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MAY 2006



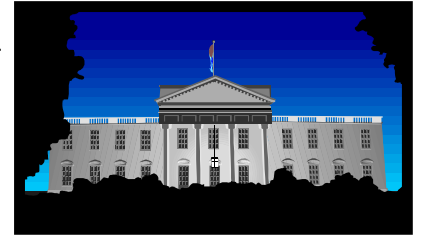
The Board of Directors: The Board consists of seven (7) homeowners who volunteer their time to serve the community. They have the task of deciding the financial and contractual matters of the Association as well as reviewing homeowner letters, requests, correspondence and complaints.

For 2006, the Board meeting schedule will continue as follows: 3rd Tuesday of every month. Meetings will be held at the Knights of Columbus at 3613 Jeannine Drive at 7:00 PM. The first 15 minutes of each meeting are an open forum for Owners.

President's Corner

I would like to take a second to introduce myself, I have lived at Victoria Village now for little more than a year and enjoy what it all has to offer my wife Carol and I. I will listen to anything any resident has to talk to me about Board matters and can be found at 3471 in SW area of the Village.

Since getting on the Board this past October, I have worked hard to make changes that will benefit all that live here. I was responsible for the changes and enforcement of our fire lanes and would like to thank everyone for following the rules set up by our local fire department which we are obliged to enforce, once again thank you for not parking there!



My next quest will be to attend to the problem our 4 legged friends, or what they and their owners leave behind. Many of us are dog lovers but nobody likes what is left behind by their inconsiderate owners. We hope to soon be putting in place stations that will provide you with nice bags and a place to deposit the leftover in, but until then PLEASE be considerate of all others who would love to walk through the Common Areas and not have to worry about the land mines.

In closing I would like to tell all that in my term as President and Board member I will be completely (transparent) with all regarding matters of the Village and it's residents. As the past two years were a little disrupted around here, and trust in the people that make the decisions have been brought to question, I feel the need to assure all that we have very good representation in Board leadership and feel that we soon will be back on track and able to look to the future, rather than dealing in the past.

I ask all to be pro-active and get involved, even if only to find interest in attending our Board meetings held on the 3rd Tuesday of each month at the Knights of Columbus. I realize a lot of the support fell off after the last elections at the annual meeting. The work of the Board continues and you should attend. Thanks to all for any help in the past and thanks in advance for the help you will be in the future.

Scott McNab
President

VICTORIA VILLAGE
OFFICERS:
BOARD OF DIRECTORS

Victoria Village Newsletter

**VICTORIA VILLAGE
OFFICERS:
BOARD OF
DIRECTORS**

**President:
Scott McNab**

**Vice President:
John Smith**

**Secretary:
Betty Johnson**

**Treasurer:
Frank LoBosco**

**Director @ Large:
Iwan Biereichel**

**Director @ Large:
Rick Poole**

**Director @ Large:
Don Wagner**

Treasurer's Report

Money Matters

April 2006

We are approaching our finances from several aspects:

Get our monthly spending under control and our monthly income up - We have drastically limited any attorney's fees expenses for other than collections. A lawsuit against the Association was recently dropped, alleviating the attorney's fees drain. We have directed our previous attorney to send all calls through Z&R/BOD (Board of Directors) for evaluation of the need for legal assistance. Our accounting fees will drop considerably this year now that we have a reliable accounting system and proper checks and balances in the BOD. It would be good for every homeowner to read the auditor's Management Report. We have also received a reduction in our monthly contract with All American Grounds maintenance that will help our monthly cash flow. We are aggressively pursuing delinquent dues to get homeowner's accounts current. "Cash flow" is trended upward rather than "net income." March financials show a negative 4k, however, I believe this would have been 8k positive without the property write off of 12k. We need to recoup the fraud and abuse losses of previous years. We will be forming a committee to pursue insurance reimbursement by provide necessary documentation for theft to the insurance company, communicating with prosecutors regarding the current cases, and identifying any other potential abuses. Much of this cannot be commented on at this time. We will be evaluating where we are in our reserve funding in comparison to our reserve report requirements. A large factor in this is our recovery of the stolen funds. There has been much to resolve in the first quarter so we are transitioning from the information collection stage to the action stage. I expect to have much more to report at the end of the second quarter. As our president, Scott McNab, can be frequently heard saying, "transparency" is the motto of this Board and is true in the financial arena.

Frank LoBosco, Treasurer

Committee Updates

BYLAWS COMMITTEE TO BE FORMED:

Several months ago I became aware that the Victoria Village HOA Bylaws and Rules and Regulations are at what seems to be in contradiction with the Declaration of Covenants of the Association. Therefore I asked my fellow Board Members for a Committee to look into this and any other changes that might be needed to improve the Bylaws and Rules and Regulations. At the February 2006 meeting it was decided to form a Committee to review the Governing Documents, I will be chairman of this Committee.

