

North Pointe Newsletter

August, 2007

Volume 14

Issue 2

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Alternate

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UNPAID ANNUAL DUES

Those of you who have received Past Due Notices and have not yet sent in your payments, may not really understand the seriousness of not paying your dues. One misconception that we have heard as excuses ... is that you might think that your dues are being paid through your mortgage company. First, if you do not pay your dues, you are jeopardizing the title to your most important asset ... your home. Each of you will soon be receiving your statement notifying you of the 2007 Annual Dues of \$100.00. You can also consider this Newsletter as notice of the dues. Any unpaid dues for previous years must be taken care of immediately to avoid the necessity of a lien being placed against your property. For those of you who have not yet paid your dues – either for the current year or past years, please do so immediately. Payment plans can be arranged if needed. This must be taken care of as soon as possible. Call **Jan Loman** (851-2865) for further assistance.

COMMUNITY MESSAGES

Here are some answers to some questions that have been asked:

Storage Sheds – Storage sheds are allowed. However, pursuant to our Governing Documents and policies of our Association, you must first get permission of the Architectural Committee by filling out an Architectural Change Request (*Article III, Sec. 2(a)*). Sheds must not be higher than the fence level, which is 6 feet. They must be placed in the back yard in such a way that they are hidden from the street (*BOD min. 11-27-95*).

Swimming Pools – “Swimming pools shall be allowed only on Lots approved by the Association and shall be located at the rear of the residence. All swimming pools shall have a perimeter enclosure, the plans for which, including landscaping plans, must be approved by the Association” (*Article III, Sec. 9*). Those of you who already have a pool must comply by making sure your pool is enclosed by a fence and not open to public view. Board Members will be contacting those of you with a pool, to make sure you are in compliance.

Maintenance of Property (Article III, Sec. 20) – Your Board of Directors is doing all they can to notify Homeowners when we see that their property becomes unsightly and needs attention. However, if you know of a particular property that you would like to see taken care of, please help us by contacting one of your Board Members listed above (or put this information in the NPHOA mailbox at the entrance to the Community) and let us know. We will follow through.

Parking – This is one of the hardest issues to address, and one that has been addressed in our Community from day one. most This means front AND back yards! Since our homes are so close to one another, our back yards are as important as our front yards. Trash and/or property that are

no longer in workable condition should never be stored in the back yard. When something has ceased to be of use, it is imperative that it be disposed of in a timely manner. Old appliances, mowers, furniture, etc. must be removed from your property immediately and not stored in front or back of your home.

If you are having a difficult time keeping your yard mowed and manicured - or if you plan to be away for over a week - please consider contacting **Ira Wade, Wade's Lawn Service** (509-3793), a long-time resident of our Community. He has a very affordable monthly program to meet your needs!

Property maintenance also means that we should repair any other parts of our homes that need repair. This means maybe repairing hand rails, repairing mailboxes, touch-up painting on anything that has seen better days, etc. The smallest repair can make such a difference in the beauty of your home!

Garages - All garage doors must be closed when not in use. (1) An open garage door is an invitation for robbery, and (2) an open door is not an attractive site, especially if the garage is packed full! Keeping the garage door closed will help us keep our neighborhood looking pleasant.

Financial Problems? – There are many opportunities available to you. Remember that if you file for protection under the Bankruptcy laws, you must include North Pointe Homeowners Association in your list of companies to notify. However, before making that decision, please contact **Jan Loman**. She might have information that could be very helpful to you. All conversations will be held in strict confidence.

The items discussed above are only some of the things outlined in our governing documents and/or decided upon by your Board of Directors. For more complete guidelines, please refer to the governing documents themselves. We should all be considerate of our neighbors and remember that how you treat your home, affects everyone's property values. Don't wait for "one of these days" or "someday" to pay attention to the little things. Let's all work together right now to polish up our Community!

LOVE YOUR NEIGHBOR & YOUR NEIGHBORHOOD

What your Homeowners Insurance Doesn't Cover – Many homeowners are under the mistaken impression that a standard homeowners policy provides more insurance protection than it does, and that could mean large unexpected out-of-pocket expenses. Some of the things that this insurance might NOT normally cover are:

flood damage,
vehicles stolen or damaged on your property;
damages from a break in the water or sewer line;
damages from mold or termites; and
pets stolen or injured on your property.

Also something to pay attention to when you review your homeowners insurance policy ... are you covered for the "actual cash value" (which is the amount it would take to repair or replace the damage after depreciation) or is your coverage for "replacement cost?" Needless to say, probably the best coverage would be "replacement cost."

Some very important tips:

Upgrade and/or add insurance coverage when you enhance the value of your home. Also, you should upgrade your insurance if you acquire expensive possessions (such as furniture or electronics). You might need to have special coverage for electronics such as computers.

Alert your insurance company when making any major home improvements that cost \$5,000 or more.

Maintain your property by clearing clutter and other dangerous conditions to reduce the potential for liability suits.

Backyard items, such as a trampoline, pool, hot tub or spa, may require you to increase your liability coverage.

If you have valuables, such as jewelry, heirlooms, antiques or art, you should consider purchasing an additional "rider" to your policy. These typically are not covered by a basic homeowners or renters policy.

It's a very good idea to make an inventory of all your personal property, along with a photograph or video of each room. Also, save your receipts for major items. Keep all this information in a safe place away from your home so you'll have them if you ever need to file a claim that you would need to substantiate values.

Don't wait till it's too late. Don't wait till you have to find out the hard way. Take this opportunity as a reminder to review your homeowners insurance policy and make any adjustments that are needed to fully protect your most valuable asset.

