



Goodbye Snow, Hello Spring!



Photographed by Mr. Bob Halsall



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Whew, what a winter!!! According to the Dayton Daily News, this winter season inched its way to a tie as the fourth snowiest on record in the Miami Valley. The Greene County Sheriff's Department declared a level 3 snow emergency, several times in February. Also, the Governor declared Greene County a disaster area during the period February 14—22. Please be patient with our grounds maintenance contractor. He has other customers and our contract stipulates that there must be 2 or more inches before they come out. This is the industry standard. The Board would like to thank you for your patient, cooperation and understanding.

*** Just A Reminder ***

Due to some heavy claims this past year, our association insurance premiums and the deductibles have been greatly increase, the Board had no choice but to increase the association fees. *Beginning April 1, 2003, our condo fees will be \$115.* According to statistics, we are still the lowest in the Dayton Area with the same amenities. Each homeowner should have received a detailed letter, dated February 12, 2003, explaining the increase. If you did not receive this letter, please contact the association managers or go to the SCHOA website, <http://www.siscom.net/~schoa/>.

A Message From the President



Mr. William Ziegler

To the residents of SCHOA:

Hello, once again. I didn't think I would ever see grass and pavement again, but spring is here at last. Once again in April, the Board of Trustees will make their annual pilgrimage around the complex—but YOU can look around your unit to see if the harsh winter has caused your unit any problems. If you find something let the association management know.

In closing, I would like to say a few words about a member of our community that we lost. Marjorie Flieman, who came to this complex in 1987, passed away recently. I had talked to

Marjorie on a few occasions and found her to be a most charming lady. I express to her family on behalf of myself, the BOT, and the entire SCHOA community, our sympathy.

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.

Board of Trustees

- Mr. William Ziegler, President
- Mrs. Judy Halsall, Vice-President
- Ms. Bridget Clark, Secretary
- Mr. Dana Gang, Treasurer
- Mr. Steve Houtchen, Member-at-Large
- Mr. Thong Tran, Member-at-Large
- Open, Member-at-Large
- Association Managers: Mr. Bob Halsall, Ms. Clara Fletcher.
- Maintenance Manager: Mr. Dave Martin
- Grounds Maintenance: Todd Tangeman & Sons
- Newsletter Editor— Mr. Thong Tran
- Articles provided by: Mr. William Ziegler, Mr. Bob Halsall, Mrs. Judy Halsall, Ms. Bridget Clark

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SCHOA Hazard Insurance Policy Update

Pursuant to the Declaration of Covenants, the association provides for hazard insurance on the structures located within SCHOA. This renewed policy is effective as of February 14, 2003.

1. All claims against the association policy must be submitted either by an officer of the Board of Trustees or an association manager under the direction of the Board of Trustees.
2. No one may contact the association insurance agent or other company representative without first obtaining written consent of the Board of Trustees.
3. Any claim submitted by someone other than an officer of the Board of Trustees or association manager under the direction of the Board of Trustees will be considered to be invalid and will not be honored by either the insurance company or the association.
4. The insurance deductible, is \$2,500.00, for any claim submitted to the association insurance company and is the responsibility of the unit causing the claim to be submitted. Claims submitted for water leaks have a deductible of \$5,000.00.
5. In the event you have a need to file a claim for hazard insurance, first contact your own insurance agent and file a claim with them. Notify the association management who will contact the association insurance agent and file a claim if necessary. The two companies/agents will work together to determine which insurance company/policy is responsible for the claim.
6. If you need certification of insurance for your mortgage company, contact the association management for assistance.
7. There are certain things that are not covered by the association policy for individual units such as: windows, window frames, doors, door frames, flooring such as carpet and tile, water leaks and resulting mold regardless of their location or cause. These items are the direct responsibility of the unit owner.



Are you properly covered by insurance?

We can't emphasize enough the importance of insurance coverage. 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. Check with your insurance carrier to make sure that you are properly protected.

