



LAHA NEWS



AMHURST, A VILLAGE IN THE CITY

Lohman's Amhurst Homeowners' Association, St. Louis Park, Minnesota

FALL 2011

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2011 ANNUAL MEMBERSHIP MEETING WEDNESDAY, DEC 7

DOUBLETREE PARK
PLACE HOTEL

6:00 PM Reception &
Vendor Show

7:00 PM Registration

7:30 PM Business Meeting

**2012 Monthly
Dues \$255.00**

www.amhurst.org

PRESIDENT'S REPORT

LINDA M. DINGBAUM, BOARD PRESIDENT

I have served on the Board of Directors at Amhurst for many years, most of them as President. Every fall, I sit down and write the Annual Meeting President's Report. And, each year I say about the same things. This is good.

Amhurst is healthy, beautiful, and vibrant place to live. Our location is excellent. We have the advantage of wonderful green spaces, and we have some very nice amenities, including walking trails, the pool, and safe streets. We constantly hear from realtors that Amhurst is a well-managed and well-cared-for community that shows well and sells well. Granted, the current market is a bit tough, but that will change with time. We are fortunate to have an on-site, homeowner manager, who has over 2 decades of experience living and working at Amhurst. This allows all of us quick action, quick answers and someone who has a vested interest in the community.

We have an active board that takes its responsibilities seriously. We are responsible for the direction of a large community - its business, its grounds and buildings, and its future. I have heard the board's role compared to that of a city council and our manager's role compared to that of a city manager.

The past year has been good at Amhurst. Yes, we had a number of recent water main issues that took some effort to locate and repair. However, these issues were relatively minor. As we do every year, we completed many projects this year to upgrade, replace, and beautify Amhurst. Our pool was well used and again this year without any accidents or incidents. Summerfest was well-attended and enjoyed by many Amhurst residents and special guests. Our many dogs and their owners love the upper court dog run. There always seems to be several neighbors and their furry friends having a great time there. What a great new use for a rarely used tennis court! Our

neighborhood is private, safe and quiet, allows many of us to enjoy our neighborhood, walking on summer evenings, checking out some of the great gardens, and stopping to wave at or visit with neighbors. Amhurst really does feel like a village in the city! Stuart Telecky certainly nailed it when he coined that phrase.

Our year will end on a good financial note too. The annual meeting's treasurer's report, to be mailed to you in a few weeks, will state exactly that. We monitor the projects and expenditures throughout the year. As with most organizations, we do find ourselves needing to adjust the budget throughout the year due to unforeseen issues. This year, that happened with shutters and siding that had deteriorated more than we had estimated, unforeseen plumbing issues due to our age, and, of course, roof, interior and other damage caused by ice dams and the terrible winter. We had over \$40,000 of expenses that we contributed to the heavy snows and bitter cold last winter. We certainly hope our upcoming winter will be less aggressive...or at least less expensive!

I want to thank our board members for their hard work and wonderful volunteerism and say a special thanks to Barbara Stevens. Barb has served on the board for almost three years, but found it necessary to resign due to work conflicts. When a vacancy occurs on the board, the board must appoint a new board member to fill the position within thirty days of the vacancy. That appointed homeowner serves out the remaining term. When Barb resigned, your board appointed Brad Larson as your new board member. Brad has been a homeowner for two years and lives in the Briarwood Court. If you haven't already met Brad, you will meet him at our Annual Meeting. We look forward to Brad's involvement with Amhurst as a board member. Of course, I also want to specially

(Continued on page 13)



WHEN FORECLOSURE IS THE ONLY OPTION

MARK ERICKSON, BOARD TREASURER

Countless Americans face foreclosure when their lending institutions are unable to collect mortgage payments. In an ideal world, no one would ever face foreclosure—for any reason. But that world does not exist. Banks and other lenders foreclose on homes when owners default on their loans. Although relatively rare, association-initiated foreclosures are occasionally required to recover delinquent assessments. Amhurst has been involved in a number of foreclosures in the past. There are currently two active foreclosures at Amhurst.

