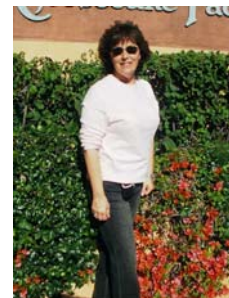


# LAHA News

## President's Letter

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

I would like to venture a bit away from the normal President's Letters that you have read in the past. These 'letters' offered our members and residents an overview of the business of the Association. In this letter I want to offer you a perspective as to the financial position of the Association.



Many of you may have recollections of sitting at the kitchen table discussing financial matters of the family, including taking care of your single family home and property. This is the setting the Association is in right now.

**The focus of the board and finance committee's time and energy will be on further informing our members on the projects and the dollars needed to do the work.**

Many of your neighbors have been sitting around conference tables and living rooms researching and planning our 'homes' financial future. The task at hand is not easy, but it is rather clear-cut. The board has a legal mandate to preserve the member's investment. The Association's governing documents are very clear on this fiduciary responsibility. The Association cannot allow the property to deteriorate!

The current attention of both the board and the finance committee is the finalization of the Reserve Plan (our capital improvement roadmap) and the subsequent plans for generating the funds necessary to complete the capital replacement projects as outlined in the plan. We have known for a few years and have communicated to members the knowledge that we will need further dollars (more than we are generating and saving from the current dues levels) for these major reserve projects. The roof replacement project removed a major element from the capital improvement/replacement list, but further dollars are still needed.

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The reserve data (what projects need to be done, when and for how much) has been reviewed, analyzed and crunched in many ways and the facts are rather clear. To complete the plan, more money will be needed by 2006. Major projects such as garage roof replacement, garage door replacement, the east timber wall and parking lots all are expensive items. We have already moved many projects out a number of years from the estimated replacement in earlier reserve studies, but in some cases, we can't move them out any more. (In my opinion, the parking lots fall into this category.)

Ok, so what does all this mean? The focus of the board and finance committee's time and energy will be on further informing our members on the projects and the dollars needed to do the work.

You will be hearing from us in a few months about the information meetings we want to hold. At that time, you will be able to see all the data, the recommendations from the volunteers working the issues and the next steps necessary to keep Amhurst the lovely place it is and the good investment that it has been.

## So What Is The Value of My Amhurst Townhome?

There are different ways to perceive our homes in Amhurst. There is the value to those of us who plan to remain here for some time. There is also the dollar value of our real estate investments.

For those of us who plan to remain here for some time, we get to enjoy our beautiful common areas, i.e., the pool, tennis court, gazebo, walking paths along wooded areas, and open green spaces. We can choose to have privacy fences or not. It is permissible to garden and decorate within our patio areas. We have easy and quick access to downtown. Shopping is within walking distance. It is our privilege to present alteration requests to the Board of Directors. We have a Board comprised of our involved, conscientious and talented neighbors (all volunteers) and a resident/homeowner property manager. I, personally, cannot place a dollar value on this. My home and its conveniences are worth more to me than the price of real estate. I am blessed with good neighbors along with all of the above.

Having said that, I truly believe our homes, as real estate

Your board of directors and members of the finance committee continue to meet and plan the future of your home and neighborhood. Elsewhere in this newsletter are articles that pertain to the committee's work and also information that Phoebe Walling (acting chair of the Finance Committee) and Linda Dingbaum (Board Treasurer) presented at the Annual Meeting in December. You will note in Phoebe's presentation a very clear list of the major reserve elements and their associated costs. It is an eye opener, but note that if you take these costs and divide by the number of homes (276), the cost is much less than in a single family structure. There truly is economy of scale in living in a communal environment.

That's it. We know we need more money for these major projects. Our task is to determine how much, when and how we generate those dollars. We will make every effort to present our plans clearly to you and allow you the opportunity to discuss and respond. I ask your participation in future gatherings. We are all in this together.

As always, we would welcome your participation in this and other projects.

