

Heatherwood Herald

Volume 18 – Summer 2009

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Vice President–Joe Wozny
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Architecture/Landscaping

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Community Relations

Donna Masiulewicz, Interim Chair
Diane Zemko, Co-chair
Mary Celmer
Janice Fitzgerald
Diane Kennelly
Cindy Smith
Charlene Waters

Newsletter/Website

Donna Masiulewicz, Chair

Mark Your Calendars

Monthly HOA Board Meeting / 6:30pm / August 26
Red Mountain Multigenerational Center
7550 East Adobe Road, Mesa



News Notes

Passing of One of Our Members - It is with great sadness to advise you of the passing of one of Heatherwood Village's members, Emerine Agnes Hopkins. Heatherwood Village made a \$75 donation in Emerine's name to Parents of Murdered Children in Phoenix; a charity created by Emerine and Stan Hopkins. With permission from her family, here is her obituary:



The patchwork quilt carefully and artfully realized on Sunday, May 3rd 2009 was truly a life's work; its collection of pieces ranging from playful stripes to soft and cozy flannels combine to showcase a remarkable life. Emerine Hopkins labored with patience and tenacity throughout life adding to her quilt, block by block, piece by piece, stitch by stitch. Emerine Agnes (Teders) Hopkins, 74, of Mesa, passed away peacefully Sunday, May 3, 2009. Emerine, the youngest of four children and the only girl, was born on a farm in Medford, Oklahoma on March 21, 1935 to the late Clara Josephine Mund and Bruno Henry Teders. Emerine married Stanley Eugene Hopkins on May 10, 1958. Emerine and Stan have two daughters, Valerie Renee and Zanetta Marie, and lived in Kansas, Missouri, and Indiana before settling in Tempe, Arizona in 1968. Emerine was a businesswoman and a founding member of the Phoenix chapter of Parents of Murdered Children. Emerine was an avid seamstress and quilter and loved to travel, watch baseball, cook, play games, scrapbook, and laugh. Emerine was preceded in death by her daughter Zanetta Marie and brothers Lewis Teders and Bruno Julian Teders. Survivors include her husband Stanley Hopkins, daughter and son-in-law Valerie and Will Wiehe, granddaughters and grandsons-in-law Rachel and Michael Collay and Callen and Shade Shutters, and great-grandchildren Maxwell and Oliver Collay and Juniper Shutters. Emerine is also survived by her brother, Kenneth Teders of Wakita, OK, and many nieces, nephews, and cousins. Services will be held Saturday, May 16, 2009 at 11am at Resurrection Catholic Church in Tempe, Arizona. In lieu of flowers, please donate to The Cursillo Center of Phoenix in Emerine's memory. We love you Grammy! "I'm glad you got to see me."

Hot Topics

Insurance Check Ups (Association Management)

These household check-ups are informative in order to help you not become the victim of any loss due to fire or water related claims. The damage by water can be just as devastating as a fire. Water related claims are the majority of most insurance claims filed.

Water Related Concerns:

1. Check all toilet supply lines. If any corrosion exists on the line or under the tank, replace.
2. Check toilet tanks for cracks. If you see hairline cracks, replace the tank or whole toilet.
3. Check washing machine hoses. Replace every few years or invest in 'rupture proof' or 'woven steel' hoses.
4. Check dishwasher and garbage disposal drain hoses.
5. Check all faucet supply lines under all bathroom sinks and don't forget the kitchen.
6. Check faucets and supply lines by your hot water heater. If corroded, replace.
7. Is the hot water heater showing signs of age, seeping or rusting at the bottom? The hot water heater may be getting ready to spring a leak. Replace.
8. Check your icemaker supply lines. Are these lines corroded? Are the lines plastic and dry and corroded? Replace.
9. If you are an absentee owner or your unit is vacant, turn off the supply under all sinks, behind toilets, at hot water heaters etc. during your absence.

Fire Related Concerns:

1. Check smoke detectors monthly for proper operation. Change batteries if applicable, usually at least once a year. Gently vacuum your smoke detector and keep it free of dust and other foreign particles that could hinder its abilities.
2. Be sure to have a fire extinguisher accessible in the home and another especially in the kitchen.
3. Prepare an escape route out of the home in the event of a fire and predetermine a gathering point outside the home.
4. Properly dispose and extinguished all smoking materials.
5. Do not smoke in bed.
6. No grills should be used within 10 feet from any structure or overhang, i.e. patio covers. Storage of propane grills must be a minimum of 10 feet away from any structure or overhang.
7. Repair or replace any appliances with shorts or frayed cords.
8. Keep matches or lighters out of reach of children.
9. Fireplaces need to be cleaned seasonally to clear of any built up soot and residues.
10. Private yard trees need to be trimmed and maintained away from the structure by five feet.