An Owners Guide To Condo Insurance

While a condominium association has its own special insurance coverage's, equally important is the kind of insurance carried by the owners. Condominium Unit Owners Insurance is available to a condo owner who resides in an association that purchases blanket coverage on the structures. There are several key coverage's:

- **Building Property** This covers the unit features that are an owner's responsibility to maintain and insure including finishes (wallpaper, flooring), fixtures (lighting, cabinets), unit alterations and additions.
- **Personal Property** Covers items like clothing and furniture. Make sure to buy replacement cost insurance, not depreciated basis.
- **Inflation** This automatically increases the amount of coverage by an inflation index.
- **Loss of Use** This coverage pays certain expenses if a condo is damaged and uninhabitable.
- **Additional Living Expense** This covers the expenses in excess of what the insured would normally have spent for food, shelter and related items, for the shortest time required to repair or replace your unit or to relocate elsewhere for a certain period of time.
- **Loss Assessment** This will pay the insured's share of a special assessment required if the association has an insured loss and the insurance does not cover it.

- **Personal Liability** This pays the insured's legal liability for financial damages resulting from someone being injured in the unit. It also pays for legal defense against these claims or suits.

- **Medical Payments to Others** This pays necessary medical expenses for guests who are accidentally injured.

It's critical that the owners' insurance provide coverage for those things that are their responsibility. The association should have a clear guideline as shown by an Areas of Responsibility List which defines those responsibilities. Share this information with your association members and ask them to review it with their agents.

Some final considerations:

All condo insurance is not the same. It's best for association and owners to have the same insurance carrier to avoid gaps in coverage. Keep in mind that condo owners insurance is a personal insurance policy so home businesses require additional riders or a separate policy. Also, if the condo is rented, landlord insurance is required. Cost for insurance can be reduced by taking a higher deductible (amount insured pays before the insurance company pays anything). And when buying condo insurance, always provide your insurance agent with a copy of the governing documents and association insurance policy so the agent knows what your insurance responsibilities are.

Source: Article by Richard Thompson, published 3/21/2001 @ <http://www.realtytimes.com>. He is a nationally recognized expert on HOA management issues.

Neighborhood News

Welcome to Sycamore Creek,

The members of the Sycamore Creek Homeowners' Association welcomes all new owners and renters to Sycamore Creek! We encourage you to attend the monthly meeting (the first Tuesday of every month at 7:00 PM) and become involved.

Welcome new homeowners to SCHOA:

Amanda Shimko of 1354 Sanzon Drive

Gary Ober of 1389 Sanzon Drive

Sally Miller of 1419 Sanzon Drive

Howard and Allyson Sepp III of 1420 Sanzon Drive

Christopher Pflum of 1428 Sanzon Drive

Kathy Crites of 1467 Sanzon Drive

Welcome new renters to SCHOA:

Karen Herron of 1483 Sanzon Drive

Erin Fallon of 1396 Sanzon Drive

Obituary:

It is with sadness that we announce the death of Marjorie Fliehman. Marjorie resided at 1418 Sanzon Drive. She moved into Sycamore Creek on October 6, 1987. We will greatly miss her.

Pool Opening



The pool will open on the Friday before Memorial Day which is, May 23, 2003 this year. The pool is for the enjoyment of all residents and their guests. Remember, if your guests are using the pool, you must be present at the pool. Be considerate of those that live near the pool area. Remember to keep the pool gate locked at all times. Only residents of Sycamore Creek should have keys. If someone forgets to bring their key with them, they should go home to get their key. Please don't let people in the gate. Only those residents with a paid up association fee account are permitted to use the recreational facilities which include the pool, tennis and basketball courts. If you do not have a key, one may be obtained from the association management after account status verification. If a renter needs a key, notify your landlord and requests a key from them. There is no diving permitted at the pool and running around the pool is prohibited as well. No glass items such as glasses, cups, etc. should be brought into the pool area as any broken glass can cause injury and if it enters the water, the pool must be emptied and refilled at considerable cost. Also, alcoholic beverages are not permitted in the pool area. Anyone under the age of 14 must be supervised by a mature adult at all times. No pets are permitted in the pool area. Anyone found with a pet inside the pool area will be subject to losing their pool privileges for the season. The operation of our pool falls under the guidance of the Greene County Health Department, and is inspected from time to time without warning. Any violations of county policy are grounds for the pool to be closed by the health department. The pool will be open for use between the hours of 9:00 AM and 9:00 PM each day during the sea-

Goodbye and Thank you

The entire Board of Trustees would like to say our farewell and extend our appreciation to Jennifer Kochaney, Jennifer's sincere hard work and her dedication to make SCHOA an enjoyable place to live was outstanding. We wish Jennifer and her husband the best of everything in their new home.

