining collections.

Being ready and prepared will enable Tucson Mountain Sanctuary to make it through these financially trying times.

QUESTION:

I have a healthy honeysuckle vine that is a mess! It has some new green and older barky growth. When is a good time to prune this vine?

The time to prune your honeysuckle vine if you are trying to control its growth is late in the spring after it has bloomed. This way you won't miss the beautiful blooms and heavenly scent, and the vine will grow back quicker in the warm weather. If your variety of honeysuckle is not a rampant grower, wait to prune until the vine is dormant in late winter or early spring. This will stimulate more growth the following season. Whenever you prune, be sure to thin out whole branches instead of just cutting off the tips. The key to pruning rapid-growing vines is to prune it on a regular basis: do not wait until it is out of control. If you are planning on changing trellises, you may want to cut your honeysuckle vine way back and allow it to start fresh next spring. This should control the amount of older barky growth you currently have on your vine.



NEIGHBORHOOD GARAGE SALE

It's that time again!! Clean out your closets, tidy up the garage clutter, get rid of items no longer needed – make some money!!!

OCTOBER 18
7 am - 1 pm

To register your garage sale for that day, please e-mail your address to:

Dhinds3653@aol.com or call Diane @ 578-2847 by October 11th.


Tips from Diane:

1. Attach prices with stickers
2. Expect to negotiate
3. Items should be clean and organized
4. Price items realistically
5. Advertising: **Volunteers will place fliers in business windows and a notice will be placed in the Desert Times**
6. Attract buyers by placing signs in front of your homes or attaching a balloon to your mailbox
7. Place signs at the cross streets leading to your home so buyers can locate sales
8. Make sure you have change and small bills on hand but keep cash in a secure area
9. Keep items neat and organized for the shoppers
10. Have grocery bags and newspaper on hand for wrapping breakables
11. Have a helper if possible to answer questions, keep an eye on your goods, and give you a break
12. Kids love a freebie box!!!

Remove all signs immediately after your sale ends.




September / October 2008

Sept. 2008						
S	M	T	W	T	F	S
	1  Labor Day	2	3	4	5	6
7 Grandparents Day	8	9 CAC Mtg.	10	11 Executive Mtg.	12	13
14	15 ARC Mtg. 10:30 am	16 TMS HOA Mtg. 6 pm	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

ALL HOMEOWNERS ARE URGED TO ATTEND THE BOARD MTGS.

The monthly HOA meeting is held at Calvary Church, 4540 S. Tucson Estates Parkway @ 6 pm.

October 2008						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13 Columbus Day	14	15	16 Executive Mtg.	17	18 Neighborhood Garage Sale 7am-1pm
19	20 ARC Mtg. 10:30 am	21 TMS HOA Mtg. 6 pm	22	23	24	25
26	27	28	29	30	31  Halloween	

Nov. 2008						
S	M	T	W	T	F	S
						1
2	3	4 Election Day	5	6	7	8
9	10	11 Veterans Day	12	13 Executive Mtg.	14	15
16	17 ARC Mtg. 10:30 am	18 TMS HOA Mtg. 6 pm	19	20	21	22
23	24	25	26	27  Thanksgiving Day	28	29
/ 30						

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The monthly HOA meeting is held at Calvary Church, 4540 S. Tucson Estates Parkway @ 6 pm.

Mailing Address:

Tucson Mountain Sanctuary
c/o The Osselaer Company
PO Box 15178
Tucson, AZ 85708

MAIL THEFT

Pima County experiences a tremendous amount of mail theft. Having your mail stolen could lead to you becoming a victim of identity theft and fraud. According to the Federal Trade Commission, Arizona is ranked #1 in the U.S.A. for identity theft and fraud.

Since you can't always watch your mailbox, here are some tips that may prevent you from becoming a victim. Always retrieve your mail promptly. Never leave your mail in the mailbox overnight. Consider replacing your mailbox with a locking mailbox. Try to mail your outgoing mail in the blue Post Office boxes or directly at the Post Office. If you think you may have had your mail stolen, contact 911 and make a report. You can find more information on how to protect yourself from fraud by visiting the Federal Trade Commission website at www.ftc.gov or download one of Identity Theft brochures at www.pimasheriff.org.

