

# JOB WELL DONE!

On behalf of Stratford Management and the members of the Midvale Park community, I wish to extend my sincere thanks to the present and past homeowner-controlled Boards of Directors (Board) of the Midvale Park Master Review Board. It has been my privilege and pleasure to work with the Association for nearly the last 17 years with both developer-controlled and homeowner-controlled Boards. While I respect the work and caretaking that the developer-controlled Board exercised over the past twenty years, I have been tremendously impressed with the decisions and progress that has been made by the homeowner Board since they

gained control of the Association in 2006.

A perfect example of your Board's progress is the recent negotiations with the developer to obtain the vacant lot at the southwest corner of Headley and Midvale Park—at no cost to the Association! After a year of hard work and numerous meetings, the Board has persuaded the developer to transfer ownership of this valuable parcel to the Association to create a community park and/or community center, as long as the Association initiates the property project within five years. Your Board will be contacting Midvale Park community members for input regarding parcel development

and looks forward to your suggestions and recommendations.

Please take a moment to thank the members of the Board—your neighbors—for the great job they are doing on behalf of the Midvale Park property owners. And please consider sharing your time and talents—while performing your civic duty—by volunteering to serve on a future Board or committee. If you are interested, please contact your Community Manager, Cherie Hewitson, at 822-8041. Thank you!

*Joseph O'Hagin Stratford Management, Director of Management Services*

## From My Desk

—Cherie Hewitson

It has been my pleasure to serve your community for the past eight years, first as an administrative assistant and then as your community manager. I have come to know your Board members quite over this period of time and I marvel at their dedication and many hours of service they have volunteered to

benefit your community.

Because our lives are very busy it is easier to come home and relax; everyone needs a "haven" to unwind, especially during these stressful times. When we hear news of crime or see damage done to the common areas of our community, it is easy to grumble that

there isn't enough being done by the Board. However, these people have chosen the more difficult path and are working on solutions. If you are able, please attend the monthly Board meetings to see what is being done for the community. If you are unable to attend, and happen to see a Board member, take the time and let them know you appreciate their efforts.

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## Notice of Meetings

The meetings of the Board of Directors are held on the second Thursday of each month. The meetings are held at 7:00 p.m. in the Education Room of the Desert Dove Christian Church, 6163 S. Midvale Park Road. All owners are welcomed to attend these meetings.

# Midvale Park Master Review Board Spring 2008



# Foreclosure Prevention Tips

The continuing home foreclosure crisis continues to reverberate throughout the housing market and other sectors of the economy. But the real tragedy is what foreclosure—or even the threat of default—does to families and individuals who face this kind of financial upheaval. And, it's happening everywhere. While foreclosure rates are highest in “rustbelt” states like Michigan and Ohio, no state or region is immune.

High foreclosure rates are largely the result of lenders offering mortgage loans below the prime lending rate. These “sub-prime” loans are most often provided to those with poor credit or buyers who need adjustable-rate loans to purchase homes. Mortgage defaults also can be the unfortunate result of a lost job or even a serious injury or long-term sickness that prevents breadwinners from working.

Foreclosures can also be initiated by the associations, but this is rare and most often the result of an owner refusing to pay association assessments over a period of time.

We hope none of our neighbors ever face a financial crisis leading to foreclosure, but that is wishful thinking. It can and does happen. If you or someone you know faces this kind of personal crisis, advice and information are available.

Source: <http://usasearch.gov/search?v%3aproject=firstgov-web&v:project=firstgov-web&query=foreclosure&>

For information on foreclosure and mortgage lending, check out these websites:

- Americans for Fairness in Lending: [www.affil.org](http://www.affil.org)
- Consumer Federation of America: [www.consumerfed.org](http://www.consumerfed.org)
- ADORN Housing: [www.acornhousing.org](http://www.acornhousing.org)
- Center for Responsible Lending: [www.responsiblelending.org](http://www.responsiblelending.org)
- FTC Fact Sheet, “Mortgage Payments Sending You Reeling? Here’s What to Do”: [www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm)
- Neighbor Works America’s Center for foreclosure Solutions: [www.nw.org/network/neighborworksProgs/foreclosuresolutions/default.asp](http://www.nw.org/network/neighborworksProgs/foreclosuresolutions/default.asp)



## Reminder of Assessments Increase

As of July 1, 2008 the semi-annual assessments will be increased to \$74.12.

