

# In Touch

Fall 2002



The Newsletter of the Sycamore Creek Homeowners' Association (SCHOA), Inc.

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## SCHOA Notice Of Annual Meeting

The 2002 Sycamore Creek Homeowners Association (SCHOA) annual meeting will be held Tuesday, 1 October 2002 at 7:00 p.m. in the Clubhouse at 1450 Sanzon Drive. At least 51% of the homeowners must be present or represented by proxy to conduct official business. We encourage your attendance or participation by proxy. Three positions on the Board of Trustees will be opened this year. Board members serve two-year terms. We encourage you to serve on the Board. Should you wish to run for a Board position, please write us or phone our association manager at 973.426.8960. We look forward to seeing you at the annual meeting. Refreshments will be served and two door prizes will be awarded at the meeting. Winners must be in attendance!

### A Reminder From SCHOA Secretary

Homeowners, if you do not have a proxy, please complete and return the attached proxy form to SCHOA Office (see SCHOA address

on Page 4 of this newsletter) *as soon as possible*. Thanks!

## Landscaping/Roofing/Concrete Summary

Paul Daily and his crews have done a good job of keeping Sycamore Creek looking good this summer. Early in the year we replaced the Globe Arbor Vitas with new boxwood plants at 16 units. Next year we will try to do the same. We hope to keep this pattern going until all units have the Globe Arbor Vitas replaced.

There are still six buildings requiring roof replacement. We hope to have these completed later this year!

Concrete repair had to be cut back to \$5,000 this year because of budget restraints. Concrete repairs should start soon.

## A Message From The President



To the residents of SCHOA:

*Well, Fall season is near and another year has gone by. The season has changed, neighbors have changed but one thing has not changed, our Association. Board members come and go but the Association survives. It survives because it has people willing to volunteer their time and energy. I would encourage you to volunteer to serve on the board or a committee.*

*This past year we have suffered two great losses, one unit was destroyed by fire and two others suffered water damage. In view of these events, I urge you all to review your own personal homeowner's insurance policy. Make sure your coverage is sufficient.*

## SCHOA Association Manager

Daily's Property Maintenance, Inc. is no longer the SCHOA Manager. The Board has decided to hire two part-time Association Managers: Ms. Clara Fletcher will be returning to SCHOA and will be responsible for the day-to-day operation, and Mr. Bob Halsall will be responsible for the legal and financial matters. Daily's will remain as SCHOA landscaping maintenance company.

### Editor's Comment

*In this edition of the In Touch Newsletter attempts are being made to highlight and discuss some of the more important issues affecting our community. Also, due the cost and labor, this newsletter is published in black and white.*

### Inside this issue:

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### Board of Trustees

Mr. William Ziegler, President  
Mrs. Judy Halsall, Vice-President  
Mr. Dana Gang, Treasurer  
Ms. Carol Rossi, Secretary  
Mrs. Jennifer Kochaney, Member-at-Large  
Ms. Bridgett Clark, Member-at-Large  
Mr. John Rossi, Member-at-Large  
Newsletter Editor—Mr. Thong Tran  
Articles provided by: Mr. William Ziegler, Mr. Bob Halsall, Mrs. Judy Halsall, Mrs. Bridgett Clark, Ms. Carol Rossi, Mr. Thong Tran

## Neighborhood News

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Welcome to Sycamore Creek,

The Board welcomes all new owners and renters to Sycamore Creek! We encourage you to attend the monthly meeting (the first Tuesday of every month) and become involved.

- **Pool use.** Swimming pool will close late September when the chemicals run out.
- **Volunteers.** From time to time volunteers are needed to serve on various committees such as social event, landscaping, etc. You need not be a member of the Board or unit owner to volunteer.
- **Keep it clean.** Anytime is time to pick-up around your unit and help make SCHOA a pleasant place to live. Please make sure your unit and the space around it complies with the Association standard. Also, The City of Fairborn collects trash each Tuesday. Trash containers and recycle bins must be kept inside of your garage or closed-in patio and placed outside the unit during the period from Monday evening through Tuesday evening (Tuesday through Wednesday if there is a holiday that week). Any trash or recycle container found outside other than during those times may be collected by the Association for disposal.
- **Beautification.** Have you noticed the beautiful flowers in the pool area? They were planted by our residents, Matt and Linda. SCHOA would like to "Thank You" for your time and energy in beautification of our pool area. SCHOA would also like to extend our thanks to all residents who planted flowers and plants in front and around their units. Your green thumb is much appreciated.

## Is Condo Living Right For You?

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If you're in the market to buy a home and are looking for fewer maintenance requirements, or perhaps a typical single-unit home isn't in your budget, then you may want to consider a condominium.

By definition, when you buy a condominium, you're buying all the space contained within the walls. The condo unit may be in the form of a townhouse, apartment flat, or even a detached structure. The exterior of the building, the landscaping, surrounding roads and driveways, and common areas are all owned by an association, a group made up of all unit owners.