Ruth LeVine,  
#62 Park Lane, 952-935-9433  
rilevine@cbburnet.com



investments, should be valued higher than the current appraised values of well below \$200,000. I recently worked with a client who was looking for a townhome below \$240,000. We were in townhomes in Chanhassen, Eden Prairie, Plymouth, Hopkins, Minnetonka, Wayzata, Golden Valley, Edina and St. Louis Park. Most were built in the 1980's and 1990's. Square footage varied. Having looked at over two dozen homes, it became clear to me that Amhurst is by far the best kept secret in town. We have so much more to offer our homeowners and yet our re-sale prices seem to lag behind what the market would bear..

So, how do we change this? I believe that listing realtors for Amhurst need to do a better job of marketing our assets and keep nudging up our listing prices. We can't do a big jump because appraisers and lenders will have to be brought along to our perceived values. If we continually and slowly increase the asking prices, we can catch up.

Hands down, we are the best! Let's not undervalue that fact.



## Solving Winter Home Moisture Problems

John Merrill, University of Wisconsin-Extension housing specialist, 10/20/2003  
 John Merrill, jlmerrill@facstaff.wisc.edu, (608) 262-7931

Fog or frost on your windows? Mold on your walls? During fall, moisture stored in your home's wood and trim during summer is released into the air as temperatures cool. It is a common problem in cold climates. The beginning of the heating season is a good time to prevent cold weather moisture problems that can damage your home or pose health risks.

Understanding the causes of the problem is the first step in solving it. Condensation and ice form on windows because the window surface is below the dew point for the air near the window, so some of the moisture in the air condenses on the glass. The higher the relative humidity of the air near the window, the higher the temperature of the dew point.

For example, if the thermostat is set at 70 degrees, the temperatures on the surfaces of your windows will be much lower, how much lower depends on the outside temperatures and the insulating value of the window.

When the outside temperatures are at the freezing point, temperatures on the inside surface of a double glazed window could easily be in the mid fifties. As the temperature of the air near these cold surfaces drops, its relative humidity climbs to the point where condensation can occur. To eliminate condensation, homeowners either need to raise the temperature of the window surface or reduce the relative humidity in the room.

**Amhurst windows are single glaze**

Ice on storm windows is not caused by moisture leaking in from outside as is commonly thought. Air leaking in from the outside would not contain enough moisture to cause condensation problems. The problem is caused by warm moist air leaking into the cavity between the prime window and the storm window from the inside. The leaking air has enough moisture to cause the condensation, but not enough heat to warm the surface. If the temperature is cold enough, the condensation turns to ice.

Aluminum track at the base of sliding windows can be part of the problem. The aluminum transfers the temperature from outside to the inside track and causes condensation and potential icing problems.

Several conditions can increase condensation problems. If you close drapes over windows, this can cause the glass temperature and the temperature of the air between the drape and the glass to become cooler, making condensation more likely. If the thermostat setting is dropped substantially at night, this will cause an increase in relative humidity and may increase condensation.

A few Amhurst residents are noticing stains on ceilings either in the upstairs bedrooms/bathrooms or in one level homes, the stains can be found anywhere on the ceilings. At first we thought we were having some roof problems but after investigation we found the homes to have high humidity levels. One home had a humidifier that was adding too much moisture into the interior air. Moist, warm air seeps into the attic at any 'attic access or bypass' point such as ceiling light fixtures, electrical outlets, ventilation fans and any other openings. This air causes condensation to form on the under deck of the roof. As this accumulates, water drips back down to the floor of the attic and in some cases can leak through the ceiling causing staining.

Another cause that we have found for excessive ice on windows, mold and ceiling stains are home humidifiers, especially the type that is connected to the furnace. If you have a humidifier, please make sure you monitor the humidity level and don't let the levels get over 50% Relative Humidity. Recommended levels are 35-40%.

