

**SOUTH VILLAGE AT VICTOR GARDENS CONDOMINIUM ASSOCIATION**  
**C/O Community Development, Inc.**  
**7100 Madison Avenue West**  
**Golden Valley, MN 55427**

November 1, 2011

Dear Homeowner,

Enclosed with this letter is the new budget for the South Village at Victor Gardens Condominium Association. The fiscal year for South Village at Victor Gardens Condominium Association ends on December 31, 2011; therefore the new fiscal year begins on January 1, 2012.

The Board, along with the assistance of your management company, has given the 2012 Homeowners Association budget careful consideration and has determined that an increase in the Homeowners Association dues is unavoidable.

Many of the Association's costs have increased. In order to accurately save for reserve costs for the future, the Board of Directors has had a reserve study completed to help fund future capital repairs and replacements within the community.

The Board and our management company have reviewed all of the Association's contracts and believe all of our contracts are competitive with the marketplace.

Effective January 1, 2012 the dues shall be \$235.00 per month.

In a separate mailing you will receive a set of coupons. If you are using EFT or direct deposit for your Homeowners Association dues payments you will **not** need to make any changes on your end. The bank will automatically remove \$235 a month from your account. If you use your banks bill pay system you will need to notify them of the new monthly amount.

The Board of Directors would like to invite you to bring your questions to a special meeting on Wednesday November 16, 2011 at the Victor Gardens Activity Center. The meeting will be held from 6-7pm.

If you have any questions please contact the Association's Community Manager, Kari Miller at 763-225-6424 or through email at [kmiller@developcommunity.com](mailto:kmiller@developcommunity.com).

Thank you,

The Board of Directors  
South Village at Victor Gardens Condominium Association

**South Village at Victor Gardens Condominium Association**  
**FISCAL YEAR: 1/1/12 - 12/31/12**  
**2012 BUDGET**

FINAL

**REVENUES**

Acct #	Account Description	Annual Revenues	Home/Year Revenues
40000	Association Assessments - Operating	\$184,027	\$1,736.10
40400	Master Association Assessments	\$41,950	\$395.75
48000	Association Assessments - Reserves	<u>\$72,000</u>	<u>\$679.25</u>
<b>Total Revenue:</b>		<b><u>\$297,976</u></b>	<b><u>\$2,811.10</u></b>

**EXPENSES**

Acct #	Account Description	Annual Expenses	Home/Year Expenses
50100	Review/Tax Return	\$1,500	\$14.15
50200	Legal/Collections	\$10,000	\$94.34
50800	Master Association Assessments	\$41,950	\$395.75
51300	Trash Removal	\$14,285	\$134.76
51350	Utilities	\$26,100	\$246.23
51400	Fire Suppression	\$18,480	\$174.34
51650	Governance	\$1,689	\$15.93
51670	Insurance Package	\$43,411	\$409.54
51800	Repairs & Maintenance	\$5,000	\$47.17
51900	Landscape & Irrigation Contract	\$30,276	\$285.62
51950	Landscape & Irrigation Requested Services	\$3,000	\$28.30
55250	Snow Removal Contract	\$13,750	\$129.72
59000	Community Management	\$16,536	\$156.00
60350	Capital Replacement Reserves	<u>\$72,000</u>	<u>\$679.25</u>
<b>Total Expenses:</b>		<b><u>\$297,976</u></b>	<b><u>\$2,811.10</u></b>

Excess of Revenue Over Expenses:                     \$0                     \$0.00

**Monthly Assessment:                     \$235.00**  
**Annual Assessment:                     \$2,820.00**  
**Total Number of Homes:                     106**

South Village at Victor Gardens Condominium Association  
7100 Madison Ave. W.  
Golden Valley, MN 55427

November 1, 2011

Dear Homeowner,

The Board of Directors strives to ensure the safety and health of your Association. Blocked or dirty dryer vents can lead to house fires, as well as leading to possible health threats. For these reasons it is important to clean out your dryer vent.

At this time the Board of Directors will be working with a vendor in order to clean vents within the association. Lincoln Hancock Construction has been chosen to clean the exterior of your dryer vents. This cost will be covered by the Association.

Please feel free to contact your Community Manager, Kari Miller at 763-225-6424 or [kmiller@developcommunity.com](mailto:kmiller@developcommunity.com), if you have any questions.