Any problem you face might be addressed in our own governing documents – our Bylaws and Declaration of Restrictive Covenants. Check these governing documents to see whether there is a rule against any activity in question. Your Homeowners Association can be a powerful ally. After all, if something is bothering you, it might be equally troublesome to other residents of our Community. One of the benefits of having a Homeowners Association is that the Board will investigate any problem and take any action necessary to resolve it -- or give you direction as to what can be done. Resolution of any problem involves weighing the situation as to social value of the activity.

The fact that we are a self-managed Community – that is, we do not have a property management company looking over us – gives each of us, as homeowners and Members of our Association, a voice as to anything that affects our Community. The Board Members, also being homeowners in our Community, depend on the strength of everyone to see that all is going smoothly. Therefore, the Board counts on your contributions -- if you see something that needs attention ... let us know.

FYI

This is a reminder ... BEFORE hiring anyone to do some work for you ... check the company/individual out as carefully as you can. It is best to get recommendations from neighbors and/or friends. You can also check with the Better Business Bureau (www.bbb.org).

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The following ads and/or information come from either companies and/or services provided by North Pointe residents. If you have a service that you would like your neighbors to know about, please let us know by putting your information in the NPHOA mailbox at the entrance to our Community. Let's all support our neighbors!

"The Look" by Desiree

Hair & Make-Up Artistry -*Free Consultations*
Weddings, Television, Photography, All Special Occasions
Licensed Cosmetologist

Desiree Vargas
855-1248 or 474-7129
www.thelookbydesiree.com

► PAKMAIL ◀

International and Domestic Shipping
Custom Packing & Crating
Mailbox Rental, Packaging Supplies
1483 Nashville Pike, Suite 304
Gallatin, TN

Richard Goulet, Owner
Phone - 230-9885 - Fax - 230-9886
www.pakmail.com - us775@pakmail.org

M.C.A. & ASSOCIATES

Life Insurance – Health Problems Okay
Tax Deferred Annuities, Insurance & Financial Services

Michael C. Augustine
Phone - 859-3147, or
Mobile - 429-7662

WWW.MYFAVORITE MOUSE.COM

Specializing in *Disney Destinations*

travel@ltadpodcast.com
Jana Smith, Travel Agent
Phone - 870-4628

B & B SIGNS & DESIGN, LLC

For any Purpose or Place!

1034 Stearman Drive, Whitehouse, TN
Jim Bruce – jim@bbsigns.net
672-7446

CLASSIC HANDYMAN

Carpentry • Electrical • Painting
Plumbing • General Repairs

John VanMater – 478-7100

GRIMEFIGHTERS CLEANING SERVICE

Residential ♦ Commercial ♦ New Construction
Insured

Nila or Tina at
948-2921 or 859-4224

KEN BINKLEY SIGNS

Truck Lettering ♦ Banners ♦ Digital Prints

Amanda or Colin Thomas
Nashville – 254-8711, or
Goodlettsville – 859-1177
www.kenbinkleysigns.com

WADE'S LAWN SERVICE

3128 Creekview Trail
Goodlettsville, TN 37072
Ira Wade – 509-3793

If you have anything you would like the Board to address,
or if you need further information, please let us know **in writing**
(we need your name, address and contact information
so we can properly respond).
You should put your thoughts in the NPHOA mailbox
at the entrance to our Community.

North Pointe Homeowners Association
P.O. Box 193
Goodlettsville, TN 37070-0193-
northpointehoa@comcast.net

NORTH POINTE HOMEOWNERS ASSOCIATION

OBLIGATIONS OF HOMEOWNERS AS TO ACTIVITIES, MAINTENANCE AND UPKEEP OF PROPERTIES PURSUANT TO OUR BYLAWS AND DECLARATION OF RESTRICTIVE COVENANTS

In compliance with the Bylaws and Declaration of Restrictive Covenants for North Pointe Homeowners Association, each Homeowner should make sure that their home is kept in good condition. Some of the things that we should all pay attention to are as follows:

<input type="checkbox"/> MOLD on outside vinyl <u>must</u> be removed
<input type="checkbox"/> VINYL SIDING must be in good repair
<input type="checkbox"/> PAINT on doors, shutters, vents, trim and garage doors should be kept neat and in compliance with approved colors
<input type="checkbox"/> GARBAGE RECEPTACLES should <u>not</u> stay in the front yard after weekly garbage pickup
<input type="checkbox"/> MAILBOX/POST should be painted and not broken and/or in disrepair
<input type="checkbox"/> TRASH and/or stored items must be removed
<input type="checkbox"/> YARD MAINTENANCE must be continual
<input type="checkbox"/> GENERAL APPEARANCE of exterior of home and property must be maintained in good condition at all times (Article III, Section 20)
<input type="checkbox"/> FENCES must be maintained in good condition
<input type="checkbox"/> FENCE (new) installation <u>must</u> have approval of Board <u>before</u> construction
<input type="checkbox"/> BOATS, TRAILERS, INOPERATIVE AUTOMOBILES, are <u>not</u> permitted to be parked or stored in public view (Article III, Section 14)
<input type="checkbox"/> PETS (including cats) must <u>never</u> be roaming the neighborhood without a leash (pursuant to the Leash Law)
<input type="checkbox"/> UNLICENSED MOTOR VEHICLES (motor bikes, scooters, ATV, etc.) are <u>not</u> permitted to be operated in Common Areas or neighborhood public streets (Article III, Section 24)
<input type="checkbox"/> MOTOR VEHICLE repair, assembly and/or disassembly is not permitted on any Lot (Article III, Section 25)
<input type="checkbox"/> SHOOTING OF FIREWORKS is not permitted on any Lot (Article III, Section 25)

Your prompt attention to any of the above matters will help us reach and maintain our goal to provide a clean, beautiful and pleasant community.