

Arbor Ridge

Home Owners Association Newsletter

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www.ArborRidgeOnline.com

Cleaning Up After Your Pet

We get regular complaints from Arbor Ridge residents about other residents allowing their dogs to leave their droppings in their yards, the common areas and parks. No one wants dog droppings in their yard, on the walking paths, or in areas our kids play. So, what is the proper thing to do when you walk your dog.

- Walk your dog on a leash (it is the law).
- Take a plastic bag with you, such as a plastic grocery bag or waste disposal bags from the pet store. Tualatin Hills Park and Recreation has receptacles located at the entrances of the park areas for your convince.
- When your dog deposits droppings on the ground, with your hand inside the bag, pick up the droppings and turn the bag inside out trapping the droppings inside. Tie the bag shut. Your hands remain clean. Another option is to bring a scoop with you.
- Finish your walk and take the bag home and throw it away in your trash.
- Do not leave droppings in the trash receptacles in the park area.

The HOA, TMG staff, Board, or Committees cannot be involved with concerns or actual disputes between residents over dog droppings, barking dogs, escaped pets and such. We can only advise you to discuss it with your neighbor, call animal control, or perhaps even the health department if you are tired of finding dog waste on your property.

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New Management Company

Effective January 1st 2007 we have retained a contract with a new management company to run the associations day to day business and to work with our community and the Board of Directors. After an extensive search and research of several companies The Management Group (TMG) was selected to be our new management company. As of December 31st 2006 we will no longer use Northwest Community Management (NWCM) to provide these services.

Updated Resolutions

In cooperation with our new Management company TMG we have updated the fine and collection resolutions for the community. The updated copied are located at the end of this newsletter for your convince and will be available on our web site. You may also obtain a copy from TMG directly. The fine and collection resolutions have been updated to better fit our community and give clear direction for TMG to process late assessments and property fines.

Cut out and keep on your fridge!!



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Neighborhood Watch Program

Safety is the first reason. Each of us places a high value on the safety of our families and our homes. A high percentage of us make use of electronic monitoring systems to tell us if someone has attempted to break into our homes. Wouldn't all of us agree that it is better to prevent a break-in than to have to deal with the mess, the reports, the loss, the insurance claims? Most important is the safety of our families. If a home invader meets a family member during a break-in, will they tell our family member they are sorry for breaking in and then leave? Probably not!

Community Spirit is the second reason. An essential part of Neighborhood Watch is for the people who reside in the community to get to know each other. Each of us will know our neighbors' names, how many people live in the houses, how many work, what are their regular work schedules, how many adults and children are home most of the time, and how to reach our neighbors when there is a need to alert them to suspicious activity. After all, friends don't let their friends be subject to harm or injury.

Neighborly Support is the third reason. By forming a Neighborhood Watch Program we are entitled to having signs posted that state ours is a neighborhood watch community. Those signs tell would be thieves or home invaders that there are many eyes watching their every move while in our area. That will motivate them to find another community without a neighborhood watch program where they are not as likely to get caught.

Police Support is the fourth reason. Each person involved in the Neighborhood Watch program will have information ready to use that helps them get in touch with the Washington County Sheriff's office when law enforcement is needed. This is extremely important. There is normally less than 1 sworn police officer or sheriff's deputy on duty for more than 4,500 citizens. That means peace officers can't be everywhere all the time. But, when you call them with an alert that something improper is happening right now, they can dispatch an officer to control the situation.

Personal Safety is the fifth reason. Electronic alarm systems can not protect our adults or our children when they are outside our homes. With watchful eyes throughout the community a physical assault is less likely. Also, when there is a need to apprehend a home intruder it is far wiser to let sworn peace officers detain and arrest those persons than for you to try to detain them yourselves.

What will a Neighborhood Watch Program Cost you?

This is the best reason of all to form a Neighborhood Watch Program. It doesn't cost you anything. You don't even have to pay for the painted metal Neighborhood Watch Community signs.