Sincerely,

The Board of Directors  
South Village at Victor Gardens Condominium Association

# **THE SOUTH VILLAGE AT VICTOR GARDENS CONDOMINIUM ASSOCIATION**

## **2011/12 SNOW REMOVAL GUIDELINES**

It is that time of year again to begin thinking about snow. As you know, your Townhome Association dues provide for snow removal services. The Board has put together this letter so the residents will have a clear understanding of the level of service they can expect this year.

The Board has selected Goetz Landscape Incorporated as the snow removal contractor for this years snow removal season. They were selected because the Board believes they will deliver superior customer service at a reasonable price.

### **Snow Removal Guidelines**

Snow will be removed from the following locations:

- Driveways (If a car is parked in your driveway the Contractor is not obligated to plow it.)
- Driveway apron
- Homeowners front sidewalk
- Homeowners front steps
- Private drives
- *City sidewalk (see comment below)*

### **Snow Fall Parameters**

2"-4" – All snowfalls of 2" or more will be plowed. Plowing includes driveways and walkways. Additionally, areas prone to ice build up will receive applications of de-icing chemicals. Snow removal will begin when substantial accumulation has ceased.

4"-9" – Single storms that are forecasted to produce accumulations of 4"-9" inches will be plowed and de-iced to allow safe travel during the first service. Trucks will be dispatched when accumulation reaches 3.5"-4.0" at the job site. A final plowing will be performed when substantial accumulation has ceased. During final clean up all areas prone to ice build up will receive applications of de-icing chemicals.

9"+ – Single storms that are forecasted to produce 9" plus of accumulation will be serviced to allow a flow of traffic in/out of driveways. Plowing will continue during the entire storm to achieve the above. Final plowing will be performed when substantial accumulation has ceased. During final clean up all areas prone to ice build up will receive applications of de-icing chemicals.

The Association, working with the Contractor, reserves the right to push/pile the snow anywhere on the common areas where it is most cost effective for the Association. This may mean that areas adjacent to individual units and/or yards may be used for the storage of plowed snow.

*Note: According to the contract city sidewalks will be plowed within 24 hrs of the completion of a snowfall. This is done because city sidewalk is considered a non-critical service.*

### **Accumulation Clause**

In the event of multiple snowfalls of less than 2", which in turn accumulate to more than 2" over a period of time, snow removal will commence. Accumulated snowfall of more than 2" requires plowing. Accumulated snow as a result of wind is part of the snow removal contract and is plowed. If you have snow drifting on your drive or walk please call the Property Manager.

### **Dispatch and Service Times**

The Association must recognize this is subject to the rate of snowfall and the time any given snow fall begins. Upon completion of the snow our contract requires that all snow removal operations be completed within twelve hours.

### **Ice Storms and Slippery Conditions**

When slippery conditions exist, an application of slip-guard or de-icing salt will be applied to all critical areas. In the event of a major ice storm approaching an application of pre-ice will be applied to all critical areas. Post ice control will be applied as needed to all critical areas.

### **Emergency Contacts**

If a question or concern arises regarding snow removal please contact the Community Manager, Kari Miller, she can be reached at 763-225-6424 or via email at [kmiller@developcommunity.com](mailto:kmiller@developcommunity.com)

Homeowner feedback is essential to ensure complete customer satisfaction. The Board has a policy in place where the vendor may be penalized for not completing the above services. Your comments and feedback are much appreciated.

**South Village at Victor Gardens Condominium Association**

7100 Madison Avenue West  
Golden Valley, MN 55427

November 1, 2011

**RE: Emergency Answering Service Information**

Dear South Village at Victor Gardens Condominium Association Homeowner,

As most of you are aware, Community Development, Inc. is able to provide our Association with After Hours Emergency Answering Service capabilities. In the event of an after hours emergency, the answering service contacts your Community Manager directly, who is then able to coordinate the appropriate response to the emergency, at any time of the day or night.

The purpose of this service is to provide each Homeowner the knowledge and comfort that if the need should arise that immediate action is required to correct an emergency, Community Development's staff would be able to be contacted, and your emergency would be taken care of. It has, unfortunately, become evident that the After Hours Emergency Answering Service is being used for non-emergency calls as well as for real emergencies. Please understand that each time a non-emergency call goes through the answering service, the Association is charged a fee. Your Community Manager is also contacted—regardless of whether or not the call was for an emergency—during his or her personal time. Each of Community Development's Managers are required to respond to any call from the answering service. All of the Community Managers, as well as the support staff at Community Development, have voice mailboxes where non-emergency messages can be left. These calls will be returned within two business days—typically much quicker than that!