-John



# Protect Your Identity

Linda Dingbaum, Board Treasurer,  
#31 White Oak, 952-933-0466  
Linda\_Dingbaum@cargill.com

(Sorry, I don't know the source or author . I received this as an email. It sure is great information!)

## Protect Your Personal Information

### Step One:

Place the contents of your wallet on a photocopy machine and copy both sides of each license, credit card, etc. This will help you remember what you had in your wallet and you will have all of the account numbers and phone numbers to call should you need to cancel them. Keep the photocopy in a safe place.

### Step Two:

The next time you order checks, have only your initials (instead of first name) and last name put on them. Then, if someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name (but your bank will know). Include only your address and no additional information, such as driver's license number or telephone number. If you have a PO Box use that instead of your home address or use your work address, if possible. Never have your Social Security number printed on your checks.

### Step Three:

Should someone steal your wallet or your identity, here are some things you should do to limit the damage. File a police report immediately in the jurisdiction where your wallet or identity was stolen. This proves to credit providers that you were diligent and is the first step toward an investigation of the crime. Next, notify all credit card companies and cancel all cards. The above mentioned photocopy will come in handy for these calls. Notify legal entities, such as the Social Security Administration, the Department of Motor Vehicles, Insurance companies - notify all companies whose card you had in your wallet.

Next (and this is critically important), call the three national credit reporting organizations and immediately place a fraud alert on your name and Social Security number. The alert means that any company that checks your credit will be notified that your information was stolen and that they should contact you by phone to authorize any new credit.

Here are some helpful numbers. Keep them handy in the unfortunate event that you need them.

Equifax: 1-800-525-6285, Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289, Social Security Administration (fraud line): 1-800-269-0271

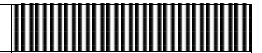
Would you like your business card published, free of charge, in the next newsletter? What a great way to let other residents know of your service or business. Send the Association your card! *For residents only, please.*

Carol Chaffee/Associates *Lighting Design*

Carol Chaffee, IALD, MIES, Principal  
275 Market Street, Suite 1001  
Minneapolis, MN 55405  
tel 612 342 0100  
fax 612 342 0123  
carol@chafeelighting.com



**HELENE HELPS OUT!**  
952-933-9949  
**I AM AN AMHURST RESIDENT  
THAT CAN HELP WITH YOUR  
HOUSEHOLD CHORES AND TASKS.  
PLEASE CALL!**




**Home  
Maintenance**

*Steve Wichterman of  
American Screen, Inc.*

**612-432-6949**

Hello Amhurst. I have been assisting your neighbors with many chores around their home. Last fall I published an ad in this newsletter offering a package deal of 10 items for \$195. I have learned that most want a few less items so I have revised the 'deal'.

For just \$95, choose five items from the list below. Remember, there are many other services that you can choose from to customize your own *Package Deal*.

*Give me a call and we can customize just what you need.  
REFERENCES FROM YOUR NEIGHBORS ARE AVAILABLE.*

**Package Deal**

- 6 Clean air conditioner compressor screen
- 6 Lubricate garage door chain and wheels
- 6 Tighten garage door hinges/handles
- 6 Tighten and lubricate door locks and hinges
- 6 Clean dryer duct at appliance
- 6 Replace plastic dryer duct w/fire safe metal duct (plus parts)
- 6 Replace washer hoses w/non-bursting hoses (plus parts)
- 6 Clean and check smoke detectors
- 6 Check fire extinguisher, replace if necessary (plus parts)
- 6 Clean underneath appliance and around refrigerator coils

**A La Carte Deal**

The second maintenance offer is American Screen's *A La Carte Deal*. Some of the services include installing burglar prevention bars on your patio door, replacing toilet seats or toilet flappers, cleaning drains with a hand snake, placing appliances on rollers for easy cleaning and traffic area carpet cleaning just to name six of 20 fantastic services. Each service from the *A La Carte Deal* is individually priced.

I am already scheduling spring screen repair work. Remember, if you just need a new window screen, call the Association but if you need work on your patio and screen door, or work on your 'storm' door, call now.