It's important to remember that homeowners choose where to live, and by choosing to live in a community like ours, they accept a legal responsibility to abide by established policies and meet their financial obligations to the association and their neighbors.



Association budgets like ours rely largely on homeowner dues to pay their bills, which includes landscaping, garbage pickup, pool, lawn care and snow removal and insurance. For condominiums and cooperatives, these costs include building maintenance, utilities and amenities enjoyed by all residents.

We hope you trust our board to develop realistic annual budgets. We base our assumptions on careful cost projections and anticipated income. Our budgetary obligations do not change when some owners don't pay their fair share. Common grounds still must be maintained. Garbage must be collected. Utilities and insurance premiums must be paid.

When homeowners are delinquent, their neighbors must make up the difference or services must be curtailed. The former is an issue of fairness; the latter can lessen the appeal of the community and erode property values.

When an owner fails to respond to repeated attempts to collect the debt, we can be left with little choice but to place a lien on the property. The magnitude of this decision requires an approach that is fair, reasonable and consistent and that complies with applicable laws, practices and procedures set forth in the governing documents that guide our decision-making.

Nobody wants to foreclose on a home—not a mortgage banker and certainly not our association. However, the threat of foreclosure is often the only tangible leverage an association has to ensure fairness and shared responsibility. Without this option, many residents would simply choose to default on their obligation to their association and neighbors. How many Americans would pay their taxes if government had no means of enforcement?

With each additional delinquency, an association's financial position can become increasingly precarious, a situation that is exacerbated in a depressed housing and economic climate. Placing a lien on property, with the ability to foreclose, is typically enough to get delinquent residents to meet their financial obligations to the community—without removing the owner from his or her home. When that fails, associations turn to the final—and unfortunate—option of foreclosure.

We want you to know that we understand the magnitude of these decision and why it may occasionally be necessary.



ICE DAM REDUCTION

JOHN ROUSSEAU, BOARD VICE PRESIDENT

To reduce the potential for ice dams, it is recommended that homeowners bring their home attics up to current energy standards and keep temperature and humidity at the lower end of the comfort range. This will obviously reduce energy costs and may make your home more comfortable and less drafty.

Insulation & weatherization is the homeowners' responsibility.

We experienced significant ice dam problems last winter and if that continues it will drive our insurance rates up. In the future, we plan to collect our deductible from the homeowners' HO-6 policies. It is in everyone's benefit to try to reduce ice dams and possible subsequent claims.

In order to better understand our ice dam issues; we have spent considerable time speaking with weatherization, insulation and roofing contractors and CenterPoint energy consultants.

Ice dams are caused by warm air entering the attic from the living area through cracks, holes or poor insulation and melting snow on the roof, causing the resultant water to run down the roof and freeze at the cold roof eave near the gutter. This creates an ice dam that causes more water from melted snow to back up under the roof single into the attic and subsequently into the living space.

Many of the holes and cracks that allow heat and moisture into the attics are not visible to the naked eye, but can be seen by infrared devices. As part of our research, we had energy audits conducted in a number of different styles of Amhurst homes. These audits were completed by CenterPoint Energy and were subsidized as part of an energy conservation program. An energy audit is a great way to plan your energy and winterization steps. The audit report is a good tool to offer a contractor you identify to do the work. Contact CenterPoint Energy for further information on audits and rebates available to you. Xcel Energy also conducts home audits and has many programs and tools to assist.

The experts' recommendations were the same. We did wonder if we would find anything unusual in our buildings at Amhurst. Nothing unusual was identified. **The steps to reduce ice dam issues is two-fold; seal the attic bypasses and increase insulation value to an R-49.** There is a tax credit available if done by year end and low interest loans are available with income restrictions (\$95,000). Check with CenterPoint Energy for details. There very well may be rebates in 2012.

If you cannot afford the work as recommended above, the experts recommend the following minimum work of sealing the most problematic attic bypasses:

- ◆ Weather stripping and insulating your attic access door.
- ◆ Calking light fixtures and exhausts in the ceiling.
- ◆ Sealing light switches and electrical outlets with gaskets. available at home improvement stores
- ◆ Sealing the openings where the plumbing pipes enter the attic.