Why a Fee Increase?

It isn't news most homeowners want to hear: that assessments might be increased. But sometimes a fee increase is the best way to keep the association in good financial health—and, sometimes, increases are unavoidable. Here are some of the reactions homeowners typically have when they hear that their fees are about to increase, followed by the related rationales for an increase.

- “I can't afford the increase.” When you live in an association, you need to be willing to share the costs, as described in the governing documents to which you agreed in escrow. Keep in mind that if the association does not maintain its property, real-estate values can decline.
- “I probably won't be living here in 15 years when the streets need repaving. Why should I have to pay now?” Senior citizens, as well as young people living in condos they consider to be starter homes, often pose this question. The problem with this “short-timer” logic is that these people are themselves benefiting from the use of the streets, pool, and other common assets paid for by members who lived there before. Members should pay for the incremental use of these items each year they live there.
- “Why don't we just have a special assessment for a specific project?” It can be difficult to collect money when you suddenly have a large expense. It's better to collect it gradually, so the funds are there when you need them. Also, a special assessment unfairly penalizes homeowners who happen to live in the association at the time.



## Ten Reasons to Volunteer for Your Association

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community.
2. Correct a problem. Has your car been towed, or do you think maybe maintenance has been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done—we'll train you.
8. Express yourself. Help with creative projects like community beautification.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

## Your Board of Directors

**Bob Richter** – President

**Mary Hathaway** – Treasurer

**Robert Chambers** – Director

**Allen Gainey** – Director

**Diane Steen** – Vice President

**Janie Caldwell** – Secretary

**Wendy Lotito** – Director

## Complaint Form

If you have a problem with one of your neighbors it will take more effort on your part to have the problem addressed. No longer will a call to this office be sufficient to start the process of resolution. This year a new state law has been enacted that requires the filing of a signed complaint form. A letter will be sent to the person concerning the complaint with your name appearing as the complainant. If the problem continues and eventually goes to court, you must be willing to testify on the matter. This is the law. We have inserted the complaint form inside this issue for your convenience.

## Dogs that Stalk

*—Karyn Garvin*

Aggression in dogs is a serious problem. It is a problem in every community and it is certainly a life-threatening problem for the dog that exhibits this behavior. This article takes a look at how even the most wonderful family dog, can learn this behavior in their own home.

Often times it begins with boredom, and a wonderful picture window to look out of. It may begin when the owner is gone, and the dog lies waiting by the picture window for the owner to return. Inevitably a person or a dog may pass by and the dog does what comes naturally, it barks. As a matter of fact it may bark very aggressively as it feels safe putting on a good show, protected by the glass window. Acting protective is a natural instinct for most dogs, and they enjoy doing it. Particularly when bored, it is a wonderful way to entertain itself. The problem mounts as with each rehearsal of this behavior they become more and more proficient. With each passerby they become more polished, more aggressive in their performance and they continue to find this job rewarding. It becomes their duty. Day after day, rehearsal after rehearsal, performance after performance results in a conditioned response.

The solution lies in stopping repetition of inappropriate behavior as well as dealing with the cause. For example you can use our indoor system to establish that "No-Go" zone by the picture window when you're gone. To teach a dog appropriate behavior you want to get them out and socialize them. Obedience training and exercise are just a few of the ways you may approach reducing the boredom in their life. For more information contact [www.karyngarvin.com](http://www.karyngarvin.com).



