



H O M E O W N E R S A S S O C I A T I O N

OCTOBER 2007

COMMUNITY NEWSLETTER

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President's Message

by Steve Musante

Hello everyone. Our hot summer seems to be almost over and we are all looking forward to pleasant breezes through the open windows once more. Aside from the heat, these past few months have been busy months for the Board and Stratford Management. Our main issue has been landscaping problems. We finally have the water leaks under control and our water bill is back where it should be, but our landscaper has had some personnel turnover issues and has not been providing adequate service. As a result we have been seeing too many weeds and untrimmed trees. The Board members and Stratford have been taking time with correspondence, phone calls and even meetings with the landscaper on site but to no avail. The weeds are just getting taller. This will be changing soon. We have obtained bids from other landscapers to review.

Better service comes with a price. Our original landscaper, Chula Vista, provided weekly service at \$350.00 per month. When they cancelled our contract, the closest bid we could get was bi-weekly service from Palo Verde for \$400.00 per month. All of the other bids have been over \$1,000.00 per month for weekly service, which is what we really need in order to keep the neighborhood attractive. Putting this in terms that relate to assessments, it will mean a \$3.00-\$4.00 increase to get good service at the going rate. We have tried keeping costs down, but you get what you pay for.

If you have any knowledge in this area, or have experience with a good landscaping company and would like to help out, please let us know. Please contact Lynne or one of our Board members, or just show up at the next meeting. Hopefully we can resolve this without a significant increase.

Best regards,

Steve Musante

President, Monterra Ridge HOA



Community Yard Sale!!!!!!

A community yard sale will take place on Saturday, October 6, 2007, 7 AM-12 PM. Ads will be placed in the local newspapers advertising the event.

Get those unwanted items together and join your neighbors in making some extra spending cash!

Are Our Rules Reasonable?

The Association has a number of rules and regulations that we ask you to observe so we can all maintain our property values and quality of life. We always try to be reasonable with our rules by following the guidelines below. If you believe a rule fails the "reasonable" test, let the board know at the next meeting. We'll consider how we can improve it.

- *We make every effort to enforce rules uniformly, taking into account the consequences.*
- *We think developing rules for the sake of having rules is unnecessary. The Association develops rules only if they're really necessary.*
- *All our rules are based on proper authority—either our governing documents or state or local law.*
- *We don't make rules to limit your activities. We're trying to ensure that each resident can enjoy the community free from the disruptive or harmful behavior of others.*
- *We really don't want to punish anyone. We try to make rules that encourage understanding and compliance.*

Treasurer's Report

by Jim Eng

I would like to share with you some financial details for 2007. Our total delinquency, January through August, has been: \$2,182.00, \$2,311.00, \$2,274.00, \$2,834.00, \$2,927.00, \$2,421.00, \$1,777.00 and \$1,810.00. This means that there are Monterra Ridge homeowners who are not paying their Association dues, with a delinquency time as long as 90 days and over \$100.00 due.

Our balance sheet as of August 31, 2007 shows:

Operating Account:	\$1,423.85
Reserve Account:	\$244.71
CD matures 6/21/08:	\$7,000.00

Total Assets:	\$10,731.71

We do not have an adequate operating account. We are now over budget in our utility & landscaping expenses, where we've been hit hard with leaks in the irrigation system and with tree removal expenses. We will need to consider an increase in the 2008 Association dues to bring our operating & reserve accounts up, to account for those who are delinquent and for any increases in utilities, landscaping and administrative expenses.



Who Do They Think They Are?

Members of our community association Board have a big responsibility, and they have the legal authority to carry out their roles. Where do they get this authority? First, most states have statutes—such as a condominium act or homeowner association act—that legally empower elected volunteer community association boards to act on behalf of all owners collectively. Also, our association is subject to the state's nonprofit corporation code, which confers on the board the authority to act on the corporation's behalf.



Second, the association's governing documents—such as the declaration, bylaws and covenants, conditions and restrictions—which are recognized by the state as binding documents, bestow legal authority on the board and defining the scope of that authority. On the flip side, however, the same statutes and documents that give boards legal authority to levy assessments and make rules, also create an obligation for elected board members to act responsibly.



What's So Great About Community Associations?

Community associations offer one of the best opportunities for Americans to own their own homes. They are for the twenty-first century what land grants were in the nineteenth century, and what the New Deal and GI Bill were in the twentieth century. Why?

Collective Management Protects Value

Americans have accepted, for the most part, the collective management structure of community association living. Covenants and rules are no longer a new concept to most of us: renters are used to lease agreements with restrictions; single-family, detached-home owners are used to zoning ordinances and building codes. The difference is that in traditional, single-family housing, restrictions are administered by public bodies rather than by private boards.

Most Americans have accepted private governance because they understand that collective management and architectural controls protect and enhance the value of their homes.

Privatizing Public Service Allows Growth

Wherever a new community is built, local infrastructures are stretched. School populations, snow removal, storm water management, road maintenance, utilities, traffic, everything increases leaving the local jurisdiction unable to support new community development. Yet housing is sorely needed. Therefore, local jurisdictions often require community associations to assume many responsibilities that traditionally belonged to local and state government.

This privatization of public services has allowed local jurisdictions to continue developing needed housing without increasing

local taxes. Instead, the developer must build the infrastructure and create an association to maintain it after it's developed.

Community Associations Make Owning a Home Affordable

Almost from their inception in the 1960s, condominiums have provided housing for low-to-moderate income Americans. In fact, in some areas, builders are required to include a certain percentage of affordable homes in new developments.

Also, converting rental apartments and commercial buildings into condominiums not only revitalizes many decaying neighborhoods, it's also made ownership more affordable for those wanting to live in urban centers.

Community associations have made home ownership possible for millions of Americans partly because twenty-first century families tend to be smaller, the number of single-parent homes has increased, and more retirees are staying in their homes after retirement.

Community Associations Minimize Social Costs

Community associations also minimize social costs. Because they have mandatory covenants that require certain obligations from homeowners and the association, associations ensure that all who benefit pay their share and everyone is equally responsible. Community associations have sufficient enforcement authority that local government is seldom, if ever, needed to resolve assessment disputes. Many associations use alternative dispute resolution because it's a faster and cheaper way to solve problems than legal action.



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Associations (cont. from page three)

Community Associations Make the Market Efficient

Many community associations—especially condominiums—have greatly reduced urban sprawl. Because of their collective management and protective covenants, they are precisely what the Housing Act of 1949 intended when it called for “decent home(s) and suitable living environments.” Community associations, as alternatives to traditional single-family homes, are shining examples of free-market efficiency.

The factors that make community associations great places to live are easily ignored or misunderstood. Critics prefer to look at a few sensational issues instead of the whole picture. But for many community associations are affordable, enjoyable, efficient places to live.