

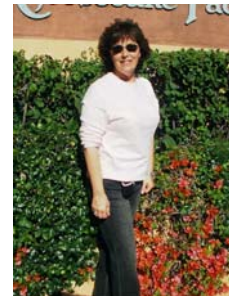
# LAHA News

## President's Letter

Sandi Rozman, Board President,  
#63 Somerset, 938-6712  
sandi@simplyretailinc.com

Spring is upon us at Amhurst. Things are looking green and trees are coming to life. We have flowers blooming and it's wonderful!!

On May 1<sup>st</sup>, was the spring walk-around and we had a very good turnout from the members of the board and the Finance Committee. We walk around the complex and John shows us areas that need attention, items in the reserve capital plan and other elements of our neighborhood that impact the Association's budget and future reserves, home value and aesthetic appeal. One of the board members was surprised at how many homeowners don't take care of their property. I also will mention that a lot of homeowners do take pride in their homes and have made wonderful enhancements to their property. I urge all of you to go outside and look around your home. Take a moment and ask yourself if there is anything you could do to enhance the look. I especially urge you to look around your air conditioner units. Just cleaning up the debris that accumulates around the unit will be a big help. Please don't use the air conditioner areas for storage of lawn furniture, old firewood, old tools etc.



The Finance Committee, chaired by Phoebe Walling, has done an exceptional and very complete analysis of potential funding options for reserve (capital improvement) projects through the next years. The committee has been meeting over the last many months and has developed and reviewed over twelve different scenarios. The committee presented their findings and recommendations to the board at the May 17th meeting. Now the board will study the recommendations and set a course of action. The Finance Committee and the Board are planning meetings this summer to discuss and explain the next steps.

The pool project is completed and looks very nice. With the new cement and tiles, we no longer have a safety issue at the pool. I hope we have lots of warm, sunny days so we can enjoy our pool.

We will be organizing another trim day later on in the summer. Please watch the bulletin boards, as we need your help. The more people that help, the more trimming we'll get done. We would be very open to any volunteers that are interested in doing trimming projects on an ongoing basis or any other projects that arise. We are always in need of volunteers; so if you have time on your hands and would like to be outside doing some light work, please give John a call. Speak-

*(Continued on page 2)*

## Inside This Issue

|                            |        |
|----------------------------|--------|
| Dangerous Condition Exists | Page 2 |
| Do You Know Your Coverage? | Page 3 |
| The Stuff Column           | Page 4 |
| Emergency Repairs          | Page 5 |
| Pool Rebuild               | Page 5 |

|                            |        |
|----------------------------|--------|
| Pool Rules                 | Page 6 |
| Bird Resistant Vents       | Page 7 |
| Lennox Press Release       | Page 7 |
| Annual Property Inspection | Page 8 |
| Home Flooding              | Page 8 |

LAHA NEWS is published quarterly by Lohman's Amhurst Homeowners' Association,  
3680 Independence Ave. S., St. Louis Park MN 55426;  
952-933-9747. Fax 952-988-0824.  
jdizon@mn.rr.com www.neighborhoodlink.com

**NOTE NEW EMAIL ADDRESS**



(Continued from page 1)

ing of John, he just completed the National Pool and Spa certification program and, as I understand, passed with flying colors. The State of Minnesota requires that a certified operator manage commercial pools.

A special thanks to Jim Juen, #11 White Oak, and Judy Hamel, #15 White Oak, for adopting the front monument area. They did a wonderful job planting and decorating last fall and I'm sure this spring planting will look great. I encourage everyone to stop by and admire their work.

We are looking for something to replace the dead shrubs in the center island as you first drive into Amhurst. We are trying to identify something that will grow there, with the snow and salt that gets thrown on that center island. Please contact John Dizon with any ideas that you might have.

We are having lots of trouble with cats roaming loose around the grounds. Cats are born hunters and they kill birds, baby ducks, baby rabbits, etc. They eat out of bird feeders and antagonize indoor cats. We strongly urge all homeowners to keep their cats indoors or on a leash outside. The board will be discussing hiring some type of animal control to trap these loose cats. Last year we purchased a large trap, but only were able to catch raccoons (that was much needed too).