The list of potential emergencies follows for your convenience:

**Building/Structural**

**Exterior Building Damage** – ONLY That May Compromise Structural Integrity Of The Building

**Catastrophic Events** – Tornado, Fire, Flood, Damaging Hail/Wind, Common Area Power Outage

**Water Intrusion** – Pipe Burst, Ice Dam, Leaks Into Home Or Common Areas, Leaks From Fire Suppression

**Common Area**

**Injury To Person**

**Pool** – Compromise To Structural Integrity, Filtration/Sanitation Issues

**Irrigation Malfunction** – Causing Landscape Damages, Flooding/Significant Pooling Of Water

**Vehicle**- Blocking Ingress/Egress To Homeowner Garage

**Snow Removal Not Completed** –Only 10 Hours After The Completion Of A 2-Inch Or More Snow Event.

Please note that if there is truly an Association related emergency, you are to contact the Emergency After Hours Answering Service. It is our pleasure to be able to offer this service to you. The answering service can be reached at (651) 229-3592. You will be asked to provide your name, address, phone number to be reached at, the name of the Association, as well as the nature of the call.

In the future, if the After Hours Emergency Answering Service continues to be used for non-emergencies, the Board of Directors may choose to assess the fee for these calls back to the individual Homeowner who made the call. The Board may feel that rather than passing the costs onto the entire Association, thus potentially raising the Association dues, it would be better to assess the individual Homeowner.

If you have any questions regarding this memo, or the After Hours Emergency Answering Service in general, please contact our Community Manager, Kari Miller, at 763-225-6424, or via email at [kmiller@developcommunity.com](mailto:kmiller@developcommunity.com).

Sincerely,

The Board of Directors  
South Village at Victor Gardens Condominium Association

## Association Dues Payment Options

Dear Homeowner,

In an ongoing effort to provide the highest level of service to our homeowner association members, Community Development is offering three options for payment of association dues. Community Development has contracted with **Community Association Banc (CAB)**, the community association division of Mutual of Omaha Bank, to provide the following services:

### 1) EFT (Electronic Funds Transfer)

Electronic Funds Transfer is an automatic withdrawal of your association payment from your checking or savings account for each month or quarter that your payment is due.

To begin an Electronic Funds Transfer:

- A) Complete the enclosed EFT Authorization Form.
- B) Enclose a canceled check.
- C) Mail the EFT Authorization Form and the canceled check to Community Development.

### 2) Lockbox/Coupon Service

The Lockbox Service is a bank service that handles the processing and posting of your payment by personal check. A payment coupon book will be mailed to your home several days before your first payment is due.

To use the Lockbox Service:

- A) Write a personal check payable to your Homeowners Association for the amount due.
- B) Write the HOMEOWNER ACCOUNT NUMBER on the check.
- C) Mail your personal check-made payable to your Homeowners Association.

Include the corresponding coupon to the PO Box Address Listed On The Coupon.

***Mailing your check to any address other than the PO Box will cause a delay in posting the payment to your account.***

**\*\*** If you use a bank payment service and cannot include coupon with your check, please reference your account number on the check and mail to the following address:

***Note: Bank payment services can take up to ten days to process a check. Contact your bank regarding their bill pay policies.***

**Your Association Name**

C/o Community Development, Inc.  
PO BOX 61838  
Phoenix AZ 85082-1838

### 3) Online Payment Service by Check or Credit Card - You will need your coupon/payment stub to make online payments.

- A) Payment by electronic check may be done from your checking account at no cost to you.
- B) Payment by, Mastercard, American Express or Discover is also accepted as a payment option. (Visa is not an option)

THERE IS A BANK FEE FOR EACH CREDIT CARD TRANSACTION – See the website for amount of fee.

- C) Begin by going to [www.cabanc.com](http://www.cabanc.com)  
Select **Homeowners Pay Assessments: Follow the website directions carefully**

**Association Name:** \_\_\_\_\_

c/o Community Development, Inc.  
7100 Madison Ave W  
Golden Valley MN 55427  
763-225-6400

**ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION FORM**

Homeowner Name: \_\_\_\_\_ Date: \_\_\_\_\_

Property Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

**Type of Account** - (checking or savings): \_\_\_\_\_

**Routing/Transit No:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**A VOIDED CHECK MUST BE ATTACHED**

This form must be received by Community Development 15 days prior to implementing EFT Service. I am requesting my EFT service begin the month of: Month \_\_\_\_\_ Year \_\_\_\_\_