There are many things you'll want to consider, many pros and cons to think about as you ponder whether a condo is right for you. You'll want to keep the following things in mind:

**Your needs.** Condos typically have two or three bedrooms and little storage space. You'll also want to think about whether there are enough bathrooms, particularly if you have children on the verge of adolescence who will likely be spending more time in the bathroom getting ready for school. Consider future space requirements as your household evolves.

**The neighborhood.** Just like any other home you might consider, you'll want to examine the neighborhood. Can you commute? How are the schools? Is shopping nearby?

**Market demand.** Ask your broker to check out the sales history of the units in the association. Is there demand? Are the properties appreciating? How do the units at one property compare with like properties?

**Outdoor space.** Some associations have a community pool, barbecue area, and common health club or exercise facilities. On the other

hand, many condos have an extremely small patios and balconies, which might not be a good fit for someone who enjoys entertaining guests outside, has pets, or has children who need more play space.

**Pets.** Many associations have rules about pets. Some don't allow pets; others impose limitations on the size of the pet.

**Security.** Some developments have electronic gates that require a user code to enter.

**Association fees.** You'll want to ask about the monthly fees and whether increases are planned. These fees may pay for general maintenance of the buildings, insurance, landscape and grounds upkeep, pool maintenance, security, and various administrative costs.

**Reserve funds.** Does the association collect money each month to pay for big repairs and improvements? Is the reserve fund adequate? Are any "special assessments" planned?

**Amenities.** Does the property come with amenities such as pools, tennis courts, health clubs, etc? Does the condo association own these facilities or has the developer retained control? Are there additional costs to use on-site facilities?

**Parking.** In many areas parking is a major issue. How many spaces per unit? Do you pay extra if you have more vehicles? Is parking assigned? Etc?

**Maintenance.** Most of the exterior maintenance, including roofing and painting, is typically included in the cost of the association fees. But you'll also want to look closely at what you can and can't do. Some associations won't allow you to plant your own shrubs or plants outside your front door, or accent the trim of your door in a new color.

**Rental units.** Lenders will charge higher rates to finance condo properties with a high percentage of renters. Speak with brokers and lenders for details.

**Insurance.** The association typically covers the insurance for the grounds and exterior. However, condo owners are generally responsible for insuring their personal belongings.

**The association's past.** Associations generally hold regular board meetings in which financial, maintenance, and legal issues are discussed and acted upon. Review the minutes from the meetings over the past year or so to see if there have been any issues of contention or re-occurring problems that don't seem to be cured (leaky roofs, break-ins, etc.).

**Paperwork.** Be sure to check condo documents such as the declaration, rules, and bylaws.

**Governance.** A condo association is a form of government and there are more rules and standards than with a fee-simple, stand-alone house. If you really want to play loud music every night till 2 AM and paint the front door orange, a detached home may be a better option.

**Specific needs.** Ask about the issues that are important to you. Can you have a pet? What about a home office? Can you grow vegetables in the back?

As you finish weighing the pros and cons, you may want to cap off your deliberations by asking yourself how much your lifestyle and household may change over the next five or so years. Will you need more space than the condo offers? Can you buy now and rent later? As an alternative, what about a smaller house a little further from downtown?

Source: Article by Michele Dawson, published 1/15/2002, [http://realtymtimes.com/rtnews/rtnpages/20020115\\_condo.htm](http://realtymtimes.com/rtnews/rtnpages/20020115_condo.htm). Courtesy of Mr. Bob Halsall.

## Budget/Financial Statement



After nearly five years and increasing maintenance and insurance cost at SCHOA, it is time for an increase in the monthly association fees.

**Starting with the January 2003 payment, the new fee will be \$100.00 per month.** The budget for year 2003 is attached to this newsletter. A reminder letter will be sent out in December to each homeowner about the monthly association fees increase.

As a reminder, all fees are due on the 1<sup>st</sup> of each month. Please see Condo Fees policy on the next column. Late fees and interest are cumulative and continue until the balance is paid in full.

The postmark date is considered to be the payment date for checks mailed. Payments by checks placed in the box by the clubhouse door are dated the day they are placed in the box. Checks are removed daily. Please make check payable to S.C.H.O.A.

## Condo Statistics

According to Greene County records reviewed on 7/20/2002, nineteen units were conveyed from 1/9/2001 through 6/11/2002. The sales range during that period was \$60, 000 to \$79, 900 with an average sale price of \$75,384.

Based on records reviewed 7/20/2002 from Dayton area MLS, market time ranged from 3 to 158 days, with an average of 59 days.

Source: Courtesy of Ms. Carol Rossi, Realtor®

## Parking

We need your help! Parking is a problem—complaints from homeowners/residents have been brought to the Board of Trustees attention. Random walk through are being conducted and parking rules will be enforced. **Rules as stated in the Association Policy Letter as follows:**

### Residents are allowed to park:

- On Sanzon Drive
- Inside your garage or in the driveway immediately in front of your unit's garage. (In front of your garage)
- Short-term parking to load or unload vehicles.