Again, we mention these merely as a reminder of some preventative measures to aid you from not having to endure any particular loss, but also if you are the victim of a loss, we wish to make sure you are covered. Therefore, lastly and most importantly please contact your insurance agent and perform an Insurance Check Up today!

It is imperative each unit owner contact their insurance agent to make sure that their Personal Content's Policy will provide coverage for these gaps in coverage. While each owner and their insurance agent must determine the amount of additional coverage required, be sure the additional coverage is for "**structural coverage**" and not additional personal property. Please provide your agent with this information:

Heatherwood Village policy is known as a "**Bare Walls**" policy, which means the following would not be covered and would need to be added as part of your personal policy. **No Coverage** for:

- All interior drywall and plastered surfaces, and all coverings applied to the drywall within the dwelling unit, including but not limited to joint compound, tape texturing, paint, wallpaper, paneling and mirrors. In the event of a loss coverage would be provided only to the inner edge of the vertical studs and the lowest edge of the ceiling joists or rafters.
- All floor coverings of any kind within the dwelling unit including but not limited to carpeting, vinyl goods, ceramic tile, or hardwood flooring, etc.
- All cabinetry and countertops and shelving of any kind within the dwelling unit.
- Appliances and devices used within the dwelling unit for refrigeration, heating, ventilation, air conditioning, cooking, dishwashing, laundering, security or housekeeping;
- All electrical and plumbing fixtures that extend into the dwelling unit.
- All tenant improvements and betterments and alterations that are part of the building or structure.
- **Note: There is a \$5,000.00 deductible applied per occurrence. Be sure to check with your agent to insure the gap in the Master policy deductible and your contents policy deductible.**

Please note, the recommended dollar per square foot may be more or less today. Be sure to discuss this dollar amount with your agent. If your agent has any questions, he may contact the Association agent's office by calling 480.998.8070. Don't get caught short on coverage. If you do not have any coverage for the structural additions or personal property—it is recommended you acquire some today!

HOT TOPICS (continued)

Gate Damage (Association Management)

If you witness someone causing damage to the common areas i.e. pool, playground or even the gates, be sure to take down any and all pertinent information such as license plate number, vehicle make, model, etc. Please do not rely on the person causing the infarction to report the damage. Be proactive and collect as much information as possible.

Example: the recent gate damage was believed to be a hit and run. The physical damage to the gate is all we knew. Fortunately, a week after the incident we learned who struck the gate. However, this was only when a resident called to find out when the gate would be restored. When the owner was asked if they had any knowledge of the incident, they advised then that they witnessed Cox Cable going through the exit gate. Armed with this new information, we were able to approach Cox Cable. Because we had no information other than the identification of the company truck, Cox Cable had to perform an internal investigation with the drivers who visited the community that day. It took some time, but Cox Cable stepped forward and agreed to reimburse the HOA the \$2,000 spent on the repairs. Had we not learned this information when we did, the HOA would have assumed the entire cost to repair. We need your help if you witness and act that damages the common area property.

Trustee's sales (Association Management)

The community has been served notice of a pending trustee's sale. Trustee's sales are the result of non-payment of the note or mortgage on a home. Usually when someone is not paying their mortgage they aren't paying their association fees either. Non-payment of association fees will result in liens being placed on the home, civil actions taken to obtain judgments and eventually garnishments of bank accounts or wages. Note that if you are delinquent in your mortgage and not paying your association fees, walking away from your home will not eliminate your debt to the association. Each owner is personally obligated to pay his or her association fees. Even if in foreclosure, it is important to continue to pay your monthly dues. Delinquent accounts will continue to be pursued post foreclosure. Work with us and we will work with you. If the association incurs any legal fees in an attempt to collect the money due the association, these fees will also be the obligation of the owner to reimburse said association.

Non-payment of association fees hurts the community in meeting its obligations in a timely manner and funding of improvement projects. Fortunately our community is not feeling the impact of the mortgage industry woes as many other communities and we would like to keep it that way.

If you are delinquent, talk to your mortgage company. They can help you modify your mortgage or help with short sales. A short sale occurs when a property is sold and the lender agrees to accept a discounted payoff, meaning the lender will release the lien that is secured to the property upon receipt of less money than is actually owed. Get both legal and tax accounting advice regarding short sales.

