

SILVER RIDGE IN ACTION



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

SILVER RIDGE - A DEED RESTRICTED COMMUNITY

ANNUAL MEETING/ELECTION MONDAY MARCH 6, 2000

The Association will hold its annual meeting on Monday, March 6, 2000. At this meeting, the Board of Directors will inform the members of the state of affairs of the Association. In addition, the members of the Association (owners of homes within Silver Ridge) will elect directors for the Association's board of Directors.

The Board of Directors controls the budget and policies of the Association. The Officers of the Association (who are not necessarily members of the Board) implement the budget and policies set by the Board, with the help of the professional manager (Don Asher & Associates.) The Board answers to the members of the Association, via the election process. Therefore it is important that the members carefully elect responsible Directors.

The Board consists of five Directors, whose terms of office last one, two or three years. The terms of office are staggered, so that all do not expire in the same year. We will be electing three Directors to fill the terms that expire this year. The

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

Greetings fellow Silver Ridge homeowners! First let me take this opportunity to welcome you into the new millenium. I am extremely grateful for this opportunity to address you as YOUR Association's President for this my third year.

When I look back at what was in 1999 I am pleased with the progress our community continues to make. I have been witness to the re-birth of our community spirit. I see it in the hard work being expended by our residents on their homes and property. I feel we all deserve a hearty pat on the back for our efforts. Owning a home and properly taking care of it is hard work. But it is the type of work that produces many intangible benefits such as pride and more concrete ones like increasing property values. Of course there were areas that could stand some improvement, most noticeably resident involvement in the activities of the homeowners association.

terms which expire this year are: a three-year term held by Linda Harrell, a two-year term held by Stuart Harris, and a one-year term held by Eric Oelschlager.

In order to comply with Florida law, and with the Association's By-Laws, we must have a minimum of 10% of the members represented at the meeting, either in person or by proxy. **To ensure that we indeed have a quorum at the meeting, the board of directors has authorized a random 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/mailling in your proxy by the time of the meeting. The winner of the drawing will be presented a \$50.00 Home Depot gift certificate.** Members of the Board of Directors are not eligible to participate in the drawing.

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.

Looking forward to this upcoming year, one of the Board of Directors' primary goals will be to come up with ways to increase community involvement. Last year, we conducted a drawing during our annual meeting to entice our residents to attend and be a part of the annual election process. Needless to say the response was so

overwhelming that we have decided to repeat the activity at this year's annual meeting. Unfortunately we cannot afford to use the lure of prizes to entice residents to work with the HOA. What we can offer, however, is the satisfaction of knowing that you have done your part to make Silver Ridge the kind of neighborhood you can be proud of. We are not asking for a large commitment of your time, as that is not necessary. With 442 homes in our community we should have more than enough manpower to cover our various committee memberships.

So consider a more active role in your homeowners association. Think of it as protecting one of your most valuable possessions.

Important Deadlines

Some may have received violation notices. We expect the following violations to be cured by these dates.

Lawns
Roof mildew
Painting

Has Your House Lost Its Sparkle?

You've repainted, fixed up the lawn, and still the house doesn't look as fresh as when it was new. Perhaps you've overlooked something – something very big, but not always very obvious. Is your roof stained by fungus and mildew?

Roof mildew and fungus are a fact of life here in Florida. Shingle manufacturers sell "fungus resistant" roof shingles, which are treated with chemicals that retard fungus and mildew. But in reality, these treatments only last about five years in our rainy climate, yet the shingles last 15 to 20 years.

This means our roofs need periodic cleaning, to rid them of dark, dingy, unsightly fungus and mildew. Not only does a roof cleaning improve the appearance of the house, it may extend the life of the shingles, because the microscopic roots of the fungus loosen the mineral granules which make the shingles weatherproof.

Please note that pressure washing should not be used to remove mildew from the roof of your home. The high pressure water will damage the roof shingles. Instead, chemical solutions can be applied, using low pressure sprayers, to kill mildew and remove the mildew stains from the roof. These solutions also protect the roof from further fungus growth. Contact one of the professional roof cleaning contractors listed in the yellow pages.

Mildew and/or fungus also make concrete driveways and sidewalks look dirty. If you notice that your walks and driveway are turning dark gray, it is due to an accumulation of mildew. It also causes the concrete to become very slippery when it is wet. Mildew forms especially heavily where the lawn is sprinkled on a daily basis. **It is safe to pressure wash concrete.** Not only will they look better, but they will be safer as well.

I had my roof, driveway and sidewalk cleaned by one of the well-known local companies several years ago. The cost was approximately \$200, and the fungus and mildew have not returned.