Source: Pima County Sheriff's Department
Community Resources Unit

Preventing Teen Dating Violence

Most teens have either experienced relationship violence or know someone who has. Relationship violence occurs when one partner tries to maintain power and control over the other through some kind of abuse or threat of abuse. The abuse can take many forms, including psychological, emotional, sexual, and physical. Young women ages 16 to 24 experience the highest rates of relationship violence, but this type of violence crosses all economic, racial, gender, and social lines. Teens who experience relationship violence may fail to see it as abuse because they perceive their partners' controlling or aggressive behavior as romantic. They may fail to report the abuse because their partners have isolated them from family and friends, damaged their self-confidence, or threatened them with retaliation. The best way to prevent teen relationship violence is to educate teens on how to identify the early warning signs of abuse and empower them to choose healthy relationships.

Teens need to know how to report abuse if it occurs and how to create a safety plan if they feel they are in danger.

The Safe Dates Program is a dating abuse prevention program designed to teach middle and high school students about the causes and consequences of dating abuse; how to help themselves or their friends in abusive relationships; and how to develop healthy dating relationships through positive communication, anger management, and conflict resolution. Safe Dates is a research-based program that has been identified as a model program by the Substance and Mental Health Services Administration and can be delivered by teachers, counselors, and trained student peer leaders.

Contact: Ann Standing, 800-328-9000 ext. 4030 or see www.hazelden.org.

LAUGHTER **RX**

Only in Americado drugstores make the sick walk all the way to the back of the store to get their prescriptions while healthy people can buy cigarettes at the front..

*******ALERT*******

Two concerned TMS homeowners have requested the following notifications be given to all homeowners:

#1: "Our vehicle has been broken into three times in the past few months."

#2: "Alarm was on. Found front iron door open, closet lights on and doors open."

The alarm was on and worked correctly.

These concerned homeowners requested everyone be notified so they would be aware of these types of activities in our area. Be vigilant and report suspicious activity.

Both of these incidents were reported to the police.

Micro-burst Damage Prevention

Preventing damage to your trees is hard to do when a microburst hits. However, some simple things can be done to 'minimize' damage.

- a.) Extend the irrigation water lines away from the trunk of your trees. This will promote better root growth which may prevent the tree from being blown over during a microburst.
- b.) Trim the limbs of excessive foliage/leaves so the wind can circulate through the branches. A top-heavy tree is more apt to branches split off from the main tree during heavy winds.

REMINDERS:

- 1) Notify Osselaer Mgmt. of your new address if you rent your home in TMS.

2) Keep your sidewalk clear of stones/debris so walkers do not slip and fall.

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KBHome

Customer Care:
918-6401

Richmond

544-2700

Lennar/USHome

747-0997

EMERGENCY:
(Sheriff's Dept.)
822-5355 or
911

Post Office:
Valencia Branch
275-8777

Property Mgr.
Matt Osselaer
The Osselaer Company
520-622-8296
PO Box 15178
Tucson, AZ 85708
Email:
mjosselaer@gmail.com



Financials: As of 07/31/008	YTD (\$)	
Income:	61,948.63	
Expenses:	68,228.19	Loss: (6279.56)
Reserves:	24,195.03	
Delinquencies:	29,728.97	

ARC Statistics: As of 8/18/2008	
Requests Received:	17
Requests Approved:	13
Requests Denied:	5
Requests Needing more Info:	1



GET APPROVAL PRIOR TO STARTING A PROJECT—PLEASE!!!!
Exterior Improvements Require Approval (Front or Backyard).
SUBMIT ALL REQUESTS TO: adamsjud@gmail.com or mail to Judson Adams, 5600 W. Crystal Rain Place, Tucson, AZ 85735. (520)883-0506.
Request Form is available at: www.tucsonmountainsanctuary.org

DO YOU KNOW WHAT A SMART CONTROLLER IS?

Don't feel bad. Lots of people don't know. A Smart Controller can save you money with very little time and effort. Smart controllers use sensors and weather information to manage watering times and frequency. Smart controllers have the ability to turn off your sprinklers automatically during rain, high wind or low temperatures. Some communicate directly with weather satellites to find the information needed to adjust the watering schedules and others sample the air temperature and humidity and use that to adjust watering. As environmental conditions vary, the controller increases or decreases irrigation.

