

STAR VALLEY ESTATES

THE ILLUMINATOR

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Need for HOA Dues Increase Is Under Consideration

by Jill Chamberlain, Treasurer

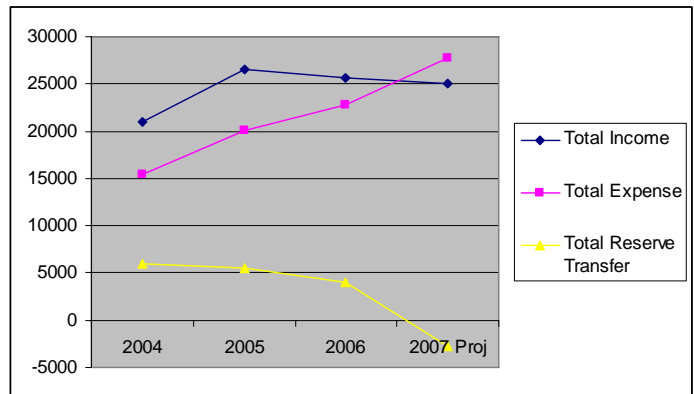
Do we need a dues increase? Having reviewed the books during this year, I think the answer is a definite YES. Star Valley Estates has maintained the same homeowner assessments since its inception, while costs have continued to increase every year. Once our community was “built out” in 2003, our revenue stream has not increased; Nor will it, because we have no more lots to be built. Eventually we may see the lot at the end of Timberleaf get developed, once the county puts Timberleaf through to Victor, but that would only account for an increase of \$168 per year.

So where is the HOA money going, and how are expenses increasing? The graph (at Right) shows overall expenses for the last 3 years, as well as projected expenses for 2007. We have seen increases in postage, copies, landscaping, insurance, collections costs, etc. The only thing that has not changed has been management fees, and we cannot count on that staying the same forever.

This can be shown most clearly by looking at income, expenses, and “savings” (what we have transferred to the reserve). The graph below shows that, with actual expenses and income for 2004–2006, and projected income and expenses for 2007. **That bottom line dipping below zero says that we expect that we may have to withdraw from the reserve in order to cover expenses this year, rather than add funds to it.**

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So, what's the problem, what's the reserve for anyway? Well, the reserve is there for unexpected maintenance expenses. We had one this year—\$1,158 for the irrigation leak that you may have seen, last spring, spouting water onto Ironstone. But the biggest liability is the drainage basin. And a look at the basin shows it has a lot of erosion, and needs a lot of repair. It appears the basin will need repairs within the next 18–months. The bids we have received for that repair range from a short

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4th Quarter HOA Membership Dues Are Now Due and Payable

A Nominating Committee for 2008 HOA Elections is Needed Soon

Homeowners are always needed to volunteer and participate as a way of becoming more involved in your neighborhood. Committee Members are currently being sought for the Nominating Committee which will begin meeting early next year to identify candidates for open Board positions. Homeowners are asked to give some thought to volunteering for office and/or committee roles, and are encouraged to participate in the candidate selection process.

The selection of Board members is important as these individuals do serve in a legal capacity—on your behalf as homeowners, and act as fiduciaries who are responsible for spending your membership funds.

Summary of Violations and Notices of Delinquency to be included in Newsletter

Keeping our neighborhood aesthetically pleasing is important to all of us and helps to ensure the value of our homes. In an effort to keep homeowners advised of the current state of compliance with community standards, future newsletters will include summaries, provided by Cadden, of the violations and delinquency notices sent to Star Valley Estates homeowners.

Over time, as guidelines have evolved and changed, some improvement projects may have been overlooked or others undertaken which do not conform to the standards for our community. The Architectural Review Committee is currently in the process of reviewing all past requests for improvements and is organizing files so that, going forward, the ARC will have a baseline from which to proceed and can move forward in responding to and monitoring completion of requests for improvements.

Elections for two open Board seats will be held at the 2008 Annual Meeting set for next March. Board seats currently held by James Cooley, President and Polly Bradway, Vice President will be open for nominations.

A Homeowner's Association Membership Directory Is Proposed

Some community members are expressing interest in having an HOA Directory to list names and addresses of Star Valley HOA Association members. The Board is willing to support the idea of a directory to encourage people to get to better know their neighbors. However, the clear opinion of the Board is that only those home-owners who wish to participate can be included in such a directory. **If you are interested in having your personal information listed in a neighborhood Directory, please contact Cindy at Cadden at 297-0797 and advise her of your interest.** If enough interest is expressed, the Board will consider further action on the proposal.