### Violations that require vehicle to be towed:

- Parking on grass (immediate tow—no warning given)
- Parking in turn-around (one warning issued—second violation—immediate tow)
- Parking illegally overnight (immediate tow)

## SCHOA Fees Policy

**Condo Fees:** A \$95 Condo Fees for this year is due at the beginning of each month. After the 10th, late fees will be assessed. Accounts over 30 days will be assessed interest at 18% APR. This percentage was recommended by the SCHOA's Attorney. For late fees and interest policy, please contact the Association Manager or go to the SCHOA web site, <http://www.siscom.net/~schoa> to view the policy.

**Club House Rental:** A non-refundable \$25 fee + \$100 refundable deposit. If you rent the clubhouse, you are responsible for leaving the clubhouse clean. The pool does not come with the clubhouse rental. Please, no smoking inside the clubhouse!

**Document Reproduction:** Budget/Financial and other SCHOA documents can be viewed at the office in the presence of the Association Manager or one of the Board members. Please schedule an appointment for viewing. In addition, some SCHOA publications can be viewed from the SCHOA web site, <http://www.siscom.net/~schoa>. Original hardcopy documents cannot leave the office. If you choose to have the Association Manager make copies of allowable SCHOA documents for personal review or for personal copy, the fee is \$1 per page.

## Condo Insurance

Are you properly covered by insurance? Yes, the association has insurance coverage on the structure of your unit, but do you have sufficient insurance to cover all of your personal belongings in case of fire, theft, or water damage? The association insurance coverage generally stops at the paint or wallpaper. What about your carpet, tile flooring, or furniture? None of these items are covered by the association policy. Please note the association's deductible is \$1,000.

Check with your insurance carrier to make sure that you are properly protected. If you have an event that requires insurance processing, contact your own insurance agent and then notify the Association Manager at 937-426-8960. The Association Manager will notify the association's agent. The two agents will work together to determine which company pays for what damage. The Association manager will help if you have questions.

- Non-licensed, non-operating and/or abandoned vehicles are subject to tow.

**If your vehicle is towed, be prepared to pay approximately \$95.00 towing charge plus \$12.00 a day storage.**

### Homeowners and guests are again reminded to:

- Instruct their tenants about the Association's Parking Policy, It is **your** responsibility to make sure **your** tenants are aware of SCHOA's Parking rules.
- Homeowners are responsible for the payment for the repair to any grass damaged as a result of illegally parked vehicles. Our property maintenance contractor will provide the estimate, make the required repairs, and the homeowner will be billed.



1450 Sanzon Drive Drive  
 Fairborn, Ohio 45324  
[Http://www.siscom.net/~schoa/](http://www.siscom.net/~schoa/)  
 Phone: 937-426-8960  
 Email: schoa@siscom.net

**To: SCHOA Resident(s)/Homeowner(s)**

**Important phone Numbers**

Police/Fire/Emergency.....911  
 SCHOA Office.....937.426.8960

Fairborn Police Department.....937.754.3000  
 Fairborn Fire Department.....937.754.3000  
 Greene Memorial Hospital.....937.429.3200  
 Fairborn Post Office.....937.878.4648  
 Fairborn Utility Billing Office.....937.754.3007  
 Fairborn City School.....937.878.3961  
 DP&L—Fairborn.....937.331.3900  
 Time Warner Cable—Fairborn.....937.294.6400  
 SBC Ameritech Phone Service.....800.660.1000  
 Meijer Pharmacy.....937.427.6164  
 Wright-Patterson Air Force.....937.255.3334  
 Mall At Fairfield Commons.....937.427.4300  
 Wright State University.....937.775.3333

**CALENDAR OF EVENTS**

September 2, 2002	Labor Day
September 3, 2002	SCHOA September Meeting
October 1, 2002	<b>SCHOA Annual Meeting</b>
October 31, 2002	Halloween
November 5, 2002	SCHOA November Meeting
November 21, 2002	Thanksgiving
December 3, 2002	SCHOA December Meeting
December 25, 2002	Christmas
January 1, 2003	Happy New Year!
January 7, 2003	SCHOA January Meeting
January 15, 2003	Martin Luther King’s Birthday
February 11, 2003	SCHOA February Meeting
February 14, 2003	Valentine Day
March 4, 2003	SCHOA March Meeting



**Fall Reminders !!!**

- The porch area is not to be used for storage even if items are in storage containers. Grills are to be kept on the patio. Also, nothing is to be fastened to the outside structure of you unit. One exception is a porch swing that has been approved by the Association. The Association reserves the right to remove unapproved items and will store items for up to 30 days at the owner’s expense. Storage fees are \$5.00/day. After 30 days the unredeemed items will be disposed of.
- Get out that garden hose and hose down the exterior of your unit (every three months)!
- Test your smoke alarm!
- No wood may be stored directly on the pavement of the front porch or contact any siding. All wood must be stored in appropriate metal racks. Keep wood away from the unit to keep termites away. Also, keep firewood off the grass areas next to your unit.