I authorize the balance due to the association to be included in each monthly/quarterly EFT payment, in order to bring my account in current standing with the Association. **(These amounts include but are not limited to: dues, late fees, collection fees, attorney fees, ARC violations, fines, special assessments etc.)**

I authorize my Homeowners Association to withdraw funds from my bank account. This withdrawal will be made on or about the third to fifth business day of the month/quarter. **I understand that I control my payments, and if at any time I decide to stop or suspend this payment service, I will notify Community Development in writing 30 days in advance.**

I understand that if my automatic draft is returned because of non-sufficient funds or closed account, I will be charged an additional fee of \$40.00 per occurrence and my EFT service will be stopped until I re-enroll in the EFT service.

My signature below indicates that I have verified, confirm and agree with all the information provided above.

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Date

**\*Return this completed form to the address above.  
\*Confirmation will be sent prior to implementing the service.**

SOUTH VILLAGE AT VICTOR GARDENS CONDOMINIUM ASSOCIATION  
7100 Madison Avenue West  
Golden Valley, MN 55427

November 1, 2011

**RE: Collections Policy Information**

Dear South Village at Victor Gardens Condominium Association Homeowner,

The purpose of this letter is to familiarize Association members with the Collections Policy for the Association dues.

The Homeowners Association is an integral part of keeping this neighborhood what it is... *a great place to live*. The Association dues are the only funding that supports the maintenance and upkeep of our common elements. If we do not pay our dues on a timely basis, we put the burden of the Association expenses on our neighbors. In addition, there may be significant legal expenses for anyone not paying their dues in a timely fashion.

The payment of dues and the normal collection process is straightforward:

The Association assessments are levied on a monthly basis. Payments are made through a coupon book. The Association's Collection Policy stipulates full payment upon the due date. Any assessments not received by the Association within thirty days of the due date are considered delinquent.

The following collection terms apply as defined in the Association's Collections Policy:

30 days: The Association's Agent shall send the Accountholder a late payment letter and impose a late fee of \$25.00.

45 days: The Association's Agent shall send the Accountholder a second late payment letter and impose a second late fee equal to that imposed previously.

60 days: The Association's Agent shall send the Accountholder a third late payment letter, imposing a third late fee equal to the first late fee and notifying the Accountholder that the Association may seek to impose a lien on the Accountholder's unit and/or may forward the Account to a collection agency or attorney for collection.

75 days: The Association's Agent shall file a lien upon the Accountholder's unit and notify the Accountholder of the same.

90 days: The Association's Agent shall forward the Account to a collection agency or attorney for collection.

Remember that if you have online banking, you will be responsible to inform your bank of any changes in the Association dues. Please contact the Association's Community Manager, Kari Miller, at 763-225-6424 or via email at [kmiller@developcommunity.com](mailto:kmiller@developcommunity.com) to address any questions that you may have on this matter.

Thank you.

The Board of Directors  
South Village at Victor Gardens Condominium Association



Renewal Date: 10/19/11

Kim Bennett Agency, Inc.  
2970 Rice Street  
Little Canada, MN 55113  
Phone: 651-482-1598  
Fax: 651-486-9601  
E-mail: [kbennet1@amfam.com](mailto:kbennet1@amfam.com)



## South Village at Victor Gardens Association Insurance Information for Unit Owners

### BUILDING COVERAGE:

The policy provides blanket building coverage with a deductible of \$5,000 per occurrence which includes the 'Common Elements,' and specifically including the interior walls, interior doors, built in cabinets and counters, electrical and plumbing conduits, pipes and fixtures originally installed therein by the Declarant, in the units. The following items will **not** be covered by the Association: 1) carpeting or floor covering; 2) wall coverings; 3) drapes and furnishings; 4) personal property; 5) improvements, fixtures or other property supplied or installed by the unit owner.

The Association master policy covers against risk of direct physical loss or damage, often termed all-risk coverage, except for the excluded losses. Examples of **excluded losses are:** earth movement, seepage, wear and tear, latent defect, damage by animals or insects, etc.

### LIABILITY AND PERSONAL LIABILITY COVERAGE:

The Association policy contains \$2,000,000 single limit of liability applying on a "per occurrence" basis for bodily injury and property damage. This limit of liability protects the Association and each individual unit owner in the event that a claim arises because of an occurrence on the premises of the Association. The aggregate limit is \$4,000,000.

The policy does not cover the individual unit owner for an occurrence on that portion of the premises occupied or used exclusively by him or her, or off the premises. This should be insured under a Unit Owner's HO-6 policy.

