

SILVER RIDGE IN ACTION



A PUBLICATION OF THE SILVER RIDGE HOMEOWNERS' ASSOCIATION, INC. ORLANDO, FLORIDA

SILVER RIDGE - A DEED RESTRICTED COMMUNITY

ANNUAL MEETING TO BE HELD IN MARCH 2000

The board of directors would like to take this opportunity to remind everyone of the Annual Meeting that will take place in March 2000. This may seem to be a premature notice but we on the board have learned that you cannot "over-advertise" events as important as this.

To ensure that we would indeed have a quorum at the meeting, the board of directors will again authorize a drawing, to be held at the annual meeting. To be eligible for the drawing you have to either; attend the meeting and sign up for the drawing at that time or, by sending/mailing in your

proxy by the time of the meeting. The winner of the drawing will be presented a \$50.00 Home Depot gift certificate.

This meeting has a special importance since it is again time to elect members to serve on our Board of Directors. Many homeowners have expressed displeasure with the way the board has managed things in the past. This is a perfect opportunity to make Silver Ridge government function in a manner you deem appropriate.

From the Association's President – *by Johnny Greene*

If you are a consistent reader of our newsletter you will undoubtedly be familiar with this next sentence.

The 3rd and 4th quarters of 1999 have proven to be a very busy time for your HOA and the Board of Directors. There are always many issues facing our community and it is the duty (and pleasure) of the Board of Directors to address these issues in a manner consistent with our by-laws and what is best for Silver Ridge. I will attempt to summarize the most important issues in the following paragraphs.

One of the most challenging issues currently facing our community is the explosive growth that is happening all around us. Everything from the widening of Silver Star Road to the construction and occupation of the new communities around us will have a definite impact on our quality of life. It is the intention of the Board of Directors to deal with these matters in such a way to preserve and enhance (when possible) our quality of life. To this end, we are in the midst of negotiations with the Florida Department of Transportation to insure that the concerns of our community are acted upon. The first thing that comes to mind is the addition of a traffic light at the intersection of Silver Ridge Drive and Silver Star Road. We have been told on numerous occasions that this will not be possible but we are, as of yet, undeterred. We will continue to lobby for this much needed safety device as long as we feel it is still a desire of our residents. But as we get down to the wire on this issue we need to enlist your help.

Please write or call our state and local representatives and let them know how you feel on this issue. Remember that there is strength in numbers. Another item that we require your input on is what our new entrance should like since the old one will be lost to the upcoming construction.

As we told you in the last newsletter, the Silver Ridge HOA, was recently the owner of one of the houses in our community. I am now proud to report that we have sold the house to a lovely couple whom we are sure will become assets to our community.

We have been actively searching

SILVER RIDGE IN ACTION is a quarterly publication of the Silver Ridge Homeowner's Association, Orlando, Florida.

Eric Oelschlager, Editor

Silver Ridge In Action is intended to promote awareness and community spirit within the Silver Ridge subdivision.

Suitable articles and letters may be submitted for publication to:

Silver Ridge In Action
Silver Ridge Homeowner's Assoc.
C/o Don Asher & Associates
52 E. South Street
Orlando, FL 32801-3396

Submitted articles may be edited.

for ways in which to engage the youth of our community. One such initiative was a pizza party that the HOA sponsored. We used this opportunity to speak to the youth of our community and query them on how we can improve their quality of life in our community. A survey we took at the party is now being analyzed and we are attempting to determine the best ways to implement some of the suggestions

Community Enhancement Grant

As mentioned in previous newsletters, the Silver Ridge Homeowners' Association competed for one of the Community Enhancement Grants being offered by Orange County government. Our proposal involved using the proceeds from this grant to build a recreation facility at our Danforth Retention area.

Unfortunately our proposal was not selected to receive a grant. The winners from our district (#2) included:

- **Tangerine:** Community Enhancement Grant of \$3,000 to improve Community Park
- **Zellwood:** Community Enhancement Grant of \$3,000 for Greater Country Estates Home Owners Association to improve the subdivision wall.
- **Friends of Kelly Park:** \$6,000 to be used towards improvements to Kelly Park.

For more information about Community Enhancement Grants please call 407-836-7350.

Ask a Lawyer!