As always, if you have any questions or issues, please contact me, another board member or our manager, John Dizon.

**DANGEROUS CONDITION**

**John Dizon, CMCA, Association Manager**  
952-933-9747, 952-933-9747 fax  
jdizon@mn.rr.com

A very dangerous situation exists at the swimming pool. This situation has been a concern for years. Unfortunately, there is not a reasonable fix. The problem is the location of the pool shed in relation to the pool itself.

All residents are asked to instruct their family members and guests of this issue and that the roof is **OFF LIMITS** at all times.

One can climb onto the roof of the pool shed and jump into the deep end of the pool. Many experts have been consulted to identify a fix. We have considered fencing and other methods to block this area but any structure built would just offer a higher platform to jump from. The fix is to move the pool shed. Hmmm!?

Any one caught on the roof will be immediately expelled from the pool area and also banned from the pool area during the entire summer. Absolutely no second chances. Legal action or fines to the homeowner could also be initiated.

Our insurance agency as well as our Association's attorney suggested we notify residents of this dangerous situation as well as post a warning at the pool.

Please help us keep our pool area safe. If you do observe anyone on the pool shed, please get them down immediately or call the police. If you observe this behavior after pool hours, you are asked to call 911. We will prosecute for trespassing. This is a serious issue!

Of course, a concern is that by posting this safety issue we might give some the idea to climb up onto the roof. We are caught between the proverbial rock and a hard place. If we don't post the danger, our liability is higher but if we do, we might give some young child or an adult with no sense the idea of climbing up onto the roof and jumping.





## GAP Coverage-Do You Have It?

Nicole Martinson, #72 Clifton  
Allstate Insurance Agent  
763-473-0718, nmartinson2@allstate.com



My name is Nicole Martinson and I own a home at Lohman's Amhurst. I am also a co-owner, with my father, of an Allstate Insurance Agency.

In the past few years Condominium and Town Home Associations have experienced significant rate increases and higher deductibles for their property insurance. These increases stem primarily from a series of weather related catastrophes (i.e., hail and wind storms and much higher than normal ice related damage.) As a result the insurance industry has seen a trend among property associations of raising deductibles to help offset skyrocketing increases in annual insurance premiums for homeowner associations like ours.

Each homeowner has two insurance programs that assist with loss, the group program purchased for you by the Association and your own HO-6 program. Your HO-6 covers your personal possessions and any upgrades that have been made to the home including upgraded carpet, cabinets, etc. The Association's program is for catastrophic loss as explained later. The "GAP" occurs between the two.

As a result of higher Association deductibles, a gap in coverage has been created for individual unit owners between the deductible carried by the Association's program and the deductible carried by your HO-6 policy. For example - Association policy = \$5000 deductible and unit owners policy (i.e., Mrs. Smith) = \$500 deductible. This creates a \$4500 gap. To address this issue, many insurance companies offer a rider or offer this insurance automatically as part of their HO-6 program. Allstate refers to this rider as Extended Protection or Gap Coverage.

So what does this really mean? Gap coverage will apply when damage occurs to your home and the Association's group program comes into play. For exam-

ple, a fire occurs at Mrs. Smith's unit causing damage to both the interior and exterior of the unit. This would be a loss covered simultaneously by both the Association policy and the unit owner's individual policy. Mrs. Smith would then be responsible for the differences of deductibles, which would be \$4500.

Here is a list of some losses that are covered by the Association's insurance and some losses that are excluded.

There are many losses the Association's insurance covers, which goes into extensive detail, but we want to make you aware of the common ones that are important to you as a homeowner. **These losses are covered: Fire, Arson, Wind, Hail, Lightning, Liability, Vandalism (only by another person), Theft, (only from property).**

Unfortunately, there are losses that the Association's Insurance doesn't cover. **These losses are not covered: Mold, Wear and Tear, Corrosion, Rust, Flood, Seepage through the Foundation, Earth movement (i.e., landslides, earth sinking), Dampness or dryness in the atmosphere, Vandalism (done by the insured), Nuclear Hazard and War or Military Action.** It's also important to note that any damage that has been happening over a period of time is a repair and maintenance issue. It has to be sudden and accidental. Please keep in mind these losses that aren't covered are losses that a lot of the Insurance Companies do not cover either.

