

# The Round Up

September 2008

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## MORE BANK OWNED PROPERTIES IN 2008

High risk loans and difficult economic circumstances have resulted in at least seven North Ranch homes being taken over by banks.

In some cases, job changes or economic circumstances forced owners to sell. The slow real estate market eventually took its toll and the owners defaulted when they could not sell their homes.

Other properties were seized by banks as a result of high-risk taxpayer sponsored mortgages to folks who never were able to afford a NR home in the first place.

With less than 2% of properties in foreclosure NR has thus far fared much better than many AZ communities. The increase in bank-owned properties is still a major concern to the NRCA and action is being taken to protect homeowners against write-offs for unpaid dues.

Most, but not all, owners of distressed lots stop paying dues when the choice is between food and dues. The lots often fall into a state of disrepair.

Unpaid dues up to the date of Trustee's Deed (the day the bank takes ownership) are written off as bad debt.

**To date every bank that has taken over a NR property and even the US Department of Housing and Urban Development have stiffed the NRCA on dues, and ignored all requests to deal with violations.**

To counter this the NRCA is taking an aggressive approach to ensure all unpaid dues (from the date of bank ownership onward), fines for late payments, fines for violations and fines for forced clean-ups gets paid at close of escrow (when the bank sells the property to someone else).

These actions are critical to reducing losses (if any) and ensuring that repairs on the neglected properties get taken care of.

All violations and fines are disclosed to the buyer by the NRCA prior to closing and the buyer is required to sign a

letter of acknowledgement. In extreme cases notices of violation were put on doors of some vacant properties.

A few real estate *professionals*, apparently used to easy transactions and fees - and not used to a community taking a strong interest in protecting property values - had their feathers ruffled.

Prompt action and explicit disclosure by the NRCA has collected hundreds of dollars in unpaid dues and fines at closing. This decisive action by NR has in effect put title companies/realtors on notice that NR will do everything in its power to protect the interest of homeowners during this difficult period. As a result more homes will be repaired prior to closing and the ultimate sales price should be higher, which will raise property values.

While the economy recovers from the correction of the credit and mortgage markets and beyond, the NRCA will work diligently to deal with the impact of foreclosures; creatively and expeditiously.

## Arizona Home Owner's Management Experts, LLC

PO Box 85160  
Tucson AZ 85754  
520-624-4404  
520-792-0377 Fax  
chris@azhomellc.com  
www.azhomellc.com  
Please contact AHOME at 624-4404 to report anything in North Ranch in need of repair. Thank you!

## Next Board Meeting

10/28 6:00 PM SOUTH POOL

## WHAT TO DO IF YOU FALL BEHIND ON YOUR DUES

Every large community has delinquent assessments on their books. The NRCA has a fiduciary responsibility to its members to be proactive in the handling of delinquencies.

The process includes sending notices, a final demand, charging late fees, and taking legal action if necessary. Barring a foreclosure related write-off, all past-due assessments, late fees, and legal fees are AL-

WAYS collected when the property is eventually resold. Under AZ law the NRCA has maximum leverage.

The NRCA is a **compassionate and neighborly** organization which encourages homeowners who are late on dues to do the following:

1. Communicate with the mgmt. company.

2. If the past-due amount nears \$300 request a meeting with the board to discuss payment options. There is no embarrassment in this and any meetings of this type are strictly confidential.

**The worst thing to do is nothing. Take action before it is too late!**

## Rest in Peace Mary Zander

Long-time past NRCA president Mary Zander passed away on September 22nd after a long illness. She will always be remembered for her many contributions to the community.

A beautiful funeral was held at St. Elizabeth Ann Seton Church on September 29th. Dozens of Mary's friends were in attendance.

The NR flag will remain at half-mast until October 4th to honor Mary.

### NRCA Fast Fact

**Between 4-7 people use the North Pool on any given day (per key fob records)**

### Did You Know?

Parking is not permitted on the private streets of NR. Guests may park for 3 hour periods. Parking permits are available through mgmt. for emergency or guest overnight parking. Please call 624-4404 or email [chris@azhomellc.com](mailto:chris@azhomellc.com) during business hours for a parking permit. Thank you.