This basic weatherization can be done by the same list of contractors below or a 'handyman'. You can also do all the work yourself, but attics are dusty, dirty, and possibly hazardous and some parts require good skills and knowledge of the building's structure.

Weatherization steps and tips can be found at these websites (or SEARCH on the topics).

http://www.hometime.com/Howto/projects/insulation/insulation_ventilation_1.htm

<http://www.centerpointenergy.com/services/naturalgas/residential/saveenergyandmoney>

http://www.xcelenergy.com/Save_Money_&_Energy/For_Your_Home/Energy_Audits

Recommended weatherization & insulation vendors:

Nordic Insulation, 763-784-7893, www.nordicinsulation.com

Webster-Windsor, 763-560-2013, www.websterwindsor.com

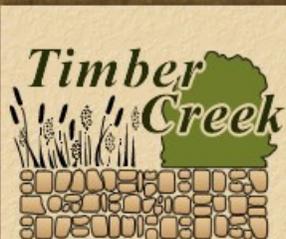


**DO YOU LEASE YOUR AMHURST HOME?
THERE ARE REGULATIONS YOU MUST FOLLOW.**

THE GOVERNING DOCUMENTS OF LOHMAN’S AMHURST HAVE A NUMBER OF REQUIREMENTS THAT OWNERS MUST FOLLOW WHEN LEASING THEIR HOME

1. The garage must be leased with the home.
2. Leases must be for more than a six month duration unless approved in advance by the Board of Directors.
3. No garage or residential unit may be subleased.
4. The residential unit and garage must be leased in its entirety. Rental of garage alone is not allowed.
5. All leases must be in writing.
6. All leases shall provide that they are subject to the Governing Documents and the Rules and Regulations (RESIDENT GUIDE) and State Statutes (Minnesota Common Interest Ownership Act Chapter 515B). Any failure of the lessee to comply with the terms of the lease document shall be in default under the lease.
7. The Association may request a copy of the lease. Please make sure we have your current (non – Amhurst) address and other contact information.

FURTHER DETAILS MAY BE FOUND IN THE AMENDED AND RESTATED DECLARATIONS OF LOHMAN’S AMHURST HOMEOWNER’S ASSOCIATION, SECTION 7.5.



**“BUILDING
YOUR
OUTDOOR
VISIONS”**



retaining walls



paver patios



landscape designs



Fall 2011

PREVENT A MAJOR FIRE DISASTER AT AMHURST

- **Clean the lint screen/filter before or after drying each load of clothes.** If clothing is still damp at the end of a typical drying cycle or drying requires longer times than normal, this may be a sign that the lint screen or the exhaust duct is blocked.
- **Clean the dryer vent and exhaust duct periodically.** Check the outside dryer vent while the dryer is operating to make sure exhaust air is escaping. If it is not, the vent or the exhaust duct may be blocked. To remove a blockage in the exhaust path, it may be necessary to disconnect the exhaust duct from the dryer. Remember to reconnect the ducting to the dryer and outside vent before using the dryer again.
- **Clean behind the dryer, where lint can build up.** Have a qualified service person clean the interior of the dryer chassis periodically to minimize the amount of lint accumulation. Keep the area around the dryer clean and free of clutter. **Replace plastic or foil, accordion-type ducting material with rigid or corrugated semi-rigid metal duct.**
- **Take special care when drying clothes that have been soiled with volatile chemicals** such as gasoline, cooking oils, cleaning agents, or finishing oils and stains. If possible, wash the clothing more than once to minimize the amount of volatile chemicals on the clothes and, preferably, hang the clothes to dry. If using a dryer, use the lowest heat setting and a drying cycle that has a cool-down period at the end of the cycle.



- Clothes dryer fires account for about 15,600 structure fires, 15 deaths, and 400 injuries annually.
- Eighty percent of clothes dryer fires in structures occur in residential buildings.
- Annually, 12,700 clothes dryer fires occur in residential buildings resulting in 15 deaths and 300 injuries.
- "Failure to clean" is the leading factor contributing to clothes dryer fires in residential buildings.
- New home construction trends place clothes dryers and washing machines in more hazardous locations away from outside walls such as bedrooms, second-floor hallways, bathrooms, and kitchens.