Knowing what insurance coverage you have can be confusing. I hope this explanation will help. However, I strongly suggest that you contact your agent to clarify exactly what your policy does and does not cover. Inadequate insurance coverage can have devastating results.

If I can help you further understand our insurance program, I would be glad to speak with you.



# THE 'STUFF COLUMN

BY JOHN O. DIZON  
Association Manager

## FIRE LANES

Please do not park or block the FIRE LANES throughout the neighborhood. The city does ticket vehicles parked in these areas.

## NO TRAILERS

Trailers, boats, large recreational vehicles and the like are prohibited from parking or storage on our parking lots. These vehicles will be tagged and potentially towed.

## Landscape Projects

Black dirt, mulch and river rock are available for your small landscape projects. This material is located in the Park Lane parking lot. Please, do not leave used rock, sod, etc at this location. If you do need to dispose of this type of material, please call me for assistance.

If you are planning a project, please contact me to make sure your project meets Amhurst rules and regulations. Over the years, a few resident's projects had to be altered or removed because of infractions. Please check before you start a project.



## Garage Sale-One Day Only

Our sale is scheduled for June 12th from 8:30 am to 4:00 pm. Ads will be placed in the Sun Sailor and the StarTrib. Good luck!

## Sprinklers

Many areas throughout the complex are not watered by the underground sprinklers. Your help in keeping these areas watered is greatly appreciated. If grass seeding is needed, please let me know and I will apply seed to these areas.

## From The Association

|                                     |         |
|-------------------------------------|---------|
| Window Screens                      | \$36.00 |
| Governing Documents                 | \$25.00 |
| Toilet Sets (Eljer Emblem)          | \$12.50 |
| Pool Key                            | \$35.00 |
| Recycling Bin                       | \$10.00 |
| Garbage Bin Replacement or Exchange | \$30.00 |

## Garage Roof Leaks

Might you have a garage roof leak that has not been reported? Please do so. Please recall that the 'angled roofs' were replaced last summer but not the flat garage roofs. They are twenty years old and are springing leaks. Please let me know if you have a leaky garage roof.

## Harp, Harp, Harp!

Are your smoke detectors operational? Have you had your dryer

vents cleaned recently? If you use your fireplace, have you had that cleaned and inspected and do you use it with a spark arrestor screen or glass fireplace door? Do you have a carbon monoxide detector? Do you practice safe cigarette smoking? If so, thanks from all your neighbors.

## Bulletin Boards!



It somewhat amazes me the number of residents that call with questions that can be easily answered by referring to the Association's FACT SHEET or by reading the bulletin boards each week for announcements and notices pertinent to each resident.

Many times, the only form of communication on issues is via these bulletin boards. They are large enough to allow them to be read as you drive in or out of your lot.

## Emergency Garage Release

I have noticed many of these locks unlocked. That means that anyone can get into your garage just by pulling that cable. LOCK UP NOW!



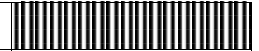
## Welcome New Owners

Julie Jensen

23 White Oak

Colleen Cruikshank

10 Rockwell



## EMERGENCY REPAIRS

**John Dizon, CMCA, Association Manager**  
952-933-9747, 952-933-9747 fax  
jdizon@mn.rr.com

It's 2:30 AM and the Association phone rings in my home office. I listen to the message being left and it is very apparent, very quickly that a homeowner is having an emergency situation. I call back and quickly learn that the resident has a ruptured water line and does not know what to do. Water everywhere and it is the middle of the night.

I start making phone calls to companies that can assist. I contact a plumber as well as a service that can pull carpet, dry walls and more. After a number of days of contractors, insurance agencies, adjusters and even some neighbors, the mess is cleaned up and the pipe fixed. So, who pays for all this?

That is a great question. Many times, I am contacted by a resident who is having some type of emergency and they need help immediately. It is not always immediately clear who has the responsibility for repairs; especially if the cause or source of the problem is not readily known.