Landscaping/Concrete/Roofing Report

Landscaping: Now that spring is quickly approaching, we will be seeing our grounds maintenance contractor mowing, cleaning the flower beds, trimming the bushes and ornamental trees and placing mulch in the beds. Please call the association managers for assistance if you have particular grounds maintenance needs.

Concrete Repairs: Because of financial constraints last year, no concrete repairs were made. This year we will be replacing concrete in two major areas. One area is on the north side of Sanzon Drive and one is on the south side. This is being done at a cost of \$10,000.00. Work has already begun and should be completed later this summer.

Roofing: New roofs have been installed on all residential buildings in Sycamore Creek Subdivision. The final roof was completed in January 2003. For one final time, we would like to remind all homeowners that this effort was accomplished with capital improvement funds that were compiled over the past 18+ years. There were no special assessments required for this project.

requested that if you open an umbrella on one of the tables, please close it before you leave. Storms cause heavy damage when umbrellas are left open. *Please remember that the pool is not to be used by your guests if you rent the clubhouse.* This prevents other residents the chance to use "their" pool.

Spring Walkthrough

Each spring, the board of trustees, committees, and other interested residents of Sycamore Creek walk through the development to see what areas of improvement need to be made. Items looked at include landscaping issues, concrete repairs, and damage done during the winter months. Repairs are noted that are the responsibility of the association to fix and discrepancies that are the responsibility of the resident are also identified. Discrepancies that are the responsibility of the resident will be noted in a letter to the unit's owner and/or resident. If you are aware of a problem that the board needs to take care of, please call the association office and leave a message. The board will look at your problem during this spring walk through. If you are interested in joining us, please contact our association managers to find out the date and time. We will meet at the clubhouse, have some warm coffee and donuts, and than start our walk around.





Phone/Fax: 937-426-8960
 Email: schoa@siscom.net
 Web site: <http://www.siscom.net/~schoa/>

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
 Miami Valley Hospital.....937-208-8000
 Kettering Medical Center.....937-298-4331
 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 Phone Service.....800.660.1000
 Meijer Pharmacy.....937.427.6164
 Wright-Patterson Air Force.....937.257.1110
 Mall At Fairfield Commons.....937.427.4300

Calendar Of Events

April 1, 2003	SCHOA April Meeting
May 6, 2003	SCHOA May Meeting
May 23, 2003	SCHOA Pool Open
May 28, 2003	Memorial Day Observed
June 3, 2003	SCHOA June Meeting
June 14, 2003	Flag Day
July 1, 2003	SCHOA July Meeting
July 4, 2003	Independence Day
July 26, 2003	Annual Association Pool Party
August 5, 2003	SCHOA August Meeting
September 1, 2003	Labor Day
September 2, 2003	SCHOA September Meeting
October 7, 2003	SCHOA Annual Meeting
October 13, 2003	Columbus Day Observed
October 31, 2003	Halloween
November 4, 2003	SCHOA November Meeting
November 27, 2003	Thanksgiving
December 2, 2003	SCHOA December Meeting
December 25, 2003	Christmas

SPRING REMINDERS !!!



- Get out your garden hose and hose down exterior of your unit to remove dirt and grime from the winter!
- Plant flowers if you choose!
- Test your smoke alarm and check your condo insurance
- Fireplace wood should be stacked and stored properly. No wood may be stored directly on the pavement of the front porch or be in contact with the siding. All wood must be stored in appropriate metal rack. (Keeping wood away from the unit helps to keep termites away)!
- Please watch your children! For their safety, children are only permitted to play on the basketball court when it is not in use. They are not to play, bike, skate, scooter, or sit on SCHOA's parking lots and driveways!
- Please take your pet to Pooh Corner or clean up their mess. Dogs in this development must be on a leash except in Pooh Corner.
- Landscaping is getting expensive at SCHOA. Please DO NOT PARK ON THE GRASS, your vehicle will be towed immediately.