

The Villas



AT SIN VACAS

MAY 2008 COMMUNITY NEWSLETTER

Welcome from Your '08 Board!

—John Byrne, HOA President

I would like to take this opportunity to introduce your new Board, which was elected by the owners on February 13th. Their positions were decided at the first meeting on February 22nd. I want to thank all of you who took the time to vote, and also to those of you who attended our Annual Meeting!

BOARD

John Byrne	President
Lynn Waltke	V.P.
Lucy Allen	Sec./Treas.
Ginny Dwyer	Director
Sylvia Kimball	Director

COMMITTEES

Landscape	John Byrne Lynn Waltke
ARC	Ginny Dwyer
Properties	Sylvia Kimball
Clubhouse/Pool	Lucy Allen

I would be remiss if I didn't give a special THANK YOU to **Barbara Fernandez** and **Julie Wohlers** for their time and devotion to the Board over the past years. Both have served

in many capacities, and although it's a "thankless" job, we all want to THANK YOU again!

Also, although Sylvia Kimball has remained on the Board, she has decided to step down as Board President. She has given her time and attention to running the Board these past few years, and her shoes will be difficult to fill! I'm grateful that she will be on the Board to give guidance when needed. Again, THANK YOU!

For those of you who were unable to attend our Annual Meeting, you missed three speakers who I think everyone found most informative. I would like to give you some of the highlights of the evening. Our first speaker was Scott McLaughlin who represents CAU (Community Association Underwriters), which is the insurance company that will be insuring our complex as of March 1st. He gave a brief summary of the coverage that our policy will include (the buildings, the liability, and some additional coverage that will protect our HOA).

Dustin Lister, an insurance agent with Countrywide Ins. Co., dis-

cussed the importance of each owner having the proper insurance policy for their condo. The policy that an owner should have is referred to an HO6 (Condo Policy). If an owner has the wrong policy (such as a homeowners policy HO3), they may find themselves inadequately insured at the time of a loss.

Unfortunately, Dustin was limited in time for his presentation, so there are a couple of items I would like to follow up on that you might make sure are included in your HO6 policy. (My background is insurance sales.) Besides having the HO6, you should also be aware of a few endorsements that probably should be included on the policy. One is "Additions and Alterations," which covers items that you've added to your condo that we would probably refer to as "upgrades." Our HOA master policy now covers replacement of inside walls but ONLY with what is considered "standard" materials. So if you have upgraded kitchen cabinets, tile floors, lighting fixtures,

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Welcome” continued

etc., (basically anything ATTACHED to your unit) you need to be sure that either COVERAGE A (Structure) or ADDITIONS/ALTERATIONS includes sufficient coverage to include those upgrades. The other endorsement that should be part of a HO6 policy is called “LOSS ASSESSMENT.” This will protect you up to the amount selected for any losses that our Master Policy doesn’t cover because the loss exceeds our policy limits or because of deductibles our policy doesn’t cover.

“If you are renting out your unit, you should also check with your agent to see if your company offers an endorsement to cover any damage done by a tenant to your unit (otherwise you may have no coverage for damages).”

If you are renting out your unit, you should also check with your agent to see if your company offers an endorsement to cover any damage done by a tenant to your unit (otherwise you may have no coverage for damages). There are also other endorsements that can be included, since some items on your policy may have limits (e.g., jewelry is usually limited for the entire household at \$2,500 without scheduling individual pieces). I highly recommend that you review your policy with your agent. If you have any questions that I might be able to help you with, please don’t hesitate to contact me.

Our next speaker was a “group” effort. We had members of the Rural/Metro Fire District speak on the benefits that they offer to the community besides fighting fires. They offer CPR classes, rattlesnake removal, etc. They will also come into our units and do a safety inspection relating to any potential fire hazards. One suggestion to the group was that burning the “fake” wood log is probably NOT a good idea. The wax that builds up inside the chimney poses a very real fire hazard. They recommended that, if the “logs” are heavily used, the chimney should be inspected once a year. Another area that probably caught most of us by surprise was the bathroom exhaust fans. They’ve had numerous calls recently regarding fires caused by

bathroom fans being dirty, thus causing the motors to overheat. He asked how many of us cleaned or even thought of cleaning those exhaust fans, and very few responded. Dryer vents are another area of concern that need to be checked periodically, to prevent overheating and thus causing damage. They invited all owners to stop by the fire station—located on Skyline Road just east of Pima Canyon Road—with any questions or just to “look around.”

THE COMING YEAR

As the elected representatives for our community, our goal is make sure that all decisions will benefit the community as a whole. I’m sure some decisions will not be liked by all (hopefully not many!), but our goal is to do what will benefit the majority in the long run. We need your input and suggestions, so please take the time to attend our monthly meetings. We set aside time at the start of each meeting to hear any comments, complaints, or compliments that an owner would like to express.

We also need owners to step up and become active on the Board, as next year we will also have openings. We need YOUR involvement, so give it some thought.