It's Important to Keep Your Promises

By Johnny Greene

The world, and our society, is moving at breakneck speeds these days. Yet even in the midst of all this hustle and bustle it is important to remember some basic truths. These basic truths are things we learn (or at least we should learn them) at young ages. Often these truths are learned as simple, easy to remember quips such as, "honesty is the best policy" or "do unto others as you would have them do unto you" which is one of my favorites. However, the basic truth I must speak to today is, "It's important to keep your promises".

The Board of Directors has had some recent dealings with some of our neighbors that illustrate beautifully how important it is to keep promises.

Not too long ago we had a homeowner who erected a structure that, at the time, was clearly in direct violation of the rules of our association. The homeowner was asked to remove the structure and of course refused. Keeping with our promise to you, the homeowner, the board of directors took this matter to court. Ultimately the residents of Silver Ridge triumphed in this matter and were granted a judgment. This meant that the structure was to be removed and our attorney's fees were to be paid. Well to make a long story short the structure was removed but only half of the award was paid. The other half, we were promised, was to be paid on an agreed upon monthly basis. The homeowner did not honor this monthly payment plan. As a result of this unkept promise we had no other recourse but to return this matter to our lawyer for resolution. To date the Association is still waiting to be repaid and this homeowner now owes several times the original amount.

I present this situation just to underscore the importance of keeping promises. You expect certain things from the Association such as ensuring the rules and covenants are enforced. Likewise the Association expects certain things from its residents such as keeping their promises. If you don't think that this is a serious matter consider this. We have recently been forced to add the services of a 2nd lawyer to help handle all the violations we are currently processing.

As we have stated many times before, the members of the Board take their responsibility of protecting and increasing property values very seriously. Consider it our promise to you.

Wood Siding Rot Problems

By Eric Oelschlager

This information originally appeared in the April 1999 edition of this newsletter. Since this problem faces so many homeowners in Silver Ridge, we are printing an updated version of the article for the convenience of our members. You may be eligible for money to repair or replace rotting hardboard siding on your home.

When was the last time you took a close look at the wood siding on the outside of your house? I know, you're thinking, "My house is concrete block and stucco! I don't have wood siding." It's true that the houses in Silver Ridge are mostly Concrete Block & Stucco (CBS) construction. However, most of the houses also have gables - the triangular ends of the roof. Most of these gables are covered by hardboard siding,

and many are so badly deteriorated that the damage is visible from the street.

Hardboard siding is a man-made building material which is made of compressed wood fibers and glue, protected by a "weatherproof" finished surface. The siding comes in planks and 4' by 8' panels. It

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SILVER RIDGE HOMEOWNERS' ASSOCIATION

(407) 425-4561

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

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

was used on many houses built in the late 1980's and early 90's, such as ours. 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.

The first signs of trouble can usually be found around the nail heads near the bottom of the siding. Rainwater runs down the face of the board, and clings to the bottom edge, where it can soak into the exposed fibers of the board. This causes the board to swell, and cracks from around the nail heads. These cracks expose more fibers to the weather, and the hardboard begins to deteriorate rapidly.

There are many class action lawsuits against the manufacturers of hardboard products. Class action lawsuits are lawsuits filed against a defendant, on behalf of everyone who has been allegedly damaged by the defendant. 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.

How Do I Make A Claim?

This is not a simple process. This article can only describe the general steps you need to take, because every situation is different. What you need to do depends on who made the siding, how bad the damage is, and whether you've already made repairs or replacements. You're going to have to do your own homework! You might want to work together with one or more of your neighbors to understand this problem better.

You do not need to hire a lawyer to make a claim against a settlement in a class action lawsuit. You're not suing the manufacturer; someone else has already done that on the behalf of you and everyone else who is a member of the class action. Instead, you are making a claim of damages under the settlement agreement. But you may wish to get advice from an attorney if you don't understand the claims forms or your legal rights as a member of the class action.

Determining the brand and style of siding is important, because you need to know if there's been a settlement, and if so, who to contact to make a claim. Some manufacturers may be honoring product warranties. My advice is to go out and spend 15 minutes really looking at your siding in detail – learn what it looks like – the shape of the grooves, distance between the grooves, the pattern of the artificial grain, the edges and overlapping seams, etc. The brand name may be printed on the inside surface. If you can, go into your attic to try to examine the inside surface (which is probably covered with tarpaper – black felt paper.) Then look up the information in the “Where Can I Get More Information” paragraph below. From that, you should be able to narrow it down to one or two brands. You can then contact the claims administrator, who may be able to provide you ways to verify that you've determined the brand correctly.

One piece of advice applies to everyone's situation. Make sure you keep accurate records of every thing you do – write down the dates, keep receipts, etc. Making a claim and receiving compensation is a very slow process, and you need to track every detail so you can remember it months, or maybe even a year later. Even the date you first call the Claims Administrator is important, because it defines the date you learned about the settlement, which affects what kind of claims you can make. Make photocopies of all claim form paperwork before you send it to the claims administrator.