A small amount of your time will be spent in getting to know your neighbors and in training provided by the Sheriff's Department. The Deputy will teach us how to make a Neighborhood Watch Program work.

You will be asked to provide your name and telephone number for a "call tree" so you and your neighbors can be notified if something suspicious is taking place. You can also be contacted if there is a need to be especially alert to a person or persons who are moving about in your community.

Some will be asked to be Block Captains. The Block Captains will supervise the call tree. The call tree would require you to make just one phone call to the next person in line on your call tree. That's all there is to it.

Is there more to the Neighborhood Watch Program?

Yes, there is a lot more to the program but it doesn't cost you anything. There are other benefits of being in Neighborhood Watch. Those benefits will be explained to you at the Neighborhood Watch Program organization meeting on July 23rd, 2007, at 7:00 PM at the Somerset Christian Church located at 16255 NW Bronson Road.

We need your help!

You are very important to the success of our Neighborhood Watch Program. Please contact Tom Weyenberg to join the team. Tom's phone number is 503-629-8393. He can be reached by email at watch@ArborRidgeOnline.com.



Vinyl Siding Care

Although durable and low maintenance, vinyl siding does need attention from time to time. So, how do you clean and care for vinyl siding, or even repair it if necessary?

From time to time vinyl should be washed to eliminate dirt, dust, grass stains, mold or mildew. It's best to wash vinyl siding with a soft cloth or bristle brush. Start at the bottom of the house and work up to avoid streaking. Never aim water upward as it may collect, leak later and cause rot and decay. Always consult with the manufacturer before painting vinyl siding as this may void your warranty.

The following suggestions are more or less optional, but if you'd like to keep your siding looking good for as long as possible, it's well worth adhering to a few simple dos and don'ts.

Once a year, have your siding washed. You can invest an hour or two in rinsing every bit of the siding with a garden hose to get rid of dust and dirt, or hire a company to power wash the siding. If allowed to accumulate year after year, the siding will eventually begin to look distinctly grimy and won't come clean unless scrubbed.

Although vinyl siding doesn't cause wood rot, it may conceal moisture-related problems from another source. If a leak is hidden behind the vinyl siding -- which is itself impervious to decay -- it may go unnoticed for a long time. Investigate any suspicious streaking or staining that appears on the vinyl itself or on the exposed foundation wall beneath, either of which may warn of hidden trouble. Because the nails or screws that secure the siding to the wall lose their holding power in rotted wood, loose areas of siding are another warning sign.

Once a year, have your siding washed. You can invest an hour or two in rinsing every bit of the siding with a garden hose to get rid of dust and dirt, or hire a company to power wash the siding. If allowed to accumulate year after year, the siding will eventually begin to look distinctly grimy and won't come clean unless scrubbed.

Vinyl doesn't dent but it can crack or break, especially when rendered brittle by cold weather. Replace any damaged sections as soon as you can. You can patch small cracks and replace larger areas. However, siding fades with time, so the patch or replacement piece may not be a perfect color match. Last but not least, if you don't have time to take care of your vinyl siding, look in the yellow pages under Pressure Washing and get a professional to clean your siding.



Trim on the House, is it getting chipped, dirty, moldy then its time to re-paint and why not do it after the Pressure Washing and spruce your house up at one time. Remember, keep the same colors on the trim or you will need to submit an Architectural Review form before you can change it.

Looking For Committee Members

We are looking for volunteers to help with our various committees. All that is required is to spend an hour a month to help out either the Architectural Review Committee, Social Committee, Neighborhood Watch Committee, and Special Committees that will be put together for special projects.

Do you have a concern in the neighborhood you may not be the only one. We need home owners like yourselves to help make our community a great place to live. Please contact the board via our email address Info.Hoa@ArborridgeOnline.com or attend a board meeting on the 4th Monday of each month.