Pest Control (Association Management) - The CC&R's specially states that the association is responsible for the roof and the paint on the exterior of the building and the maintenance of the common areas and the landscape maintenance of the front yards. Therefore, each owner is responsible for his or her own pest control. The association performs pest control only in the common areas. Example: If bees were found in the pool area, playground, or even in a common area tree, the association would be responsible for the abatement. The lot owner is responsible for removal of bees found inside the private yard, inside trees, and plants or landscape inside the private yard. Any pests inside or outside the home is the unit owner's responsibility.

Committee Updates

Architecture/Landscaping

Architecture Report – (John Zemko)

Article 3 from Heatherwood Village CC&Rs outlined below is a reminder regarding exterior changes to your home. Please visit <http://www.neighborhoodlink.com/mesa/heatherwood/> or contact Association Management for an Architectural Change Request Form.

Architectural or Exterior Changes: (Article 3) - NO CHANGES TO THE EXTERIOR APPEARANCE OR STRUCTURE MAY BE MADE WITHOUT PRIOR ARCHITECTURAL APPROVAL IN WRITING.

- No changes to or the addition of any landscape without prior written architectural approval.
- Patio furniture, yard decorations, fountains etc in the front or side yard of any lot is prohibited without prior written architectural approval.
- Sunscreens, security wrought iron doors, satellite dishes etc may not be installed without prior written architectural approval.
- No Changes, deletions, modifications or additions to the exterior structure may be made without prior written architectural approval.

Committee Updates (continued)

Summer 2009 Landscaping Report – Monsoon Proofing our Community (Carol McGuire)

Well, it's that time of year again, summer in Arizona and the monsoon storm season. As an HOA Board we have been diligent in trying to preserve our community by doing some preventive maintenance to our landscape.

In May, the irrigation time was increased to promote new growth of the Bermuda grass following the dethatching and over seeding of the turf areas. It has since been throttled back due to the recent rains. The irrigation emitters have also been turned off to most of the trees in order to encourage root growth deeper into the soil and farther away from the base of the trees. This will strengthen the trees and give them a better anchor to withstand the monsoon winds.

In June, the palm trees were trimmed and skinned to prevent the fronds from catching fire if lightening strikes or from being blown off and making a mess.

In July, the trees were inspected, trimmed, thinned and elevated to prevent them from toppling. Thinning involves pruning the tree to allow the wind to pass through it rather than pushing it. Thinning is different from topping off a tree. Topping, removal of the top of the tree, can weaken the growth and can even kill it.

The stakes and guy wires that are holding some of the trees were also checked. It is important that the bonds are loose enough so that the tree has some room to sway in the wind. Over tightening can cause the fastener to snap and leave the tree without protection to endure the remainder of the storm. Having a loosely tied tree also strengthens a trees resistance to the elements over time.

As always, a reminder that the Community is on a four week maintenance rotation. This means that except for the common areas, each homeowner's property is only trimmed, raked and blown every four weeks. In between cycles, in order to maintain a neat and well groomed appearance throughout the Community, it would be helpful for everyone to pitch in and keep your individual lot cleaned up. Especially during the monsoon season, it is important to think about the ramifications of putting your recycle and garbage bins out for pickup when a storm is imminent. The contents may be found throughout the community the next morning!

Lightweight objects such as watering cans, plastic pots, and the like should be moved inside the garage or put in another safe place to prevent the wind from relocating them or injuring someone. The same goes for patio furniture and other backyard accessories.

Together we can keep Heatherwood Village a clean, inviting and safe environment in which to live. Take pride in your Community!

Community Relations (Donna Masiulewicz)

As a community, we're all concerned about everyone's well-being. Please let us know of any family emergencies, extended illnesses or passing of loved ones so we may assist where necessary.

Website/Newsletter (Donna Masiulewicz)

Please visit our community website at <http://www.neighborhoodlink.com/mesa/heatherwood/> for meeting dates and locations, newsletters, architecture review applications, community approved plant list, and other community resources. We welcome your contributions, articles, and recipes for future issues of the newsletter.

Community Chit-Chat

Have E-mail? - Do you have e-mail? The community would like to be able to generate regular newsletters via e-mail, special alerts or bulletins, etc. Please send your e-mail address to Association Management at: hoa@desertmgmt.com. E-mail will help the association cut down on the cost of reproduction and mailings.

Heatherwood Village
Jackie Zipprich, Association Manager
602.861.5980 / hoa@desertmgmt.com