HELLO AMHURST RESIDENTS

My name is Carl Hein. I am a franchise owner/operator of **Dryer Vent Wizard (DVW), Dry Clothes, Safe Homes**, a home service franchise based in Farmington Minnesota, since 2007.

Dryer Vent Wizard specializes in dryer fire prevention and "urgent response" dryer and vent maintenance, repair, replacement and alterations.

DVW services keep dryers functioning property, prevent dryer fires and reduce energy costs.



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**19456 Ellington Trail
Farmington MN 55024
651-792-5626**

twincitiesdryerguy.com

chein@dryerventwizard.com



WINTER REGULATIONS

In any season and under any weather conditions, the following parking policies exist: **Vehicles may be towed immediately, without notice, under the following conditions: blocking garages, blocking fire lanes at the back of the parking lots, blocking fire hydrants, and parking in the traffic lanes running parallel to the garage doors. WE DO TOW AGGRESSIVELY AND AT OWNER'S EXPENSE.** For complete information on the Association's parking lot policies, please refer to the Resident Guide.

Parking Lots

The contractor will make a double plow pass by the garage doors during the snow fall to be completed by 7:00 AM and/or 4:30 PM whenever the accumulation has amounted to at least 1 1/2 inches of snow. The contractor will return after the snow fall has stopped to completely remove snow from the parking lots whenever the accumulation totals 1 1/2 inches of snow or more. Final clean-up of previously occupied parking stalls will happen later.

'Snow Birds', inoperable and unlicensed vehicles, will be aggressively towed. Please move your vehicle immediately to a plowed parking stall. After a large snow fall - 8 inches or more - a sign may be posted at the bulletin boards and at the entrance of the complex notifying you that the parking lots will be closed. When the parking lots are closed, all vehicles will be towed on the day of closure unless removed prior to the time specified. The foregoing sign will be your only notice. **After any snow fall, but when the lots are not declared vacated, you MUST move your vehicles to a plowed parking space or a garage within 48 hours of the cessation of the snow fall.** Then the contractor can make a second visit and clean up the space you previously occupied.

If you fail to move your car as outlined above within 48 hours after the snowfall ends, your car may be towed at your expense. We do and must tow! You will not receive notice of pending towing. Make arrange-

ments with neighbors or friends to move your vehicle if you are unable to do so for whatever reason. Towing by Frankie's Towing, 5615 Hwy 169 N, MPLS 55442, 763-595-0321

Sidewalk Shoveling

After the snow fall has stopped and when accumulation has totaled 1 1/2 inches or more, the contractor shovels all sidewalks up to your front door but not your patio area. When accumulations are between 1 1/2 and 8 inches, the contractor has **12 hours to finish shoveling**. When over 8 inches accumulate, the contractor has **24 hours to finish shoveling** with both time-counts commencing at the cessation of the snow fall. Asphalt nature trails are not shoveled in the winter so use them at your own risk..

Slippery or Icy Walking Conditions

Slippery or icy walking conditions are the responsibility of the individual homeowner and not that of the contractor or the Association. The Association's governing documents require that it plow snow but does not require that the Association remedy slippery conditions. If you rent your home, your lease, if legal, must contain a clause which makes you subject to the governing documents of the Association and its rules, including its Snow and Ice Removal Policy.

We understand that we have all chosen to live in Minnesota and thereby have accepted responsibility for our own safety under slippery winter conditions. When you selected your home for purchase or rental you were presumed to have considered your physical condition and the climate, and any potential winter walking conditions while getting to your car, mail box, garage and the like. Please exercise caution when walking and driving; sanding does not guarantee your safety or that of your neighbors. Salted sand is maintained in large drums located in each parking lot. Ice melt is available free of charge from the Association. If you need assistance, call the Association. If this policy creates a problem for you, write to the Asso-



Ice melt is available FREE for your use on your sidewalk as well as the common sidewalks. Use the material sparingly following the manufacturers instructions. Ice melt was delivered to all homes two years ago with instructions to keep the container in order to replenish your supply at the pool shed. If you do not have a container, extras are available at the pool shed.