September Violations (43)

Parking (6)

Trash (0)
Not considered due to schedule changes

Weeds (21)

Other Exterior Issues (10)
(paint, fencing, etc.)

Delinquency Notices (6)

Wanted: Your Feedback Please! Yard Sale A Big Success? Special Trash Pick-up Helpful?

On Saturday, Sept 29, Star Valley Estates had our first Community Yard Sale. The event, organized and researched by Patti Hildman, appears to have been a great success based on the feedback we have received. **But we'd like to hear from all of you who participated, as well as those who did not:** Tell us what went well, or poorly. What would you do differently in the future? Did you stay open until 3pm, or did you close-up early? Why? **Organizers would like to make this an annual event, so your feedback would really be appreciated.** Please e-mail or mail us your thoughts to [the](#) address shown below.

On Monday, October 1, we had a **special trash pickup by Pima Waste**. For those of us who participated, it was a huge benefit and great chance to get rid of unwanted stuff. **But much of the community did not take advantage of this opportunity.** Once again, will you tell us why, or what you would like to see differently? It seems there was some confusion over pickup – Pima Waste would not empty another company's waste container, so if you put your extras in your Waste Management container (or Discount, or Saguaro, etc.), they were not picked up. Once again, any thoughts or suggestions, please send them to us.

To send us your thoughts, please email to: treasurer@starvalleyestates.org, or send mail to the Association at: Star Valley Home Owners' Association, c/o Cadden Community Management, 1870 W.Prince Road, Suite #47, Tucson, AZ 85704.

Enormous thanks to Patti Hildman for all her hard work with researching, creating and placing ads, signs, and maps for the yard sale. Great job, Patti!

Dues Increase Needed? Cont'd from page 1

term (likely a 1– year) fix at \$6,900, to a permanent solution for \$51,000. But like most of us, our HOA doesn't have \$51,000 on hand! Current reserve is approximately \$24,000. If we use those funds to supplement our income for operating expenses, we won't have them available for needed repairs. As homeowners (through the HOA) we are each liable for property damage and personal injury caused in connection with the basin, so we need to make sure that it is in maintained in good shape.

So, what steps is the Board considering? We are looking at reducing expenses in every way possible, from landscaping to copies. We have investigated several alternatives for the basin: trying to turn it back over to the county; having it officially declared unnecessary, etc., but so far have not had any luck. So it seems we will be stuck with both the basin, and its maintenance for the foreseeable future.

What would a dues increase look like?

The maximum amount that the Board can increase dues without a vote is 6%. This move would increase the individual assessments by 84 cents a month, or \$2.52 a quarter per household. Even if we, as homeowners, vote to increase dues by the *maximum* allowed by state law, it would only increase dues by \$2.80 per month, or \$8.40 per quarter per household. Still a very small amount per month, per lot.

Expect to hear more about this in the coming months, as we work through our options. The Budget and Expenses are topics at each Board meeting from now through the end of the year. Please join us in the discussion.

Star Valley HOA
Board of Director's Meeting
Schedule

October 18
Dues Increase & '08 Budget

November 15
Nominating Committee
Retention Basin

January 17 2008
Design Guideline Changes
Time: 6:30 pm on 3rd Thursday
Location:
Santa Cruz Lutheran Church
6809 S. Cardinal Ave.

We're on the Web!

Visit us at:

www.starvalleyestates.org

Important Contacts:

Cadden Community Management: Cindy Borquez
Phone: 520/297-0797 *Fax:* 520/742-2618
Email: "CindyL Borquez" <cborquez@cadden1.com>

Pima County Sheriff: www.pimasheriff.org
Sheriff's Newsletter link: [/CommunityConnections](http://CommunityConnections)
Latest news: <http://econnection.sheriff.pima.gov>
Emergency: Dial 9-1-1
Off-Road Vehicle Hotline: 520/877-6061
Zoning Violations: 520/740-6740

PIMA County Government: www.pima.gov
Licenses and permits: <http://tiny.azstarnet.com/1098>
Government Services: <http://tiny.azstarnet.com/1096>

PIMA Animal Care Center: 520/243-5900

Map Tucson Traffic:
www.traffic.com/Tucson-Traffic/Tucson-Traffic-Map.html

Cadden Community Management
1870 W. Prince Road, Suite 47
Tucson, AZ 85704



WANTED: Homeowners to attend HOA Meetings. Your input and ideas are important!
Contact your Board... Your ideas are needed. Share your concerns.
Let us know your comments on the newsletter, garage sale, basin clean-up, etc. How can we keep you better informed? Do you want an active HOA? Individual contacts are on the web site, or send e-mail to Board members at: board@starvalleyestates.org.