## HOMEOWNERS SOUND OFF ON FIRE PROTECTION TAX

### New fire district formed in shadows

The new Mountain View Fire District seems to have been conceived in the shadows away from any public scrutiny. I read your article, where Mr. Treece said approximately 60 percent of the those affected agreed with the findings and the plans of the board. I would like to know where that figure came from?

To date, I have contacted over 20 homeowners from North Ranch; none of whom had received any correspondence, or were aware of anything like this that would double their fire tax rate.

My questions concerning this tax without representation or property owner review are:

1. What were the alternatives to taking over and funding an entirely new fire district?
2. Could not a contract arrangement have been made with one of the local fire districts?
3. Why was there not more effort made to openly advise the people of North Ranch what was taking place in what appears to be a back room deal?
4. Who selected the land to be purchased and when?
5. Who owned the land selected and was there any relationship with any Fire Board member?
6. In this time of real estate downturn, was the amount to be paid (\$500K) realistic with today's land costs?
7. Will the costs of the new fire district be redistributed

in the next year so that each of these subdivisions taken into the new district have the same rate per hundred?

8. What allows the new Fire Board to be created with limited members selected from the number of the previous board which was voted into office by the people of those districts?

9. How will the Human Resources function of this new employee/management scheme be handled? Who hires and fires, evaluates performance, oversees insurance, retirement programs and all associated costs?

10. Where does the equipment come from for the new district? Are we accepting used and worn out equipment from the Metro units?

I would think many of these things have been reviewed by the old district boards, but the public has been kept in the dark. Perhaps you, as a public interest newspaper, can find out the answers to some of these questions for the folks of NR.  
*Dan Jones, NR Homeowner*

### Most North Ranch people unaware of fire merger

Like most North Ranch residents I was unaware of this merger. My first knowledge about it came in the form of a letter, which informed me about a meeting on Aug. 25 to approve the merger. Oddly, I seemed to be the only one or one of the few residents to receive this letter.

The meeting was basically closed to any complaints or comments. We were told by the board that we had three minutes to make comments, which would be meaningless because the purpose of the meeting was for

the respective board members to approve the merger.

We were also told that the merger had been in process for two years and somehow we should have known about it. How, I am not sure since I, like most people in NR, knew nothing about it.

Also questions about the land purchase for the new station, alternatives to the merger and construction costs were brushed off or justified by such comments as, "there were no other alternatives." When the issue of doubling NR residents taxes for fire protection came up, the answer was that we didn't pay enough to begin with. Needless to say I and others were not satisfied with these kind of answers.

Then there are the comments by Mr. Treece that 60 percent of the residents are for this merger. Where does he get this information? There were no polls and certainly no vote. Also, how does the old board have the authority to form a new board by selecting the members they wish to retain rather than a vote by the residents affected?

All and all this seems to be a rather stealthy program which minimizes its exposure to public scrutiny. However, in fairness, NR did have a representative on the board but no one seemed to know this and she did not or chose not to inform anyone about what was going on. Perhaps your newspaper can give us more answers.

*Charles Bolejack, NR Homeowner*

## FIRE TAX SLAMS NR, COUNTY ATTY TO INVESTIGATE

If you received your property tax bill in the mail recently you would have noticed a hefty increase for fire protection (\$2.18 for every \$100 in assessed value!).

This was done to pay for the newly merged fire districts (North Ranch/Linda Vista, Heritage Hills and La Canada). The three fire districts will form the new Mountain Vista Fire District.

Many North Ranch residents have expressed outrage on the hike and have called it a money-grab.

La Canada Fire District President Mike Treece, who spearheaded the merger, told the local Northwest Explorer newspaper that "I told them, if they want to come in, they have to pay their fair share" and that 60% of residents support the merger. Since no North Ranch residents had a chance to vote one has to wonder if Mr. Treece is pulling the 60% figure out of thin air.

The problem is busy North Ranch residents, working hard to make ends meet, appeared to have had little or no voice on the merger. North Ranch residents are now stuck having to pay twice as much as the other affected districts. Yet Treece says 60% of the residents are in favor of the tax hike.

A prominent taxpayer lobbying group has called the action an abuse of county financial aid in the Northwest Explorer paper. Other fire district members involved have criticized the way the merger was handled.