WINTER REGULATIONS- FAQs

- Q: If I feel that my sidewalk is slippery and needs to be treated should I do it?
- A: YES. There are sand/salt barrels at each parking lot entrance and ice melt is available for your use. If you are in need of assistance, call the Association.
- Q: I travel on business and do not park in a garage. Might my car be towed from the parking lot when it snows and I am out of town?
- A: YES. Leave your keys with someone responsible who will move it.
- Q: I am planning a winter vacation and plan to leave a vehicle outside of the garage. If it snows when I am gone, might my vehicle be towed at my expense?
- A: YES. Again, leave a set of keys with someone responsible who will move your vehicle or keep in garage.
- Q: What if my spouse/child/roommate/guest doesn't see this notice or is unaware of it and violates the policy? What if a new tenant of mine moves in and is not aware of this policy?
- A: Make sure each family member, guest and tenant understands this policy.
- Q: What if I park on the city streets (Gettysburg and Independence) after a snowfall?
- A: No parking 8 AM to 5 PM after a 2" or more snowfall on city streets until the city has plowed curb-to-curb. The city does ticket and tow.
- Q: If my vehicle gets stuck in snow or breaks down so that I must leave it in a traffic lane or somewhere else where it shouldn't be left, might I be towed?
- A: YES. Leave a note with your name, address, and work and home phone numbers under your windshield wiper so we can locate you. Then get help or a tow immediately.
- Q: Will such a note exempt me from towing?
- A: NO. The note might blow away, or we might not reach you, so get help immediately.
- Q: All designated parking spaces were occupied. Might I be towed if I park my vehicle where you say I shouldn't.
- A: YES. You may be towed. You must park your vehicle on the street or in another parking lot at Amhurst which is not full; we have nine lots for your use.
- Q: The snow plows might block me while parked in a legal parking space. Could I be towed any way?
- A: YES. You have 48 hours to move to a plowed parking stall which is more time than any of the cities around us grant even when a city snow plow blocks a street parked vehicle.
- Q: Does the snow removal contractor tow my car?
- A: NO. **Towing by Frankie's Towing, 5615 Hwy 169 N, MPLS 55442, 763-595-0321.**
- Q: Will the Association attempt to contact me prior to towing?
- A: NO. The Association does not know which car is yours and the police will not give us the information from your plate number. However, if your vehicle is disabled, and you have placed a note on the windshield with name, phone numbers, etc., we will attempt to reach you (as explained above





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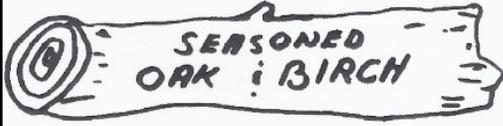
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TURN WATER OFF

Regardless of the number of times the Association announces the importance of turning off the outside water silcocks, some don't follow this advice. Some homes have had their silcock replaced with a non freeze type. If you have this type of silcock, there is no need to 'turn' your water off.

The result of not shutting down this water line is frequently a costly repair due to burst pipes inside the walls of the residence. Not only will the burst pipe require a visit from the plumber, but very likely the water damage to walls and carpet will necessitate painting and carpet maintenance. The most distressing part of this sad tale is that the cost must be borne by the owner. Follow the steps below to decrease your risk of a burst pipe. It is rather simple...just follow the next few steps!

Locate the inside shut-off faucet for your outside (silcocks) faucet. In most cases, this is located in the furnace enclosure. In a few homes, this shut-off can be found in a closet.

Locate the faucet handle in-line with the outside faucet. Turn this faucet off...turn clock wise.

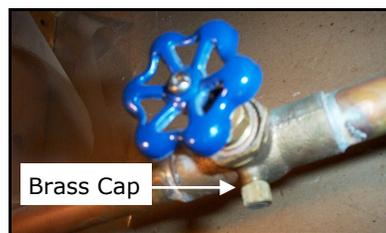
Locate the outside faucet. Open the valve... counter-clockwise. A small amount of water may drip out. If it continues running, the inside faucet is not compactly turned off.