IGNORANCE IS NO EXCUSE

Reprinted with permission, OCHA News, October 1999

Question: *New owners often complain that they had no knowledge of community restrictions before they move in. How should a homeowners association respond?*

Paul L. Wean, Esq. responds:

If I had a nickel for every time I have heard this assertion from surprised buyers I would have, well, a lot of nickels! The fact is that almost all of these owners are incorrect when they say they aren't required to comply with restrictions because they had no notice of them. In the eyes of the law they do have a type of notice, called "record" or "constructive" notice, if the restrictions (or information about the community's ability to adopt them via rulemaking) are properly recorded in the Public Records in the County where the property is located.

Constructive notice is one of several levels of notice that the law recognizes, and it is as effective as actual notice to bind purchasers of property that is subject to the recorded restrictions. This is the purpose of maintaining a chain of

title, to create a way for purchasers to find documents that restrict or effect the property they are thinking of acquiring.

When purchasing property, a person who is careful will review the title report prior to closing and examine any documents referred to in the report. Arguing against record notice is akin to arguing lack of knowledge of zoning or building ordinances: ignorance is simply no excuse.

While the law will support and uphold enforcement of restrictions by record notice, there have been legislative attempts to ameliorate the harshness of the result (without diluting its effectiveness) by requiring better advance disclosure of the existence of a regime of homeowner association regulation. Section 689.26, F.S. contains a specific disclosure that is required to be included in any contract for the sale of residential property that is subject to a homeowners association's jurisdiction. The disclosure must be supplied by the developer or by the parcel owner if the sale is by an owner that is not the developer. The statute does not create an excuse if the disclosure is not given, since the association is not usually a developer or a seller. (The statute was recently improved largely due to the efforts of OCHA officers Richard Spears and Teresa Jacobs.)

Indeed, in most homeowners associations there is no opportunity for the association to receive prior notice of the sale of homes in the community, so there is no meaningful way for the association to inform and educate buyers in advance. As to buyers who failed to do their homework, communities should proceed to uniformly enforce the documents against these residents after explaining the situation in a sympathetic fashion. The Association should also allow the residents the opportunity to review and purchase copies of the governing documents.

As an extra measure of protection associations may wish to consider preparing a simple disclosure form, similar to that in section 689.26, F.S. and consider recording it against the plat of their community. In this way, a community will also give constructive notice, in a simple fashion, of the existence of the more complicated governing documents. Such a notice should be prepared by an attorney to be certain that it gets into the chain of title for all relevant property.

Paul L. Wean, Esq. is the managing shareholder of Wean & Maichow, PA., a local firm that specializes in the area of HOA law. Mr. Wean is a frequent contributor to the OCHA News and has served on many OCIM panels over the years.

Monthly Board Meetings

The monthly Board meetings are now being held at the meeting room at the Orange County Public library, 7210 W. Colonial Drive (near Olive Garden, at the Home Depot shopping center.)

Any member is welcome to listen in on the Board meetings. The next Board meeting is scheduled for Jan. 6, 2000.

Pizza Party Pans Out

by Linda Harrell

Greetings, fellow Silver Ridge homeowners. 'Tis the season to be jolly! Fa-La-La-La-La, La-La--La--La!

I would like to thank all the families that attended our youth pizza meet and greet held at Cuzzin'z Pizzeria on October 31st. We had a great turn out. I would like to see an even bigger turn out next time.

The participating family members were asked to fill out a survey on activities that they were interested in as a community. This survey allowed us to obtain some impressions about the level of interest for community activities. This survey inquired about activities such as hobbies, art, cultural and educational activities, family support services and sports.

Here is a list of the top five "vote-getters":

1. Sports
2. Teen social club
3. Foreign language club
4. Computer labs
5. Community concerts/Festivals

Honorable mentions were:

1. Single's club
2. Ice-Skating

It was a pleasure meeting you all and getting this great feedback. We will immediately begin working to make these ideas a reality so feel free to contact us if you have any other ideas or especially if you would like to volunteer.