All the things around the house that you should do, American Screen will!



## THE 'STUFF COLUMN

BY JOHN O. DIZON  
Association Manager

### 2004 FACT SHEET

The 2004 FACT SHEET is completed. The 2004 edition contains a number of pages of directions for residents in the time of a natural disaster. It doesn't read like *The Davinci Code* but it is an important read.

### \$5000 Deductible

The Association's insurance policy has a \$5,000.00 deductible. Any damage to the inside of a unit is the homeowner's responsibility up to \$5,000. Make sure your own homeowner's policy (normally an HO-6 policy) covers the deductible. An HO-6 policy covers your personal possessions, inside fixtures that are not original construction and your personal liability. Many insurance policies cover this deductible gap with the policy holder paying only their own policy deductible which is usually \$500 or \$1000. **If you are not sure your policy covers this, contact your agent right away.** This type of coverage is usually described under the category of "Coverage A, Real Property or Building Coverage".

### Fire Safety

Keep your chimneys clean. Chimney fires are one of the major causes of home fires.

### Recommendations Needed

Have you had new appliances installed recently? Were you pleased with the vendor? I would be grateful if you would offer me your recommendations so I can pass your suggestions on to other homeowners.



### Vandalism

Vandals have struck three times destroying many of the walkway lights (attached to fences and walls) in the Rockwell and Somerset Courts. It is obvious that the miscreants were moving from the south of the complex into or through the Park Lane lot.



We believe the damage was done by a group of teenagers; possibly with one or more of them living at Amhurst. If you have any information on this past activity, please call the Association immediately. We have also requested increased police patrolling at Amhurst. Please report any mischievous activity to the police immediately.

### Statement Needed?

Want a statement of your Amhurst Dues Account? Just contact me and I can email one to you or deliver it to your door. Statements are not automatically mailed unless the account is two months overdue.

### Exercise Your Valves

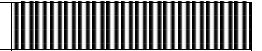
I am getting more and more calls from homeowners that are attempting to have plumbing work done but are unable to completely close the water shut-off valve in their front closet or utility room off the kitchen. Why is this? Because over time, these valves corrode. You can reduce this occurrence by exercising the valves a few times a year. Just turn the valve on and off a few times each year to 'exercise' its internal workings. Do the same with valve inside your home that shuts the outside water off. Does your home have the shut-off for the entire building? You can also exercise this valve but please make sure the valve is open when you finish or you will have shut the water off in your building.

### Adjust Your Parking

Help keep the lots clear and navigable for emergency vehicles, garbage trucks and the plows. Adjust your parking at the end of the lots leaving enough space for pass through at the fire lanes and fire hydrants. Also, when it snows, keep vehicles away from the snow piles so the plows can maneuver. Thanks much!

### Welcome New Owners

<b>Kimberly Anderson</b>	61 White Oak
<b>Kim Pragatz</b>	31 Newport
<b>Sean Morgan</b>	82 Somerset
<b>Kathryn Knoblauch</b>	31 Park Lane
<b>Mark Gates</b>	122 Amhurst



## THINGS TO DO IN YOUR HOME

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

### Homeowner's Maintenance Check List:

Available on our Web Site. In fact, lots o' stuff is at the site. Check out past newsletter articles, calendar of upcoming events, the FACT SHEET, THE DATA SHEET (which is information for realtors, closing agents and mortgage companies) and much more. You can sell items at the site, start a discussion with other homeowners and check out links to the city. There is much to peruse at [www.neighborhoodlink.com](http://www.neighborhoodlink.com). Just type in 55426.

### Important Maintenance & Safety Activities:

- 1) Test smoke detector each month.
- 2) Change furnace filter each month.
- 3) Have chimney cleaned every few years.
- 4) Have duct work and dryer vents cleaned every few years.
- 5) Clean dryer lint trap before each use.
- 6) Lubricate furnace motor once each year.
- 7) Check washer and dishwasher hoses each year for wear.
- 8) Tighten nuts and lubricate moving parts on garage door annually.
- 9) Check household wiring annually.
- 10) Make sure your washer hoses are metal not plastic.