### IMPORTANT- UNIT OWNER INSURANCE:

The Association policy does not provide insurance for the personal furnishings, contents or belongings of the unit owners. Nor does it cover the personal liability of the unit owners. This is provided by a separate policy, called a Condominium Unit Owners policy (HO-6). It is suggested each owner purchase enough coverage to cover his or her personal property, the Association deductibles, and those items not covered by the Association (items 1-5 above) for their unit through their HO-6 policy. Because the Association has a \$5,000/occurrence insurance deductible, each homeowner should have the proper personal coverage to cover up to the Association's deductible of \$5,000 plus those items excluded in the association documents. A minimum of \$25,000 for building/dwelling coverage and \$10,000 for loss assessment is recommended. (Please discuss your specific needs with your HO-6 carrier).

The Association's Master policy is currently provided by American Family Insurance. You may want to consider purchasing your HO-6 policy through American Family directly to ensure comprehensive coordinated coverage for you. It will speed up the settlement process in the event of a claim, and **American Family waives the HO-6 deductibles in certain instances.** Their contact information is above.

### WHAT TO DO IF YOU HAVE A LOSS:

1. Notify the Property Management Company, Community Development, at 763-225-6400. They will either notify our office or request you call us direct. In all cases, Community Development or the Board of Directors must authorize the claim.
2. You should also notify your HO-6 carrier, as they may become involved in the loss as well.

### CERTIFICATES OF INSURANCE:

If you are in need of a certificate of insurance, please contact Kelsey at American Family Insurance: by phone at 651-482-1598, by fax at 651-486-9601, or by email at [kmundell@amfam.com](mailto:kmundell@amfam.com).

Thank you!

November 1, 2011

**Re: South Village at Victor Gardens Condominium Association – Request for Owner Information**

Dear Owner:

Emergencies happen. Is your Association able to contact you in the event of an emergency at your home? Unfortunately, many times the answer to this question is no.

Although rare, as your Management Company, there are certain circumstances where it is imperative to be able to reach all Owners in a timely manner. A common example of this would be in the event of a fire or water damage to your home. To better meet the needs of the Owners in your Community, the Board of Directors has asked that you complete the enclosed Information Request Form. The information you provide will allow Community Development, Inc. the ability to better serve you in a time of crisis.

Please understand that this information will not be sold or used for any marketing or commercial purposes. We ask that you take a moment to complete and return the enclosed form. Thank you in advance for your cooperation!

Sincerely,

Kari Miller  
Community Manager  
As Directed By the Board of Directors

Enclosure

**SOUTH VILLAGE AT VICTOR GARDENS CONDOMINIUM ASSOCIATION  
INFORMATION REQUEST FORM**

To better meet the needs of all Owners, the Board of Directors and the Management Company request that you complete the following form. The information provided will help ensure you receive the best service possible including improved communication. Information provided on this form will only be used for the necessary operation of the Homeowners Association and will not be sold or used for marketing purposes.

**GENERAL INFORMATION**

Date: \_\_\_\_\_

Home Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Alternate Address (if applicable): \_\_\_\_\_

Owner Name (1): \_\_\_\_\_ Owner Name (2): \_\_\_\_\_

Cell Phone (1): \_\_\_\_\_ Cell Phone (2): \_\_\_\_\_

Work Phone (1): \_\_\_\_\_ Work Phone (2): \_\_\_\_\_

Personal Email (1): \_\_\_\_\_ Personal Email (2): \_\_\_\_\_

Work Email (1): \_\_\_\_\_ Work Email (2): \_\_\_\_\_

The information provided above may be used for a future neighborhood directory to be distributed to homeowners only. If this occurs I would like the above information included in the directory. **YES NO**

**EMERGENCY CONTACT INFORMATION**

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

**RENTAL INFORMATION (complete only if home is a rental)\***

Occupant Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

\*Remember to provide a copy of the current lease to the Association.

**AUTOMOBILE INFORMATION**

MAKE	MODEL	YEAR	LICENSE PLATE #	COLOR

**PET INFORMATION (dogs and cats only)**

DOG OR CAT	BREED	NAME	COLOR	WEIGHT

The completed form should be mailed to Community Development, Inc. – 7100 Madison Ave. W., Golden Valley, MN 55427 or faxed to 763-225-6413 or emailed to [mgaskill@developcommunity.com](mailto:mgaskill@developcommunity.com). If you have already completed this form in the past please disregard this notice.