## ASSOCIATION MEMBER COMPLAINT DECLARATION

*Per Arizona law (A.R.S. § 33-1242 and A.R.S. § 33-1803) any complaint lodged with the Association related to a violation will NOT remain anonymous. The person complaining of the alleged violation must provide his/her first and last name, the date(s) the violation occurred and was observed, and a detailed description of the violation. This information, along with the provision of the Community Documents that was violated, will be sent to the party who is accused of the violation.*

Address of the property allegedly in violation of the Association's Governing Documents:

Nature of the violation(s):

First and Last Name of person who observed the violation:

Date(s) the violation(s) were observed:

**I have personal knowledge of the facts contained in this Declaration. I am competent to declare the facts contained in this Declaration. If requested, I agree to appear and testify in an adjudicatory proceeding to the facts contained in this Declaration. I further agree to appear and testify without being served with a subpoena.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone Number or other contact information

Return completed form to Association Name: \_\_\_\_\_

C/o Stratford Management

P.O. Box 4079

Tucson, AZ 85717

# Midvale Park

## MASTER REVIEW BOARD

### ARCHITECTURAL REVIEW COMMITTEE SUBMITTAL FORM

Post Office Box 40790 ~ Tucson, Arizona 85717 ~ Phone: 520-822-8041 ~ Fax: 520-822-8083

Online at [www.stratfordmanagement.org](http://www.stratfordmanagement.org)

Owner's Name: \_\_\_\_\_ Lot # \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Description of Proposed Work, including materials and colors:

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Attach an accurate drawing with your lot dimensions that shows the exact locations of the proposed improvements. If structure additions or anything tie into the roofline, attach an elevation of the proposed structure. Your lot was graded to drain away from your house in all directions. You assume full responsibility for proper drainage when landscaping has begun, changed, or added.

Contractors Names and Phones: \_\_\_\_\_

Licenses, if needed: \_\_\_\_\_

Estimated Start Date: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

#### **You are responsible for obtaining a City of Tucson Building Permit (as applicable)**

Acknowledgement of Property Owners who are adjacent or have a view of proposed work:

Name: \_\_\_\_\_ Lot #: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Lot #: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Lot #: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Lot #: \_\_\_\_\_ Date: \_\_\_\_\_

**Note to Other Property Owners: Your signature does not constitute your approval. It indicates only that you are aware of the applicant's intention. If you have concerns with the proposed work, please notify the ARC in writing (via Stratford Management) within seven days of the date of your signature.**

Owner's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

.....  
For ARC Use Only: Date Received: \_\_\_\_\_ Date Approved: \_\_\_\_\_ Date Disapproved: \_\_\_\_\_

Initials of ARC Members: \_\_\_\_\_

Conditions of Approval or Reasons for Disapproval: \_\_\_\_\_

**Please be advised that the ARC has 30 days to review and approve/disapprove this submittal.**

**Cherie Hewitson, Community Manager**

*cherie@stratfordmanagement.org*  
ext. 1035

**Kristina Urbina, Accountant**

*kurbina@stratfordmanagement.org*  
ext. 1020

**Joseph O'Hagin, Director of Management Services**  
*josepho@stratfordmanagement.org*  
ext. 1017

**Les Krambeal, General Manager**

*lkrambeal@stratfordmanagement.org*  
ext. 1012

Phone: 520-822-8041

Fax: 520-822-8083

Mail: PO Box 40790 (85717)

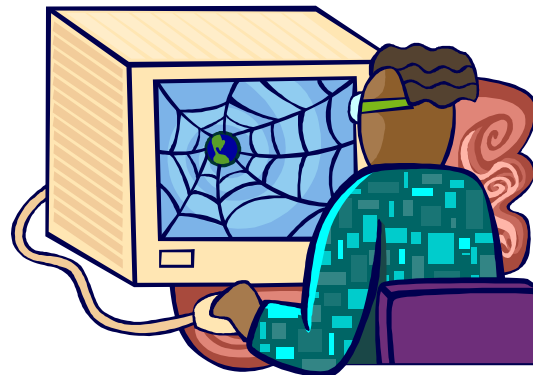
Street: 1790 East River Road, #101— *Our office is located in The Cambic Center, SW corner of River and Campbell.*

## Your Stratford Management Contacts

At Stratford Management, your community is represented by a team of professionals who are committed to ensuring that Midvale Park is properly managed and that residents enjoy their membership in their nonprofit corporation. If we can be of any assistance to you, please do not hesitate to get in touch with us at 822-8041!

**We're On the Web !!**

**[www.midvaleparkonline.com](http://www.midvaleparkonline.com)**



**Midvale Park Master Review Board**

**P O Box 40790**

**Tucson, AZ 85717**