IN ORDER TO DO THIS, I NEED VOLUNTEERS FOR THIS COMMITTEE:

Please contact me if you have an interest in serving on this Committee. We will review the Bylaws and Rules and Regulations and forward our results to the Board for their consideration. If the Board agrees with us, the changes (if any) will be sent to legal counsel for approval and then will be submitted to the entire membership for a vote. So, this will be an interesting project for us, and I really think that this is something that needs to be addressed at this time. Please call me at home **591-4677** or on my cell at **338-7637**.

Sincerely,

John Jay Smith, Vice President VVHOA.

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Z & R

Property Management:

As our property managers, Z & R implements all of the Board's decisions. Any Association questions can be forwarded to Z & R at 594-0506.

Any homeowner who has a problem, comment or suggestion is asked to submit a letter to Z & R for proper follow-up and Board review.

The address for correspondence is 6015 Lehman Drive, Suite 205, Colorado Springs, CO 80918.

Emails can be sent to devin@zandrmgmt.com

Fax: (719) 884-4496

The emergency pager is 594-0506.



HELLO TO ALL YOU VILLAGERS

I really want to encourage you all to attend a Board meeting at least once every 3 months. While I will try to keep you up to date by giving excerpts from the minutes, it is not the same as being there. Especially now, when we are trying to clean up past problems. A lot of those problems may have been prevented if even 2 different owners would have shown up at each Board meeting. So, here goes for some highlights from the minutes.

- 1) parking in the fire lanes.
- 2) tracking down where our missing money went.
- 3) setting up a workable system of keeping track of our money and preventing future theft.
- 4) informing and helping an absentee owner regain control of her property from a lease entered into without her permission.
- 5) establish committees to handle ongoing problems and seek solutions.

The audit report from Wyckoff & Associates has been completed, we are enclosing the written portion of the audit report, it's pretty clear. if you have questions, please provide them at the next Board meeting.

The lawsuit against the Association for records etc. entered in 2004 , ended on March 1, 2006.

We all wish to offer our condolences to Mary Vigil upon the recent death of her husband , Lew.

All of us at Victoria Village, appreciate the time and effort he put forward during his time on the Board of Directors.

Best wishes to all of you,

Betty Johnson

Victoria Village Website www.victoriavillageca.com

Our website is up and running and full of information for Owners, Residents and anyone interested in the Community! The website provides information regarding the Association, the Covenants (CC & R's), Rules and Regulations, financials, SB-100 compliance, Board meeting minutes, newsletters, contact information, meeting times and MORE. Check it out!!!!

Lew Vigil Passed Away March 10, 2006

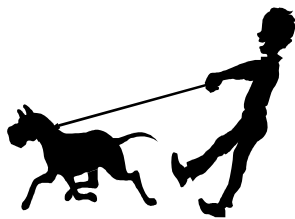
The Board would like to give their deepest condolences and thoughts to Lew Vigil's wife Mary and family. Lew was a Board Member for 12 years and was very pro-active within the Complex. He was responsible for the traffic lights at the North end entrance, which was a very involved process and a welcomed safety feature to control the traffic for residents. At the annual meeting he said his goodbye to V.V. to relocate to Pueblo to be near his family. The family could use any donation. Rick Poole will except donations on Mary's behalf.

Rules & Regulations Page

Now that spring is upon us, please take a moment to review some of the more common violations or Rules that owners & residents may not be familiar with.

Rules & Regulations Violations: The following policy applies for identification and enforcement of the governing documents. Upon notification of a violation, the owner/resident is issued a letter stating the offense and he or she is asked to correct the violation. If a second letter is issued, the problem is again identified with an offering for a hearing and warning of possible assessment fines for future violations. On the third offense, a fine is posted per occurrence to the owner's account, (amount to be determined by the Board). Standard fine amounts begin at \$50.00 per violation. If you witness any violations, please e-mail to devin@zandrimgmt.com or write them down and mail them to Z & R. Your letters will be kept in strict confidence until such a point where identification is required by law or at an Association hearing.

Pets: The Association has encountered considerable difficulties with pets, including damage to the Common Elements, defecation, barking and noise, running loose on the Common Elements.



No pet shall be permitted to run loose anywhere in the community. No pet shall be permitted to defecate on the walks, driveways, landscape areas, or elsewhere about the buildings and grounds without it being cleaned up immediately. No pet shall be allowed to damage the grass, trees, shrubs, or any other portion of the Common Elements. No pet shall be permitted to bark, howl, whine, or otherwise create any obnoxious sound, odor, or disturbance. As a reminder, Please be courteous of your neighbors and the community; keep dogs & cats leashed or under voice command at all times when outside your home, please carry a doggie bag to clean up after them immediately. The Board is very concerned with the amount of feces throughout the Association. The

Board has approved for five Pet Pick-up Stations to be placed within the Community, hopefully this will cut down on the amount of feces in the Common Area. If you witness a pet violation, please write down the date, time and address with a description of the pet and e-mail or mail it to

Good Neighbors – Good Friends: Please keep in mind that other residents around your home have the same right to privacy and a quiet environment that you enjoy.