INFORMATIONAL TIDBITS

- Based on our financial performance over the past year, the BOD has deemed appropriate, a reduction in the dues for the previous year. The Annual Homeowners association dues are now set at \$100.00 and become past due the last day in January 2000.
- The Association plans to begin advertising in the next newsletter, to help defray the costs of producing the newsletter. If you know anyone that would be interested in advertising their goods and/or services to the residents of our community please ask them to contact us.
- Unleashed pets should first be brought to the attention of their owners if possible. The next alternative is to call Animal Services: 407-352-4395
- Did you know... that you can appeal the County Property Appraiser's evaluation of your home for property tax purposes, especially if the assessed valuation is higher than last year? For information, call 407-836-5000 or contact the Property Appraiser by online at <http://ocpafi.org/>

Clip and Save this INFO

SILVER RIDGE HOMEOWNERS' ASSOCIATION

(407) 425-4561

Board of Directors

Sam Branch
Johnny Greene
Linda Harrell
Stewart Harris
Eric Oelschlager

Officers

President – Johnny Greene

Vice President–Sam Branch

Treasurer– Linda Harrell

Secretary – Eric Oelschlager

Association Management

Don Asher and Associates, Inc.
52 E. South Street
Orlando, FL 32801-3396
(407) 425-4561
(407) 843-5169 (fax)

Board of Directors Meetings

All members are welcome to observe the monthly Board Meetings, held at the Orange County Public Library, 7210 W. Colonial Drive (near Olive Garden.) Meeting dates and times are posted on the signs at the entrances to the subdivision.

Orange County Sheriff's Department

Suspicious Activity / Non-Emergencies

(407) 629-8400

Neighborhood Crime Prevention

by Bev Boyer

Reprinted with permission, OCHA News, August 1999

To many Homeowners Associations, neighborhood safety and crime prevention are important concerns. Everyone wants to live in a safe, secure neighborhood. My neighborhood, Sand Lake Hills, has had concerns. Our community has 924 homes and was reasonably crime free with no major problems except for occasional petty property theft, usually due to the resident leaving the garage door open, etc. But, we believed we could do more to prevent crime. The key word here is "we" as in "neighborhood". I'm convinced that the best crime prevention device ever invented is a good neighbor. The security steps you and your neighbors take as a group are just as important as the things you do individually.

Neighborhood Watch

Establishing a Neighborhood Watch program in your neighborhood takes time and effort but the results pay off. You will need to have a neighborhood coordinator and block captains. Communication among block captains is the key to Neighborhood Watch. Each member acts as a link in the telephone chain. This chain helps neighbors tell each other about suspicious or criminal activity and to receive important police information. Each block captain will have a list of neighbors' names, addresses and phone numbers. Your telephone chain is only as strong as it's weakest link!!!

The Orange County Sheriffs Office can assist you in establishing a Neighborhood Watch Program. Contact the Crime Prevention Unit at 407-836-3720.

Prevention & Education

Learning how to make homes less inviting to criminals is essential. Sometimes it is as simple as trimming bushes around windows or installing motion detector lights. The Orange County Sheriffs Office offers a program on Residential Security. This is a great general membership meeting topic!! And it's free. Many homeowner insurance companies, i.e. Allstate, State Farm and Liberty Mutual, along with others, also have information regarding crime prevention. If you publish a newsletter, try to include articles about residential security on a regular basis.

Silver Ridge Dot Com

Silver Ridge now has its own fledgling website. At this site you will be able to get up-to-date news and information concerning our community including copies of the newsletters and ARC forms. The website address is (you definitely want to bookmark this):

<http://www.geocities.com/colosseum/Base/4133/index.html>

Please feel free to provide us with any and all ideas on how we can make this site work for you. We also realize that there are probably many budding webmasters out there and we invite your participation also.

Reminder: Rotted Hardboard Siding

Reminder: You may be eligible for money to repair or replace rotting hardboard siding on your home.

Hardboard siding is a man-made building material which is made of compressed wood fibers and glue. The siding comes in planks and 4' by 8' panels. It was used on many houses built in the late 1980's and early 90's, including many homes in Silver Ridge. Unfortunately, this material is not suitable for wet climates, such as Florida. It absorbs water and begins to swell, crack and rot. In recent years, thousands of homes around the country have begun to experience failure of hardboard siding.

There are many class action lawsuits against the manufacturers of these products. Some of these lawsuits have been settled, and many property owners who have suffered hardboard siding failure are eligible for compensation from the settlements.