Exterior Home Improvements

Are you planning changes to your Yard or Home? All Exterior home improvements must be submitted to the Architectural Review Committee (ARC) for approval. This is per your CCR's. You can find information on our web site including the form to fill out and send to The Management Group (TMG).

We're on the Web!

Visit us at:

www.ArborRidgeOnline.com

Did You Know?

Did you know?

- Our CC & R's were written to keep and preserve the integrity of our neighborhoods. Each Homeowner has received a copy at Title Signing of their home. You should be familiar with them and refer to them.

Did you know?

- Section A, article 7 of our CC & R's contains important information regarding the parking of vehicles, trailers and boats.

Did you know?

- Our Board of Directors has been receiving numerous complaints from homeowners about vehicles not conforming to our parking regulations.

Did you know?

- In an effort to remedy this situation, our Board has formed a committee to help enforce this issue. This committee has been established to cite and record vehicles that in violation of our parking ordinances. If your vehicle is cited, you will be liable for towing costs and fines.

Did you know?

- The board and the Management Company receive numerous complaints on the following items; Yards not being kept up to community standards, Garbage & Recycling cans left out all week long, Christmas lights still up and changes to property (including landscaping, construction and changes to exterior homes).

PLEASE read and abide by our CC & R's.

- Our CC & R's were written to keep and preserve the integrity of our neighborhoods. If each one of us takes time to remember why we moved here and what we want in a community, take the time to keep your lot looking nice. It doesn't take much time for one house to get run down and then another and before you know it, this is not the community we came to be part of. Be proud of your neighborhood and take pride in your property because this is an investment that we are all part of and it's an investment that can only grow in value if we take care of our property and our community.

What is happening

HOA Board Meetings

March 26 th 2007	7pm	Somerset Christian Church
April 23 rd 2007	7pm	Somerset Christian Church
May 28 th 2007	7pm	Somerset Christian Church
June 25 th 2007	7pm	Somerset Christian Church
July 23 rd 2007	7pm	Somerset Christian Church

Management Change

January 1 st 2007	The Management Group began servicing the association
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Neighborhood Watch Program

July 23 rd 2007	Initial Organizational Meeting
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Please Visit our web site for more information.

If you are Interested Please Join a Committee by emailing Info.Hoa@ArborRidgeOnline.com or attending a board meeting.

ARBOR RIDGE HOMEOWNERS ASSOCIATION

COLLECTION RESOLUTION

Resolution #2007-001 (Administrative)

WHEREAS, Assessments, as used in this Resolution, include all amounts validly assessed against a Unit Owner (Owner), pursuant to the Association's Declaration of Protective Covenants, Conditions and Restrictions, and By-Laws, Rules and Regulations and any Board of Director Resolution, including, but not limited to common expenses, interest, fees, fines, attorney fees and all collection costs;;

WHEREAS, The Declaration of Covenants, Conditions and Restrictions, By-Laws and Rules and Regulations are binding upon the owners.

WHEREAS, the Declaration, Section (9), page 23, and Article VII, Section 7.1 of the Bylaws authorize the Board to enforce provisions of the Declaration, Bylaws and Rules and Regulations, including action to collect unpaid assessments;

WHEREAS, the Declaration, Section A 4), Page 7 provides for interest at the rate of 12% on any assessment more than 30 days past due; and Article X of the Bylaws provides for a one time late fee of 10% of the delinquent amount to be charged on the first of the month following the due date, in addition to the 12% interest.