Loud vehicles, speeding down the street, loud music, domestic issues ~ all of these can easily be reduced if everyone in the community makes an effort to show common courtesy toward your neighbors. Also, it is advisable to know your neighbors in the event an emergency should occur or there are unfamiliar individuals in the area.

Parking / Towing: Please remember that the majority of the streets within the community are designated as Fire Lanes unless otherwise marked for parking purposes. Vehicles must be parked within marked spaces at all times. **Vehicles cannot extend into the street.** New fire lane signs have been added to curbs within the parking lots. Parking has been a big problem within the Association. Any owner/resident can call a Collins Towing company at 578-8014 or Z&R direct to remove a vehicle in a fire lane.



BACK PATIOS / DECKS: Residents are responsible for keeping the patio/deck clean and neat at all times. All trash on the patio/deck must be in a covered trash can. Patios may not be used as storage or in any way that may distract from the appearance of the building. No rubbish or debris shall be placed or permitted to accumulate upon any patio/deck including, but not limited to, the following: Tires, appliances, furniture, other than patio furniture, auto parts, lawn mowers, ladders, cabinets, storage containers, etc. No awning or other projections shall be attached to the outside walls of the building, and no outside blinds, shades or screens shall be attached to, hung or used in conjunction with any patio, window or door of the unit without the prior written consent of the Homeowners Association.

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HOA Master Insurance Policy:

The carrier is Van Gilder Insurance, the agent is Andy Cobb,



O: 634-8807. The policy provides for good coverage. Any questions on what coverage you should have as an owner or non-resident owner (rental home), please call Andy or one of his staff.

If you have questions about filing a claim under the policy, call Z & R. The Master Policy has a per claim deductible of \$2,500.00

Lawn Care: The contractor for the Association is All American Ground Maintenance. AA is owned and operated by Scot Smelker, 637-0313. AA will



handle the grass mowing, trimming, edging, aeration, fertilization, weed control, fall and spring cleanups, sprinkler repairs and snow removal. If you see broken

emergencies during non-business hours, please call 442-8523 and Z & R at 594-0506 for proper follow-up on repairs.

Swimming Pool: The swimming pool will open on May 27 and close on September 4 (weather permitting on both opening day and closing day). Entrance to the pool area is through the gates. Please review the Pool Rules and follow all of the posted Rules in the pool area. Pool hours are 8:00 AM – 10:00 PM.

Senate Bill 100 (SB 100): Effective January 1, 2006

We feel the following needs repeating for those who may be planning to sell their unit. One of the most important items in SB100, which affects all Owners, is the seller disclosure to the buyer. Effective January 1, 2006: The seller of a unit must mail or deliver to buyer on or before the title deadline copies of the following in the most current form available: Bylaws, Rules & Regulations, Declaration, Covenants (CC&R's), minutes of the most recent annual unit owners' meeting and of any Board meetings that occurred within the six months immediately preceding the title deadline; operating budget, balance sheet & budget comparison. Z&R Management will make every effort to accommodate a seller for documents. A copying fee will be charged. This information will also be provided on the website www.victoriavillageca.com The seller must provide the buyer with a disclosure statement in the form set forth in the statute in which the buyer acknowledges receipt of governing documents, that buyer has read those documents and understands the assessment obligation and fact that Associations can foreclose for failure to pay assessments, and that changes to exterior of property may be subject to architectural review. It is the seller's obligation to obtain disclosure and provide it to the Association. Senate Bill 100 provides for established procedures regarding collection of assessments. The procedure is part of our Covenants.

The Board has complied with all of the established procedures that are set out in SB 100. Any questions you may have about SB 100 should be sent to Z&R Management in writing and they will answer your questions.

Architectural Control Committee / Review:



If you plan on making any exterior change to your home, your plans must first be submitted to Z & R for review. This includes changing any original or other structural item (patio decks, stoops, landscaping, central air conditioning, screen or security doors, replacement windows, doors, etc.). **Other items that require approval are satellite dishes, internet broadband, MDS, etc. type dishes - their mounting location is very important and must be reviewed.**

NOTE: Any exterior change requires an ACC Request. If an item is installed without approval, the owner may be subject to removal of the item and fines - pending an after the fact submittal and review process. If you are unsure about an item, please ask first.

Automatic Dues Withdrawal: You may have your HOA Dues withdrawn electronically each month. It's FREE! If you are interested in signing up, please contact Linda at Z & R, 594-0506.



Trash: Trash removal is provided by U.S. Waste #591-5000. Pickup is scheduled for Thursday morning. Ensure all trash (2 cans and/or 2 bag limit) is placed outside at the curb by 7:00 AM the day of pickup. Please make sure that you seal your trashcans with firm lids and have trash in sealed plastic bags. **If there are items that require a special pickup, notify**

Z & R and they will schedule the pickup and arrange payment by the owner for the item. On weeks where a holiday falls during the week, your pickup will be delayed one day. If your home is missed for pick-up, please call US Waste at 591-5000.