



The Arbors
AT MOUNTAIN SHADOWS



Newsletter
DECEMBER 2023



We wanted to start the newsletter off with a wish to all our fellow Arbors neighbors for this holiday season. From our homes to yours, have a warm and safe season.

Christmas Eve Day Pie & Coffee Fest

Are you staying at home for the holidays? Do you like pie and coffee? Well your wish has come true! We are having a **Christmas Eve Day Pie & Coffee Gathering** at the clubhouse. Come join us on the 24th from 1pm - 3pm.



Offsetting A Fall Cost

Every year, The Arbors pays for "fall cleanup" of the leaves via the landscaping company we use at the price tag of \$3,600 per visit! The Board this year negated that cost by canceling the fall cleanup and doing it ourselves after purchasing a leaf blower and mulcher! If you have a leaf blower or rake and some spare time, let us know and we would love to have you join us!



Get To Know Your Neighbors



We have great people here, and we try to watch out for each other. It's a great idea to get to know the neighbors (especially the ones closest to you) for situations that might arise. We all second guess ourselves every now and then..."did I shut the garage door?", right? If you have an opportunity, introduce yourself to your upstairs or next door neighbor. Build a small relationship and you never know, maybe they can check if your garage door is down or if they have a key from you, take care of a pet when you're away!

Share Your Money-Saving Ideas



Last month's newsletter focused on cost savings for us as individuals. This month we'd like to know about

Moving In Or Leaving?

If you plan to join The Arbors neighborhood or if you are going to move out, please make sure to update your address information with USPS. You can access that site by clicking [here](#) or doing a google search on a computer or phone for "Update Address with USPS."



Do I Have To Go To The Mailbox Today?

You don't! The link below will allow you to sign up for a free service from USPS. During the week, you will receive an email and picture of your mail that is arriving that day. This helps to determine if a trip to the mailbox is really necessary that day or if you're just getting a piece of "Junk" mail. All you have to do is create an account on the USPS website!

[Click Here To Setup Informed Delivery at The USPS Site](#)

your ideas for the association to save money. Joe, the Board, and Finance Committee have been scouring the budget for ways to reduce expenses while keeping important services in place. Now we'd like to hear your ideas. Please submit them through the "Contact Us" page on the HOA website or speak directly to a Board member. Thank you for being such an important part of our community!





Lights, Camera, and Decorate!

Do you love decorating for the holidays? Well let's see what you got! Smear your Holiday decorations upon the face of your home...and if it is deemed that you have the creative savvy for it, you just might win 1st or 2nd place in the Arbors Decorating Contest and win yourself a prize from the board! It's a small prize, but a notable one! So get out your decorations and slather on fellow Arbor residents!

Protect Yourself From Wind and Hail

This is a reminder that's worth repeating. Last year when the policy was written with Acuity Insurance, this information was provided as it can greatly impact each one of us in the event of a wind or hail loss. The original document is on our website under the insurance tab.

The policy that we have for our buildings has a 5% wind/hail deductible. What this means to each of us is that if the buildings are damaged by wind or hail, the deductible is 5% of the dwelling coverage. If the HOA does not have reserves for this loss, they can assess each of the unit owners a portion of the deductible. For the 4-unit buildings the deductible would be \$56,059 or for the 6-unit buildings the deductible would be \$82,561!

There is a way to protect yourself through your own HO6 Condo Policy. This is for insurance losses NOT for regular maintenance to the complex. The typical HO6 policy includes "Loss Assessment" coverage. If the HOA has to issue an assessment to owners for an insurance claim, loss assessment coverage might help cover the cost. Policies normally include \$2,000 Loss Assessment worth of coverage. Coverage is normally available via your insurance company up to \$50,000 for a minimal premium, roughly \$2.00-\$10.00. Please contact your Condo Insurance agent or insurance company to discuss the coverage that you have and what options are available. *It's generally a good idea to obtain the maximum amount available.*

A Helping Hand

Say hello to **Silver Key Services**. They may be the answer for you! They're a local organization which offers services to make life a bit easier. They offer transportation to medical appointments, shopping, social activities, and more. They can accommodate wheelchairs, walkers and oxygen. They also offer hot meals delivered directly to your home!



Come join us at the clubhouse on **January 11th at 12:00pm** to learn more about this valuable service and other services from Silver Key experts. We hope to see you there!

Volunteers Wanted

Are you the party planner in your group? If so, you're exactly who we're looking for! We have upcoming events on our calendar and are always in need of volunteers to assist and plan. Having an **Activities Committee** might be just the thing...if you want to be a part of that please let a board member know! On **Christmas Eve day, we have the Pie & Cookie Fest at 1pm**, then the **Superbowl Party on February 11th at 3pm**...both events are in need of volunteers. All events are at the clubhouse, so it is nice and close to home!

Happy Holidays