Return to the shut-off valve inside your home. Locate the small brass cap sticking out at a right angle to the pipe near the shut-off valve. This is a bleeder valve which will allow any remaining water to flow out of the pipe and faucet outside by breaking the vacuum in the line.

Remove this brass cap. Do not lose the cap or the small, black rubber gasket inside the cap. You might consider storing the cap and gasket in

a small plastic bag taped near this valve. The rubber gaskets do wear out. Replacement bleeder caps can be obtained at any hardware store.

Go back outside. Many homes have a brass cylinder screwed on to the outside faucet. This is a back flow preventer. This item is the chief culprit in pipe freezing as it tends to retain water over the winter months. Several different varieties exist. You may find a stem up inside the preventer outlet—pull it down and jiggle it until water stops dripping out of the assembly. This may take a while. **That's it until Spring!**



AMHURST'S SummerFest , August 2, 2011 . Slide show at amhurst.org



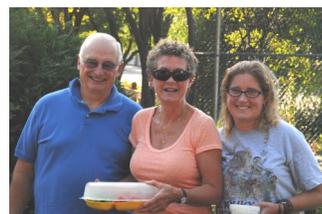
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LAHA NEWS



OLD



NEW

EXERCISE YOUR WATER VALVES

Every home has a water shut off located in the utility closet or utility room. It is highly recommended that you open and close this valve once or twice a year to 'exercise' it. Many neighbors are finding that after many years of no use (no exercise), the valves don't shut off completely. This becomes a problem when you have plumbing work done in your home. **Plumbers recommend these GATE valves be replaced with a PORT BALL valve.** You might want to do this now or the next time you have any plumbing work completed.

One home per building has the main shutoff for the whole building. Make sure you do not turn this one off. Your neighbors would not be pleased. Contact John if you have any questions.

We can never emphasize enough the importance of making sure your garage door emergency key is available to you and not inside your garage or car. Make sure you know how to operate this release.



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SOME FAMOUS ST LOUIS PARK RESIDENTS: The prime minister of Greece, Andreas Papandreou, lived at 41st and Brunswick in the 1950s. Guy Bannister, an FBI agent and figure in the JFK assassination lived at 31st and Edgewood, also in the '50s. The man who played Wyatt Earp on TV, Hugh O'Brien, visited his folks while they lived in the Park for about six years in the 1940s. Sports broadcaster Halsey Hall, the man who invented the phrase "Holy Cow!" lived at 32nd and Alabama for 55 years. Ethan and Joel Coen lived at 14th and Flag. They did not graduate from Park High opting for a college in Massachusetts that accepted students as young as 16. Al Franken lived on W. 25th Street. He graduated from Blake School, Class of 1969. Thomas Friedman, author and reporter for the *New York Times*, lived on W. 23rd Street. Class of 1971. Anchorman Harry Reasoner lived at 4085 Alabama Ave. from 1953 to 1956. Mark Rosen, WCCO sportscaster, lived on Stanlen Road. Class of 1970

HOME FINANCING HELP FOR HOMEOWNERS

RITA BROOKS, AMHURST RESIDENT

There are now new programs available for homeowners that owe more than their home value. This is not a Modification. It is a traditional refinance with different guidelines.

Some of the qualifications vary depending on the type of your current mortgage. The general guidelines are:

1. Your mortgage is Conventional and was taken out prior to June 1st 2009.
2. You do not currently have mortgage insurance on your loan.
3. Your mortgage is owned by Fannie Mae or Freddie Mac (call your current lender to find out).
4. Your Loan to Value on your 1st mortgage cannot exceed 125%. If you have a 2nd mortgage or HELOC that is ok. (some restrictions apply).
5. Condo's are limited to 95% Debt to Income Ratio restrictions apply.

FHA/VA have very different guidelines. FHA Streamline without an appraisal for rate reduction. VA Streamline rate reduction can be done without an appraisal depending on your current lender.

Smart Solutions and Smart Financing for our Community

With over 20 years of experience, count on me to use my expertise and provide an objective, no-cost consultation of your current situation or future home financing. I can help customize a financing solution that is right for you.