OUR LOSS IS SOMEONE ELSE’S GAIN

By the time this gets in your hands, we will have a new Community Manager. Sarah Lebsack, who has been our Stratford Management representative, has been promoted and will be leaving us. I want to thank Sarah for her help this past year, with me personally. However, losing Sarah brings us someone that many of us are very familiar with and that’s Helen Brown. She has been promoted to Community Manager, and she will be taking over for Sarah. She has been Sarah’s “right hand” and now she will be taking full control. Helen, we welcome you and look forward to working with you during the coming year. Sarah, thanks again, and we wish you all the best in your new position.

ONE LAST THOUGHT

To the owner who posted the note in the workout room that read: “Why don’t we recycle?” That’s a good question! And if you would like to contact our disposal company, Waste Management (their phone # is on the dumpsters), see what it would take to start a recycling program, and report back to the Board at your convenience, it would be appreciated!

Manager's Corner

—by Helen B. Brown

It is a great pleasure to be promoted to Community Manager for The Villas at Sin Vacas. I have worked with your Association since November 2006, and I have enjoyed the community and your very active Board. I will continue to assist your community to the best of my ability.

I would like to introduce my assistant, Sandra "Sandy" Berry. Sandy has extensive experience in the area of property management. I hope that you have an opportunity to speak with her and appreciate her talents and efforts as much as I do. Sandy and I will be happy to answer your questions and assist you with any issues or concerns that you may have.

Both Sandy and I strive to answer your voice messages or email requests as soon as possible. Should you need

to leave a voice message, we ask that you provide us with your name and telephone number, to allow us an opportunity to return your call.

The snowbird season is coming to a close, and if you are leaving for the summer it is a good idea to turn off your water at the source of entry. If a toilet, pipe, icemaker hose, or other water sources were to break, there could be extensive damage. The main shutoff for each unit is in the front of each condo in the same place as the faucet. At the very least, it is a good idea to turn off the water to the washing machine. If possible, have a friend, family member, or neighbor check on your home throughout the summer, and report any potential problems to either myself or Sandy.

Thank you!

Community Announcements

ATTENTION VSV HOMEOWNERS

It has come to your Board's attention that our CC&Rs state that any damage to the INTERIOR of our units (which includes the sheds/"garages") or repair of the patio covers (ramadas) are the responsibility of the unit owner (CC&R 7.3.1; 7.3.4). Effective immediately, these repairs will be the responsibility of each homeowner and possibly be covered under your individual Condo Policy (HO6). Check with your individual carrier.

The Association, however, is responsible for what caused the damage relating to maintenance issues, such as leaking roofs. It is imperative that any damage be reported to Stratford Management immediately, so that we can have the roof inspected and repaired.

FIREPLACE INSPECTIONS

Please note that it is the owner's responsibility to have their chimneys inspected and maintained as needed. The Association does not assume responsibility for your chimneys. If a fire were to start due to your dirty chimney, you and your insurance company would be held liable.

COMMON AREAS

Please do not place, store, decorate, landscape, maintain or change any of the Common Areas at the Villas at Sin Vacas. If you are confused as to where your property line ends and the Common Area begins, please contact Stratford Management and Helen or Sandy will be happy to assist you.

SPECIAL ASSESSMENT REMINDER

The second year of the three-year special assessment is due on May 15, 2008. Statements and reminder letters were mailed earlier in April. The amount due is \$667. The exterior lighting project is well underway, with all new walkway lighting having been completed in 2007. This year the "uplighting" and the pool lighting improvements will take place. If you did not receive a statement and reminder letter in the mail, please contact Helen or Sandy at Stratford Management, 520-795-6500.



Villas at Sin Vacas

c/o Stratford Management
Post Office Box 40790
Tucson, Arizona 85717

Your Contacts

At Stratford Management, VSV is represented by a team of professionals who are committed to ensuring that Sabino Springs is properly managed and that residents enjoy their membership in their nonprofit corporation. If we can be of any assistance to you, please do not hesitate to get in touch with us!

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Insert:

Important Notice
Regarding Roof Leaks &
Insurance Coverage

Stratford Management is
proud to be a member of
AACM.



IMPORTANT NOTICE:

Roof Leaks & Insurance Coverage

Dear Unit Owner:

As your HOA Board, we would like to bring to your attention an area of concern. Two of our units recently suffered water damage as a result of the rains we've had over the past few months. The roofs on our Units are approximately 25 years old now, and just like anything else "wear and tear" is starting to become an issue. **Our own HOA Insurance policy does not cover water damage caused by leaking roofs as this is considered to be a maintenance issue.** However, this is one more reason for having YOUR OWN proper coverage with an HO6-Condo policy, as many policies will cover that damage (see page 2 of this newsletter for more information).

Since we have a number of rentals or units that are owner occupied only on a seasonal basis, we feel that it is important for you as an owner to have your unit checked on a regular basis for any potential damage that might have occurred. Not only are we concerned about the water damage to the interior, but the issue of "mold damage" has become a huge concern. Most policies DO NOT cover mold damage. It becomes important to become aware of any water damage AS SOON AS POSSIBLE! Mold damage can occur within just a few days of the water leak.

Your Board of Directors highly recommends that you have your unit checked occasionally by a neighbor, friend, or relative, to be sure that your unit is not suffering from any potential hazards. Your Board is taking a proactive roll in dealing with the roof situation, but as owners we also bear the responsibility of taking care of our own property.

On behalf of your Board of Directors,

John Byrne

HOA Board President