I also recommend that you do not repair the damage until you get your claim settled. Normally, the HOA encourages you to fix problems as quickly as possible. However, it's much easier for you to prove what brand of siding you have, and how bad the damage is when it's still installed on your house. However, you must make any temporary repairs needed to stop water from leaking into your house and causing further damage (this is just common sense.)

Patience is also important. You need to fill out the claim forms carefully. (It took me longer to fill out my claim form than it took to fill out my income tax forms!) You may also have to wait months for an inspector to make an appointment to inspect the damaged siding at your house.

What If I Already Replaced the Siding at My Own Expense?

If you already replaced rotted siding, you may still be eligible for cash damages from one of these settlements. However, you will have to be able to prove that you had damaged hardboard siding, and prove who manufactured it, to the satisfaction of the claims administrator (usually a law firm) that manages the settlement for a particular manufacturer's siding. Proving the brand of the original siding may be easier for those who own houses built by Pulte, since Pulte is still in business, and may have records of the brand used. Unfortunately, General Homes went bankrupt in the early 1990's, so there probably are no records showing who made the materials used by General Homes in our subdivision.

Where Can I Get More Information?

I've gotten most of my information from the Internet. A list of Web pages is included in the table below. If you don't have Internet access at home or work, public access Internet terminals are available at the Orange County Public Library, at the Home Depot/Office Depot shopping center. The library

staff should be able to assist you in finding the information on the Internet. The table also lists phone numbers where you may be able to get more information on making a claim. **This list does not include every brand of siding involved in class action settlements.**

Hardboard Siding Information Resources		
Siding Manufacturer/Brand	Web Address / Related Information Hotline	Information Available at Web Site
(All brands)	http://www.orbitworld.net/johncoby/	A good place to educate you about this issue. Has links to many other useful web sites.
(All brands)	http://www.pacificnwhousing.com/identify.html	This is a very good resource. Has information and pictures to help you identify the type and manufacturer of your siding
(All brands)	http://www.web-access.net/~aclark/frames45.htm	General information on class action lawsuits, and how to improve your chances for success
Louisiana-Pacific	http://www.lpsidingclaims.com/ 1-800-245-2722	Official site for Louisiana Pacific Inner-Seal siding claims
Masonite (Hardboard)	http://www.masoniteclaims.com 1-800-330-2722	The official site for Masonite hardboard siding settlement. Masonite was used on many of the houses General Homes built in Silver Ridge.

How Do I Get My Siding Replaced?

Again, the Association can't provide specific instructions. You must learn what replacement materials are available, and the pros and cons of each material. You must decide which contractor to use, or whether you want to tackle the job yourself. If you hire a contractor, be careful to choose an honest and reliable one.

I did my own repairs, and it was a tremendous amount of work. Even with the help of neighbors, friends and relatives, it took several long weekends. I even had to rent scaffolding to work on the higher points on the house safely, because it's difficult to handle 4' by 8' sheets of plywood while standing on a ladder, ten feet above the ground.

Once you've decided how you are going to repair/replace the rotted siding, please submit an Architectural Improvement request form to the Association's Architectural Control Committee (ACC). Contact Shawn Thornton at Don Asher's office to request an ACC form. This allows the ACC to ensure that the repairs you make will be harmonious with the quality of construction and color schemes of Silver Ridge.

It's Time to Get Started!

Because this affects property values, the Association will continue to remind and educate its members about this problem. The Association has begun notifying homeowners whose homes have obvious signs of hardboard siding rot.

The Association's Board will enforce the deed restrictions requiring members to properly maintain their houses, including requiring replacement of rotting hardboard siding.

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 affected homeowners to replace their rotted siding as soon as they receive their settlement payment.

Therefore it's important that each homeowner affected by the hardboard siding problem begin making preparations as soon as possible to resolve these problems. We understand that the claims process is time consuming, and we will do our best educate our members to enable them to resolve this problem efficiently.

Financial Summary – Income and Expenses 1/1/00 – 1/31/00

The 2000 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	29454	3683		
Overdue Dues	0	0		
Interest on Dues	16	0		
Interest Earned	17	0		
Misc Income	10	0		
Landscape & Maint			985	1042
Utilities (Water, Elec)			107	317
Misc Expenses			192	83
Reserve Fund Contributions			0	187
Management Contract			1171	1171
Legal Expenses			2174	167
Insurance			143	375
Misc Administrative (includes meetings, postage, printing, supplies)			76	342
Totals	29497	3683	4848	3684

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FORWARDING & ADDRESS CORRECTION REQUESTED