- I know and care about the community. I am an Amhurst resident.
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Rita Brooks, Mortgage Banker

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Fall 2011

Are Homeowner Association Residents Happy?

Do you know you are among the more than 60 million Americans who live in homeowners associations and condominium communities? We think most residents are happy living in our community—and we certainly hope you are among them—but how do these 60 million residents feel about their own associations? Are they happy with their elected boards? How do they feel about the rules?

The Foundation for Community Association Research, an affiliate of Community Associations Institute (CAI), sponsored a recent national public opinion survey to answer these and other questions. Here are key findings:

71 percent of residents say they are satisfied with their community association experience. Only 12 percent express dissatisfaction and 17 percent are neutral on the question.

89 percent believe their association board members strive to serve the best interests of the community, while 11 percent say the opposite or they aren't sure.

76 percent say their professional managers provide value to their communities, while 24 percent say the opposite or they aren't sure. Your manager would like to see it at a 100% approval!!!

70 percent believe their community association rules "protect and enhance" property values. Only 2 percent say rules harm property values, while about 29 percent see no difference or didn't know.

We'd like to think that we would do even better than the national averages. If you feel differently, please let us know what you think we can do to make Amhurst a better place to live. If you're especially pleased about our community, share that too! It's always good to know we're on the right track.

DON'T BE FOOLED BY JUNK MAIL

RITA BROOKS, AMHURST RESIDENT

If you are like most people, you get a lot of junk mail from credit card companies, mortgage companies and insurance agencies. When your credit report is requested for a home purchase, refinance or auto purchase your information can be purchased by solicitors. You may get unbelievable offers. Most of the time, if it seems too good to be true, it is. The solicitors pay a premium to the credit repositories Equifax, Experian and Trans Union to provide them with your name, address and credit score. As a consumer you have a right to privacy and have the opportunity to create an Opt Out provision with the major credit repositories. This can reduce and potentially eliminate these types of solicitations. You can Opt Out for 5 years or permanently if you choose.

Call 1-888-567-8688 from a touch tone phone the automated system will walk you through the process.

(Continued from page 1)

thank John Dizon, our association manager. John has been part of the Amhurst management for more than two decades, becoming our full-time manager in 2000. I often say that John is the best thing that has ever happened to Amhurst, and I truly believe it. His dedication, talent, and commitment are very apparent all over our lovely community. Please express your appreciation and thank John for all his hard work the next time you see him around.

I hope to see you at our membership annual meeting on December 7th. New this year is the location - DoubleTree Inn, the vendor show, and reception. I hope you can attend, but if you cannot, please give your proxy to a neighbor that will be

attending. We must meet the quorum requirements in order to conduct business.

I wish everyone a safe and comfortable winter season. Please take a moment to review our winter rules (pgs. 6 & 7). We do tow cars each season and homeowners are always surprised when they find their car has been towed! Be careful out there when the snow flies and ice forms. Please use the salt and sand that is available from Amhurst to treat sidewalks, steps, and parking lots to keep yourself, your neighbors, and our visitors safe.

Best regards,

Linda



From the little things:

- Clean and/or replace ceiling fans
- Clean and/or replace light fixtures
- Replace/clean faucet aerators
- Replace faucets
- Add and/or replace garbage disposal
- Support, via ceiling brace, sagging upper kitchen cabinet
- Check attic for insulation on trap door
- Lube and adjust garage door
- Lube, adjust and/or replace garage door opener
- Check door and window integrity (weather stripping, broken glass, etc.)
- Check smoke and CO2 detectors

To the big things:

- Finish carpentry
- Cabinet installation
- Garage door installation and service
- Door and window replacement
- Appliance installation and removal
- Custom home wiring

References From Amhurst Residents Gladly Available!

STUFF TO REMEMBER!

Do not keep garbage and recycling bins on your patio. Keep in garage after pickup.

All vehicles in lots must be licensed, in working order and move at least every 14 days.

Our parking lots are not for the storage of vehicles and trailers.

Last winter, over ten vehicles were towed at owner's expense. Know the winter snow rules so you or your tenants don't suffer from a large tow fee and a major hassle.