WHEREAS, the Declaration, Section A 4), Page 7; and Article X of the Bylaws provide that all assessments, together with interest, attorney fees and costs of collection shall be a continuing lien upon the Lot against which each assessment is made;

WHEREAS, the Declaration, Section (9), Page 23; and Article VII, Section 7.2(c)3 of the Bylaws authorize the Board, on behalf of the Association, to bring an action to foreclose the lien against the Lot or to bring an action to obtain a money judgment against an owner for damages and/or for unpaid assessments;

WHEREAS, the Declaration, Section A 4), Page 7; and Article X of the Bylaws provide that Owners shall be obligated to pay fees and costs including, but not limited to, attorney fees incurred in connection with efforts to collection delinquent and unpaid assessments; and/or to enforce the provisions of the Declaration, Bylaws, and Rules and Regulations;

WHEREAS, from time to time Owners become delinquent in the payments of their assessment and fail to respond to the demands from the Baord to bring their accounts current, and it is imperative assessment payments are timely received;

WHEREAS, the Board deems it in the Association's best interest to adopt a uniform and systematic procedure for the collection of unpaid assessments in a timely manner, and further believes it to be in the Associations' best interest to refer these accounts an attorney and/or collection agency so as to minimize the Association's loss of assessment revenue:

NOW, THEREFORE, IT IS RESOLVED, that the following steps be adopted to provide for the uniform and systematic procedure for the collection of unpaid assessments:

1. If any assessment remains unpaid by an Owner after thirty (30) days from the due date for its payment, the Association may send a notice to the Owner indicating the amount due, including notice of the late payment fee, and demand for immediate payment thereof within ten (10) days.
2. If any assessment remains unpaid the Association will then send the Owner a notice informing said Owner of an automatic placement of lien again the property. Payment must be received within ten (10) days to avoid foreclosure of lien or further collection activity.
3. If assessment remains unpaid after previous notice of automatic lien, a Claim of Lien is filed with the appropriate county recorder's office against Owner's property. A letter will then be sent out via certified mail to the Owner and the Mortgage Holder, as required by law, informing Owner that a lien has been placed and that the account may be transferred to collections or to general counsel for the Association once the delinquent balance has exceeded \$1500. Once a balance exceeds \$3,000 the account will automatically be referred to general counsel for consideration of lien foreclosure. The Owner is also notified that all costs and fees associated with all collection efforts will be imposed to their account.
4. If the assessment remains unpaid and the amounts exceed the above, the account is then turned over to the Collection Agency and/or Attorney. A written demand for immediate payment, indicating that if the account is not paid in full within thirty (30) days, further collection action will be instituted, including the filing of a suit for money judgment and/or garnishment. The Owner will be liable for payment of charges imposed by the Collection Department/Collection Agency to cover fees and costs associated with all collection efforts. The demand for payment shall include all collection costs to date.
5. If any assessment remains unpaid by the Owner thirty (30) days after the initial demand for immediate payment by the Collections Agency and/or Attorney, the Collection Agency and/or Attorney shall send Owner a ten (10) day demand letter for payment or the Association will file suit to either obtain a money judgment or foreclose on the lien, if Board approval is obtained for this action. The demand shall include the updated amount owing, including all collection costs to date.
6. If any assessment remains unpaid by the Owner ten (10) days after the notice of Association intent to file suit with Board approval, the Collection Agency and/or Attorney shall file suit for a money judgment, unless the Board, after recommendation by Attorney, determines that lien foreclosure is advisable under the circumstances.
7. If the Association is successful in obtaining a money judgment, the Collection Agency and/or Attorney shall collect on the judgment by taking any of the following steps: (1) file and send a ten (10) day demand to pay judgment (2) garnish bank accounts, wages and/or rents (3) levy against any personal and real property and (4) levy against the unit. Additional steps may be necessary to determine the availability and location of the judgment debtor's assets. If the Association is successful in a suit to foreclose the lien, the Collection Agency and/or Attorney shall proceed as necessary to complete the foreclosure.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that all legal fees and costs incurred in the collection of a delinquent account shall be assessed against the delinquent Owner and shall be collected as an assessment as provided in Declaration and any applicable addendums and amendments thereto.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that all contacts and/or contracts with the delinquent Owner once the account has been turned over to the Collection Agency and/or Attorney shall be through Collection Agency or Attorney representing Association. The Board, nor any of its agents, shall discuss the collection of the account directly with the Owner after it has been turned over to the Attorney, unless one of the Attorney's is present or has consented to contact and/or contract.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that Attorney and Collection Department/Agency shall have the discretion to enter into an installment payment plan with a delinquent Owner in appropriate circumstances. In all cases, any such plan must be secured by a Stipulated Judgment. Any payment plan providing for a down payment of less than the greater of one-third (1/3) of the delinquent balance or twice the current monthly assessment, or a duration of excess of twelve (12) months shall require approval of the Board of Directors.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that Attorney or Collection Department/Agency, in its initial demand notice, shall communicate to Owner that the account has been turned over to it for collection, and that all payments are to be made to Attorney or Collection Department/Agency until the account has been brought current. Attorney and Collection Department/Agency shall deposit all payments in its trust account. An Attorney or Collection Department/Agency shall disburse all amounts collected according to the provisions of the Association and Attorney representation agreement.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that nothing in this Resolution precludes the Board from taking further action in the collection of unpaid assessments permitted by the Association's governing documents or applicable law, including, but not limited to, adopting or enforcing rules regarding the termination of utility services paid for out of assessments of the association and access to and use of recreational service facilities available to owners and after giving notice and an opportunity to be heard, terminate the rights of any owners to receive such benefits or services until the correction of any violation covered by such rule has occurred.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that a copy of this resolution shall be sent to all Owners at their last known mailing address.