Many houses built by General Homes contain Masonite® brand hardboard siding. (Pulte Homes may have used other brands of siding.) There is a settlement agreement from the class action lawsuit against Masonite. The Masonite settlement appears to compensate approximately \$3 per square foot for each rotted board or panel. (If any part of a board or panel is rotted, the entire piece is considered rotted.) A typical house might have 400 sq. ft. of hardboard siding, so the house's owner might be paid as much as \$1200 in damages. While this may not cover the entire cost of replacement, it is a big help. Some residents of Silver Ridge have already received payment and replaced their damaged siding.



On many houses in our neighborhood, the damage is bad enough to be visible from the street. Because this affects property values, the Association will continue to remind and educate its members about this problem. A detailed article was published in the April 1999 issue of this newsletter. We plan to update this article and reprint it in the next issue of the newsletter.

There really is no excuse for anyone to ignore this problem, since you may be eligible for funds to repair the damage. The HOA expects each homeowner to replace their rotted siding as soon as they receive their settlement payment.

In a Hurry? Better Take It Easy – 25MPH!

Lately, a lot of cars have been speeding through the neighborhood during rush hours. We believe many of these lead-foots live elsewhere but use our neighborhood as a shortcut between Hiawassee and Silver Star Roads. In order to protect our residents, the Association recently contacted Orange County Traffic Engineering regarding this problem. The County's traffic survey revealed there is indeed a problem – the *average* speed was more than 32 mph.

The Orange County Sheriff's Department has been notified, (see copy of the letter below,) and has begun strict enforcement of the 25 mph speed limit. Rumor has it that 10 speeders were given tickets during a one hour period.

	<p>PUBLIC WORKS DIVISION . TRAFFIC ENGINEERING DEPARTMENT RUBY DEMPSEY ROZIER, Manager 4800 South John Young Parkway • Orlando, Florida 32889-9805 (407) 836-7890 • Fax (407) 836-7869 http://www.citizens-first.co.orange.fl.us</p>
	<p>October 29, 1999</p>
	<p>Ms. Shawn Thornton 52 E. South Street Orlando, FL 32801</p>
	<p>Subject: Silver Ridge Drive and Danforth Drive</p>
	<p>Dear Ms. Thornton:</p>
	<p>I am writing in response to our telephone conversation concerning speeding on Silver Ridge Drive and Danforth Drive.</p>
	<p>The Orange County Traffic Engineering Division conducted a speed study on October 6, 1999. The data showed that the prevailing speed was 32.5 miles per hour on Silver Ridge Drive and 33.2 miles per hour on Danforth Drive. The posted speed is 25 miles per hour. By copy of this letter we are requesting the Orange County Sheriff's Office to monitor Silver Ridge Drive and Danforth Drive and issue citations to offenders.</p>
	<p>Thank you for bringing your concerns to us. Should you have any further questions, please do not hesitate to contact this office.</p>
	<p>Sincerely,</p>
	
	<p>Ching Sheng Yang Senior Engineer</p>
	<p>CSY/sks</p>
	<p>cc: Ruby Dempsey Rozier, Manager, Traffic Engineering Division Steve Wilmarth, P.E., Assistant Manager, Traffic Engineering Division Kevin E. Miller, Senior Engineering Technician, Traffic Engineering Division Captain Dennis Emerson, Specialized Patrol Commander 1421 South Orange Blossom Trail, Orlando, Florida 32805</p>

Financial Summary – Income and Expenses 1/1/99 – 10/31/99
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The 1999 year-to-date income and expense figures are shown in the following table:

Income or Expense Category	Actual Income	Budgeted Income	Actual Expenses	Budgeted Expenses
Dues	45417	38329		
Overdue Dues	0	0		
Interest on Dues	365	0		
Interest Earned	0	0		
Misc Income	100	0		
Landscape & Maint			7370	10417
Utilities (Water, Elec)			2210	3167
Misc Expenses			11944	833
Reserve Fund Contributions			0	3365
Management Contract			11713	11713
Legal Expenses			4948	1667
Insurance			1882	3750
Misc Administrative (includes meetings, postage, printing, supplies)			3604	3417
Totals	45882	38329	43671	38329

Silver Ridge Homeowner's Association
Silver Ridge - A Deed Restricted Community
 c/o Don Asher & Associates
 52 East South Street
 Orlando, FL 32801

FORWARDING & ADDRESS CORRECTION REQUESTED