Please do not attempt to kick ice off the gutter down spouts. You very well might kick the whole downspout off the brick wall.

The sand barrels are not litter barrels or cigarette bins. Please help keep the tops closed on the barrels to keep the sand dry.

Please, one Ice Melt shaker per home from the Amhurst stock. Ice melt for Amhurst residents only! For best results, use sparingly and remove slush to prevent refreezing.

Do not let your cat(s) roam the neighborhood. It is not allowed!

Keep gates closed. When they 'swing in the wind', they are hard on the fence post and fence structure.

Rent your home? Make sure your tenants know our rules. Extra RESIDENT GUIDES available or refer to www.amhurst.org

Fall 2011



Welcome to Wall Trends

Wall Trends offers a full line of services for your business or home.

What project is next on your list?

- Painting (Interior & Exterior)
- Woodwork Finishing (Staining, Enameling & Clear Finishing)
- Wallpaper Stripping & Installation
- Specialty Effects (Faux & Texture Finishes)
- Drywall Repair
- Color Consultation
- Four-Step Garage Floor Epoxy Finishes
- Deck Refinishing

INTERIOR & EXTERIOR

RESIDENTIAL & COMMERCIAL



ANNUAL PROPERTY INSPECTION

Every fall, your Board of Directors and your Association Manager, conduct an extensive property inspection primarily to determine the next year's capital improvement projects. The Board decided on the 2012 'reserve' projects, including the rebuilding of our parking lot islands and signage, replacement of a number of small concrete block walls with boulder, parking lot rejuvenation and the replacement of the walkway lights at Park Lane, Somerset, Rockwell, Blackwood and Amhurst Courts.

The members were rather surprised to note that a number of our residents have very messy patios and air conditioner enclosures. We saw junk including old furniture, garbage, rubbish, dog droppings, garbage bins, old landscape materials, unfinished projects, piles of weeds, Christmas decorations, broken lawn furniture, rusted appliances, old phone books and newspapers, unkempt gardens and other unsightly items!

We appeal to those of you that have a bit more 'stuff' around their homes than they should to clean up their outside areas. Your efforts will be appreciated by your neighbors. Amhurst is a beautiful neighborhood. Help us keep it that way.

Residents: Submit your business card for **FREE** advertising in your Association's Newsletter. Are you a freelancer, insurance agent or realtor, sell Tupperware, want to do handy man work? Here is a great opportunity to promote your business. Your business card will be reprinted in future newsletters, depending on space availability.

For larger space ads, (and non-residents):

Business Card:	\$ 15.00	1/4 page:	\$ 30.00
1/2 page:	\$ 50.00	Full Page:	\$ 70.00
Back Cover:	\$ 85.00	Contact John for further information.	

Fall 2011



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"My experience with Ruth has been the best. She responds immediately, works tirelessly and gets the job DONE. I have already told my friends & colleagues that I have worked with the BEST agent ever! I highly recommend Ruth!"

- Mindy Carlson

"Jason and I could not have asked for a better realtor! You were so helpful and really cared. The process was painless. We didn't expect that since this was our first home. You knew about all the neighborhoods we visited and had great insight into the entire home buying experience. We love our house and couldn't have done it without you."

- Laura Halverson

"I found that working with Ruth was so easy. She was good in appraising my house and telling me what I should do as far as staging the house and giving me ideas for handymen that could make corrections. I had interviewed two other realtors but decided that Ruth knew the most about Amhurst. I would choose her again."

- Carol Durdahl

I will be with you every step of the way...Right up to your new front door!

Are you struggling to make ends meet? Are you concerned about being able to stay current with your Association dues and mortgage payment, perhaps due to a job loss or illness? Before you get behind, consider some options. Perhaps you could find a roommate to share expenses. Perhaps you can refinance to lower your mortgage payments. Interest rates are at historic lows and this might save you a considerable amount on your monthly payment. You might also consider selling your home before you get into serious trouble. Talk to your lender and/or a realtor to determine the best course for you to take. It is best to be proactive so you can preserve your credit score.

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Lohman's Amhurst

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