I will assist where and when I can in cases like the one above. One should not assume that when I do get involved and assist homeowners that it automatically suggests the Association budget will handle all the costs incurred. A list of responsibilities (Homeowner or Association) can be found in the FACT SHEET.

Homeowners need to be aware that in most cases, issues inside the home are the responsibility of the homeowner. The exception is some type of roof leak. That is an Association responsibility. But, water intruding into the home from the foundation is not a responsibility of the Association. In fact all foundation issues are the homeowner's responsibility. This might be a good time for homeowners to review the Association's Governing Documents. Each homeowner received a revised set last year. Incidentally, the revised documents reflect the same maintenance responsibilities as the original governing documents.

Each year, many of our homeowners have been caught with expenses they did not expect. Understanding the Association's Governing Documents, insurance program and your own HO-6 policy is important. Please note the other article in this newsletter issue on your Association's insurance policy.

## POOL REBUILD COMPLETED

**John Dizon, CMCA, Association Manager**  
952-933-9747, 952-933-9747 fax  
jdizon@mn.rr.com

After 20 years of hard use and harsh Minnesota winters, the swimming pool has a new face. The concrete deck has been replaced as well as much of the underground piping and the pool skimmers. It was a lengthy, costly and extensive project. The work was initiated last fall with completion just taking place.



The rationale for this replacement was not esthetic but safety. Much of the pool's concrete deck had moved and cracked causing unsafe conditions. Some of the underground lines were cracked reducing the pool's ability to stay clean and sanitized. Two of the four skimmers (the devices that 'skim' the debris and leaves off the surface of the pool) had major cracks in them causing air to be pulled into the pool cleaning system. This was a concern with the City of St. Louis Park during last year's pre season inspection. Now, all is repaired and we essentially have a new pool. A photo display of the complete project will be posted at the pool this summer.



TENTAIVE  
POOL OPENING  
MAY 22



# Lohman's Amhurst Pool Safety Rules

*Pool for Amhurst Residents and Their Guests Only!*

## WARNING-NO LIFEGUARD ON DUTY

Emergency Phone 911. Nearest Public Phone at Target.

Directions: Go East on 36th St. Make Right Turn at First Stop Light.

---

### CHILDREN (Under 12 Years of Age) MUST HAVE AN ADULT (18 or over) SUPERVISING AND ACCEPTING FULL RESPONSIBILITY.

- Æ Please shower before entering pool and also after exercising, applying lotion or using the toilet.
- Æ No person with or suspected of having a communicable disease which could be transmitted through use of pool may use the pool.
- Æ Spitting, spouting water from the mouth and blowing the nose in the pool is prohibited.
- Æ No running, boisterous behavior or rough play permitted.
- Æ **Absolutely no glassware allowed in pool or pool area.**
- Æ No diving.
- Æ Pets are not allowed in pool or pool area.
- Æ Management may limit the number of floats for safety reasons.
- Æ Children not toilet trained must use diapers designed for swimming.
- Æ Smokers-please be considerate of your non-smoking neighbors.



*Lohman's Amhurst*

**Hours:** 10:00 AM-10:00 PM daily

**Swimmer Load:** 75

**Lost & Found:** Call Association at 952-933-9747 or check bulletin board near pool entrance.



## Bird Resistant Vents

John Dizon, CMCA, Association Manager  
952-933-9747, 952-933-9747 fax  
jdizon@mn.rr.com

A number of residents have experienced uninvited guests in their home. Wrens and sparrows have found their way into these homes through the furnace gas vents. A few homes have had 'additions' added to their home in the name of a birds nest. That is what you are looking at to the right. Note the size of the nest (see ball point pen for perspective). Besides a nuisance, one's furnace and water heater might not function. There might be a rare change of carbon monoxide entering the home. Furnaces and water heaters are designed not to operate if they do not have proper venting.

by looking down each 'chimney' with a high powered flashlight..

The home by home inspection found many homes with nests and debris caught in these exhausts. A duct cleaner (AirPro) has been contracted to clean out the vents of homes that have debris. In some cases, we needed access to homes to further inspect and clean out these lines (see photo below).