ATTEST:

President, Board of Directors

Arbor Ridge Homeowners Association

Secretary, Board of Directors

Arbor Ridge Homeowners Association

Date

Arbor Ridge Homeowners Association
Administration Resolution 2007-002
Fine Schedule and Enforcement Process for Non-compliance

The Arbor Ridge Homeowners Association Board of Directors according to the By-Laws, Article 7, Section 1 is given the "power to adopt and publish rules and regulations governing use and maintenance of the Common area...and to establish fines and penalties for the violation thereof." The fine schedule and enforcement process will be adopted as of the date signed by the Board of Directors.

1. Upon notification of a 1st Violation, a homeowner will be sent a Friendly Reminder. The owner will be given 14 days to correct the alleged violation without fine.
2. Upon notification or inspection of the ongoing 1st Violation or 2nd violation of the same type a homeowner will receive a "Notice to Correct" the alleged violation. This reminder will notify the homeowners of the alleged violation, proposed fine and a statement informing the alleged violator that they shall have 14 days to present a written request for a hearing.
3. The alleged violator must respond within 14 days from the date of the letter, regardless of whether the alleged violator is challenging the imposition of the proposed fine. If the alleged violator cures the alleged violation **and** notifies the Board of Directors via The Management Group, Inc. in writing within 14 days, the Board of Directors may, **but shall not be obligated to**, waive the fine.
4. If the alleged violator does not submit a timely request for hearing, *the fine stated in the notice shall be imposed.*
5. A request for hearing is to be delivered to the Association management office. A hearing will be scheduled with the Board of Directors within 30 days of the request and the alleged violator shall be afforded a reasonable opportunity to be heard. The owner will be notified in writing within 48 hours of the meeting of the Board's decision and the sanction, if any, to be imposed or upheld.
6. The fine structure shall be as follows:
 - \$75.00 for a 1st violation
 - \$150.00 for a 2nd violation of the same nature
 - \$250.00 for a 3rd violation of the same nature
7. Should a violation continue after the initial 14 days and a timely hearing not be requested, the owner will then be send a notice every 14 days informing the alleged violator that a fine of \$150.00 (one hundred and fifty dollars) will be imposed every 14 days until the violation is corrected. Additionally, all related attorney and filing fees would be charged to the homeowners account.

ATTEST:

President, Board of Directors
Arbor Ridge Homeowners Association

Secretary, Board of Directors
Arbor Ridge Homeowners Association

Date