Nevertheless the new Mountain Vista Fire District will get an estimated \$900,000 from the county through our taxes (North Ranch will pay more than any other community for the privilege of joining the new fire district!).

Nobody on the North Ranch Board or management had any contact with the fire districts while the merger talks took place.

Although a North Ranch resident

served on the North Ranch/Linda Vista Fire District board when the merger scheme was originally proposed, the resident says she left the fire board prior to any serious negotiations.

### UPDATE:

Responding to a letter from management and calls from constituents, Pima County Supervisor Ann Day sent a letter to the Pima County Attorney requesting the following:

"This is to request that your Office review the record of proceedings in this matter to determine whether the requirements of the Arizona Statutes authorizing and regulating such fire district mergers were complied with and whether the resulting impact on the property taxes levied in the County, both within and outside the merged area, to support the district were arrived at pursuant to applicable law.

### Help Lines:

Questions about dues? Call 624-4404 x113 or email [linda@azhomellc.com](mailto:linda@azhomellc.com)

My neighbor leaves dirty diapers in the yard. Call DEQ 740-3340

Building Permits: Call 740-6510

My neighbor is a drug dealer: Call 911

My neighbor's tree is hitting my home: Call AHOME 624-4404

My neighbor doesn't take care of his pit bull dog: Call Animal Control 243-5900

Need ARC Approval? Call AHOME 624-4404

## WHAT'S GOING ON AROUND NORTH RANCH

### ARC Rules Modified

After much exhausted research and work, the NR Architectural Rules were modified by the ARC Committee and approved by the BOD. The document is now more user friendly and easier to understand. Some ARC rules have been changed. A copy of the ARC Rules can be acquired from [nrcaatucson.com](http://nrcaatucson.com) or the mgmt. company. Nice work Earl and ARC Committee members!

### Mgmt. Contract Renewed

AHOME was retained by the BOD for another year of services. AHOME is introducing some new web-based services so homeowners may check their accounts online. For online access call

AHOME at 624-4404. Linda Grimes was brought in as AHOME's new Finance Manager. Linda has 7 1/2 years experience with HOA finances.

### Grass Removed, Pool Heater Schedule Set by BOD

The BOD voted to remove 4 grass corners at Sky Ridge Loop. The grass has been replaced by decorative rock. To avoid perennial confusion and bring in some much needed consistency, the BOD set a pool heater schedule for both pools. The heaters are turned on from Oct 1st to May 31st.

### Crime Problems Still Down

Security measures have enabled residents to take back control over the recreation areas. With the exception of a

couple of drunks hopping the pool fence after hours there have been no incidents at either pool this summer. The NR pools have never been safer and more enjoyable for families.

### Grass Dormant Again

The landscaper has reduced the watering schedule so the grass may go to sleep for the winter. This is necessary to further control weeds and crab grass. The grass will return to green splendor next year.

### Washes Being Cleaned

The washes at Sky Ranch/Statton Saddle and Sawmill are being cleaned of vegetation and debris.

### NRCA Fast Fact

The NR heated pool temperatures are kept between 84 and 87 degrees

### The Board Wants YOU!

Elections for the BOD are coming up soon. If you would like to be on the BOD please send a short biographical statement to the mgmt company via email [chris@azhomellc.com](mailto:chris@azhomellc.com) or snail mail:

NRCA  
PO Box 85160  
Tucson, AZ 85754



## **North Ranch COA**

P.O. Box 85160  
Tucson, AZ 85754

Ph: 520-624-4404  
Fax: 520-792-0377

[www.nrcatucson.com](http://www.nrcatucson.com)

### **WHERE TO SEND DUES PAYMENTS**

**To avoid late fees** please send ALL dues payments to the **address below** .

**NRCA**

**PO Box 61983**

**Phoenix, AZ 85082 - 1983**

**Or pay online at [www.cabanc.com](http://www.cabanc.com)**

Please **do not** send your dues to AHOME as the payments will have to be re-mailed to the bank; which may result in a \$15 late fee. Please make sure you enter the address above if you do online bill pay through your bank. If you are a new homeowner call AHOME at 624-4404 or email [linda@azhomellc.com](mailto:linda@azhomellc.com) for all accounting questions. Thank you