I have learned that this is not all that uncommon and homes, single family or multiple dwellings, could very well have these 'chimneys' with, debris in them and not be aware of this danger. This situation is not to dissimilar with fireplaces and dryer vents. They could very well be clogged and you not be aware of this. This is just another reason to have both a smoke and a carbon monoxide detector.

Hopefully we will not experience intruding birds in the future. They will just need to find lodging elsewhere.



Even though we were informed the potential of carbon monoxide being generated is low, your board immediately authorized the replacement of all Type B Gas vents.

During the process of installing the new vents, we found many homes with birds nests built at the top of the vent cap and also noted many homes with nests and debris that had fallen down the chimneys. A complete and thorough inventory has been completed



**GUTTER CLEANING** was delayed due to wet weather and the urgency of the gas vent issue detailed above. Watch the bulletin boards for rescheduling. We will reschedule when we have dry days to reduce the mess involved.

## Lennox Center News Release

Rita Kach, Senior Program Coordinator and  
Martha McDonell, Outreach Coordinator  
952-928-6443 or 952-928-6423

All citizens 55 years or better are invited to the Mayor's Senior Summit on Wednesday, June 30, from 5:00-8:00 PM at the Lenox Community Center, 6715 Minnetonka Blvd. Light dinner served at 5:00 PM, during registration. Neighbors who need a ride can call 952-928-6423 for assistance.

Mayor Jeff Jacobs and other elected officials and policy makers will be on hand to listen to and answer your concerns and suggestions. The Summit provides a forum for seniors to contribute their ideas toward improving our St. Louis Park community. Come and let your voice be heard!

## Annual Board and Finance Committee Property Inspection

John Dizon, CMCA, Association Manager  
952-933-9747, 952-933-9747 fax  
jdizon@mn.rr.com

Each year, the Board of Directors and Finance Committee members spend a number of hours inspecting the property with focus on capital improvement elements. Offering the members a visual of these items adds to their ability to make prudent and financially sound decisions on behalf of all members of the Association.

The picture below finds the 'inspectors' checking out the east retaining wall. Many areas of this wall are rotted and will need replacement within a few years. The current plan is to replace the timber wall with a boulder wall. This is the least expensive and the longest lasting.

The board and committee members viewed most of the complex, examining timber and concrete retaining walls, parking lots, brick and siding and much more. This walk around is a real eye opener for new members. It takes a bit of time to see the 'small picture'. The 'large picture' looks great but we are almost twenty years old and we do show signs of aging.

The Finance Committee will be meeting with the board this month to present their findings and recommen-



From Left.

**James Chandler** (#31 Clifton), Fin. Comm.  
**Gary Rieland** (#14 Park Lane), Board Vice President  
**Linda Dingbaum** (#31 White Oak), Board Treasurer  
**Humphrey Otita** (#81 Somerset), Board Secretary  
**Linda Vant Hull** (#20 White Oak), Fin. Comm.  
**Phoebe Walling** (#30 Clifton), Fin. Comm. Chair  
**Sandi Rozman** (#63 Somerset), Board President

## HOME FLOODING

**A NUMBER OF RESIDENTS HAVE EXPERIENCED  
FLOODING IN THEIR HOMES. THE CAUSE WAS A CLOGGED  
FLOOR DRAIN IN THEIR UTILITY CLOSET/ROOM.**

**IT WOULD BE PRUDENT TO HAVE YOUR DRAIN CHECKED. WHEN WATER SOFTENERS REGENERATE, THEY DISCHARGE APPROXIMATELY 80 GALLONS OF WATER. TO CHECK TO SEE IF YOUR DRAIN IS FUNCTIONING PROPERLY, POUR AT LEAST 5-10 GALLONS OF WATER DOWN THE DRAIN QUICKLY MAKING SURE THE WATER FLOWS PROPERLY. IF A BLOCKAGE IS FURTHER DOWN THE PIPING SYSTEM, THIS QUICK CHECK MIGHT NOT WORK. IN ORDER TO BE SURE, UTILIZE A DRAIN CLEANING SERVICE.**