## VOLUNTEERISM HELPS

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

You can volunteer to assist your Association. There are many things that our residents can do to help reduce costs. Here are just some of the volunteer roles that you might accept. Please call me to discuss these and any other ideas you might have. We sure could use the help. As the complex gets older, there is much more that needs to be done. Things you might do allow me to use my time elsewhere!

, You can trim trees, bushes and shrubs. Use Association tools.

, How about adopting a planter or part of the front entrance to take care of and nurture.

, Do you aspire to be a 'pool boy/girl'? You can help at the pool this summer.

, Are you mechanical? You can maintain the walk way lights on the west and south side of the neighborhood.

, Want a small task? You can keep the bulletin boards neat and clean.

, Were you a paper boy/girl in your youth? You can help deliver newsletters and other Amhurst communications and publications.

, Want to assist in the financial direction of your Association? Serve on the Finance Committee.

, You can always write stimulating and informative articles for this Newsletter.

, Are you a transformer? You can attack a few of the areas around the complex that could use a makeover. Check out the north-east side of the tennis courts and you will find an area that was landscaped many years ago, but has not been maintained in years.

## HOW ARE MY DUES SPENT?

Linda Dingbaum, Board Treasurer,  
 #31 White Oak, 952-933-0466  
 Linda\_Dingbaum@cargill.com

Many Amhurst residents have noticed that our budget has gotten tighter recently and have asked how their monthly dues are being spent. This is an excellent question! I've prepared the graph below to illustrate how our money is spent, and the reasons that our budget is tighter now than it was just few years ago. In the bar graph below, the first bar represents the year 2000, while the second bar represents the current year, 2004.

Common Expenses include water & sewer, trash & recycling removal, and electricity for common areas. This category of expenses makes up 24% of our 2004 annual budget and has increased 23% since 2000. This increase is despite our diligent efforts at negotiating for the lowest cost for trash and recycling removal.

Insurance premiums have increased dramatically over the past four years and are the biggest reason for our budget woes. Insurance premiums make up 20% of our 2004 annual budget and have increased by a whopping 271%. Yes, that's 271%. This expense has increased from \$30,610 in 2000 to \$113,420 in 2004. Despite our fervent efforts to get a better rate, we have not found a reasonable way to decrease this expense.

Landscaping, grass maintenance, & snow removal expense makes up 18% of our 2004 budget, and this category of expenses has increased 17% since 2000. We have contracted for a slightly reduced level of service in order to keep expenses for this category as low as is reasonably possible.

Payroll expense makes up 13% of our 2004 budget, and this expense has actually decreased nearly 10% since 2000. Having an on-site Manager employed by the Association is an incredible bargain compared to the cost of hiring a management company.

Building and grounds maintenance expense makes up 6% of our 2004 budget, and this category of expenses has decreased nearly 20% since 2000.

Unfortunately, this is one area that has been hit very hard due to increases in other areas of the budget, and it is obvious to many homeowners. Your Board, Finance Committee, and Association Manager are working diligently to find creative solutions to compensate for these budget decreases.

Office and miscellaneous expense makes up 5% of our 2004 budget, and this category of expenses has decreased 10% since 2000. Budget decreases in this category are also quite noticeable, but we are trying to do our best with what we have.

Reserve expense makes up 14% of our 2004 budget, and this category of expenses has increased 24% since 2000. Even though this category of expenses has increased, we do not have enough funding in this category to repair or replace everything that should be repaired or replaced. Again, your Board, Finance Committee, and Association Manager are working hard to resolve funding issues with future reserve projects.

So, my fellow homeowners, that is how your dues are being spent. If you have comments or suggestions, please get involved with the Finance Committee to help us resolve our future funding challenges.