Smart controllers reduce outdoor water use by an average of 15 to 30 percent. They also reduce over watering, which can cause fungal disease and insect problems.

These clocks are only as good as the rest of your irrigation system. If you are investigating the installation of new irrigation controllers, be aware you will probably need to make some upgrades to the rest of your system as well.

Some of the benefits of these new controllers are that you save money on water bills and it helps protect local water resources. It is a simple, proven, cost effective solution to water management. It may also prevent water damage resulting from over watering and run off.

With water costs skyrocketing and the need for conservation high, now is the time to save where we can. Installing a system that knows when to water based on the weather can save money and time. Many water departments are offering great rebates, so check with your landscape contractor or local water department to see what is available.

September/October 2008

DID YOU KNOW?

Continuing our coverage of topics contained in the Tucson Mountain Sanctuary Homeowners Association **CCR's** (Declaration of Covenants Conditions and Restrictions) and the **ARC's** (Architectural Review Committee Design Guidelines), we continue our review of the **ARC's**:

STORAGE SHEDS

All sheds **SHALL** be submitted to the ARC prior to installation. Metal sheds are **PROHIBITED**.

Criteria for approval of a shed:

1. Placement of the shed needs to be shown on a site plan in relation to the placement of your house and neighboring property walls. Sheds must be located no closer than 15 feet to any property wall.
2. The maximum height of the shed **SHALL NOT** exceed eight (8) feet.
3. The exterior of the shed must be stuccoed and painted to match either the house or trim color.
4. Roof material of the shed must match the roof material of the house.
5. All ventilators must be painted to match the house or trim color.
6. Consideration will be given to the impact of neighboring properties.

Instead of storage sheds, storage boxes can be used. There are many types and sizes of storage boxes that can be used. Storage boxes can not be taller than four (4) feet so that they cannot be seen over the block walls of the property. Storage boxes less than four (4) feet in height **SHALL NOT** require ARC approval.

TEMPORARY/PERMANENT BASKETBALL STANDARDS/HOOPS

All basketball hoops **SHALL** require the approval of the ARC. All basketball hoops are required to be placed in the rear yard only and a minimum of five (5) feet from shared walls.

"Tucson "TIDBITS"

By S. Shumway

Santa Catalina Mountains

Enjoy the cool air and mountain scenery at this most prominent, ragged mountain range north of the city. Crowned by 9,157-foot Mount Lemmon which receives 180 inches of snow annually, the range dominates the Tucson basin and offers 150 miles of hiking trails of varying difficulty. The drive up passes cliffs and canyons, lined with saguaro cactus, through pinions and junipers, to cool pine forests and lakes near the top. The epitome of mountain islands, this 250-million-year-old rock pile rises from a 2,200-foot Lower Sonoran Desert to Mount Lemmon, an ascent of almost 7,000 feet. Mount Lemon was named for the wife of botanist John Lemmon after they climbed to its summit in the spring of 1881.

The Catalina's were named by Italian Jesuit priest Eusebio Francisco Kino in honor of St. Catherine in 1697. Located in the Coronado National Forest, they include the Pusch Ridge Wilderness Area. The range is also considered a prominent range in the Madrean sky islands.

Hohokam sites from 1,200 years ago have been found. Later, the area was frequented by the Tohono O'Odham and Apache. In the 1870s and 1880s Soldier Camp, located south of Summerhaven was used by Fort Lowell during campaigns against Apache Indians.

Recreational activity is a significant focus of the Catalina's with areas such as Sabino Canyon providing streams and perennial pools for visitors. The village of Summerhaven on Mount Lemmon serves as a popular summer retreat from the heat of Arizona's lower deserts.

Contrary to popular perception, Mount Lemmon is not the highest point in the Tucson area. Mount Wrightson in the nearby Santa Rita Mountains has an elevation of 9,453 feet.

According to maps of Arizona dating back to 1864, the Santa Catalina Mountains were originally called the Santa Catarina Mountains. The name of the range morphed sometime between 1880 and 1912.