



LAHA NEWS



AMHURST, A VILLAGE IN THE CITY

Lohman's Amhurst Homeowners' Association, St. Louis Park, Minnesota

FALL 2016

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PRESIDENT'S REPORT JOHN ROUSSEAU, BOARD PRESIDENT

The Board thanks every one of our owners and residents who have made Lohman's Amhurst a better place to live. It starts with the vast majority of owners paying their dues on time and helping us make a successful transition to third party accounting and electronic payment of dues. Thanks to all the owners who pick up that scrap of paper as they walk our grounds, volunteer to help with a project, or inform us about an issue that they noticed. Thanks too for sending updates for our owner database and forwarding your current insurance certificate. Also, thanks to the 36 owners who have water meters for their building and the help they provided in making the meters available for replacement. And, of course, a big thank you to the vast majority of our owners who are courteous, helpful, and respectful of each other.

We accomplished a great deal this year. We fine-tuned the landscaping in the pool and pool building area. Late in the year, we renewed the landscaping around the globe area, and replaced the aging, deteriorating trees on 36th street. The 2400 foot west boundary fence was replaced and stained. We did material blacktop repair in preparation for parking lot chip coating next year. We created a new, extensive database in Excel with information regarding our property and owners, which enabled us to start using email as our main communication tool (except where required by law or where an owner doesn't have email). The walkway light fixture florescent lamps were replaced with LED lamps, creating brighter light and longer bulb life. The city replaced our existing water meters with new wireless meters, which required water to be shut off at each building. In some cases, this process had to be coordinated because the meter was blocked by a water heater, which we were responsible for removing and reinstalling. During the process, we worked with the city to install a smaller meter which will result in lower quarterly meter fees while still providing similar water pressure. We removed vines on siding and gutters in preparation for next year's painting of the siding. The caps on the Blackwood retaining wall will be replaced by year end and we completed the landscaping renewal of the north end of Park Lane, subject to the performance of the ground cover. And, even with all this activity, John Dizon still kept the property looking great.

**Annual Meeting
of the
Association
Membership
Tuesday, December 6th
7:00 PM
Hopkins Center
for the Arts.
2017 Dues \$270.00**

SAVE THE DATE
Sunday, December 11th.
4:30-7:00 PM
Bunny's Bar and Grill.
John Dizon's
Retirement Event.
**Further details to be
emailed.**

As previously announced, our long time association manager, John Dizon has decided to retire at the end of this year. We appreciate and thank John for his 30 years of service and wish him well in retirement. John's efforts have significantly influenced the outstanding community that is today's Lohman's Amhurst. His passion and care for our association and property, plus virtual 24/7 availability, has created our unique and wonderful environment. Please thank John for everything he has done for our village in the city. Always a dedicated and loyal owner, John will be a tremendous resource we can call on as needed in the future.



"Our 2017 dues will increase \$3 to \$270 per month. Our dues have increased only \$15 over the last 6 years, a total of 5.9%."

(Continued on page 8)



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Hello Neighbors!

You may have noticed Emme and I walking the grounds through Amhurst. We moved to here just over a year ago and love it's ponds, wildlife and beautifully landscaped grounds.

Having represented many Buyers and Sellers within the townhome market for over 10 years, I can say with confidence Amhurst rises above the rest.

If you're thinking about selling or buying, I'd be happy to assist you with the process.

Reach out to me at:
651-324-5613 or john@johnhemann.com

I look forward to hearing from you!

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TREASURER'S REPORT

MARK ERICKSON, BOARD TREASURER

After much debate, the board has decided to raise the dues \$3 (1% increase) from \$267 to \$270 beginning January 1, 2017. The board felt it was better to do small increases over time, rather than do a large increase because of inflation, unexpected costs or unexpected situations. The 2016 dues increase was \$2. I believe the board will continue to do small increases over time in order to avoid having a large (\$10-15) increase in one year due to unforeseen circumstances.

The big change for 2016 was going from an internal accounting system to using Sharper Management as our accounting company. This is quite a change for us, but with the features that Sharper Management provides, we believe it is a step forward. Some of the benefits of using Sharper include more direct payments through ACH, the use of their web page for personal and dues information, and the use of emailing information to the homeowners, which will save paper and postage costs. Of course, there will be changes such as how the financial information is presented and some headings will be different but over time those will seem normal to us.

The board has had questions on why we are switching to a management company for the accounting. The board has been researching management companies over the past several years as a backup plan should we suddenly lose John Dizon. This year the board decided, with John Dizon being informed and part of the process, to move the accounting piece in anticipation of John retiring within the next two years and with me not running for re-election this December. John and I have worked closely to keep the accounting information as accurate as we can for the past several years and by moving the accounting this year, the board can use our knowledge in the transition.

Overall our financial strength continues to grow and arrears are low (and some months at zero) due to the board's policy on late payments. This is something that has been going on for several years now and is still a surprise to other associations who have issues with members in arrears. Board Members and our manager have attended professional industry meetings during the year, so they can learn and compare our situation with other associations. We continue to hear how healthy Amhurst is in so many ways. The arrears are always a hot topic and our association is doing a better job of keeping them in line.

Please review the financial information in the annual meeting packet that you will receive in the mail in a few weeks. Email me any questions you have.

FALL 2016

NEWS FROM "THE GUIDE"
GINA SOUCHERAY, BOARD SECRETARY

As we approach the end of another year at Amhurst, and the beginning of another winter season, it is important that we be reminded of the seasonal expectations and responsibilities that exist when living in a community such as Amhurst. Some owners are new to homeownership and may not know some of the intricacies of maintaining a unit. The Residents Guide is a great place to start learning basics like furnace filters, water shut-offs, smoke detectors, insulation and other responsibilities. Of particular interest to new homeowners (and old) might be the section on Page 23 regarding who fixes items that are broken in and around your unit.

Many subjects are spelled out more fully in the Residents Guide, updated and sent to homeowners annually and available on the website at www.amhurst.org.

Political Signage – By the time you read this, we will likely have a decision on who our next President and other elected officials will be. This year, all political signs are to be removed from properties by November 18. A reminder that no other signs are to be posted, with the exception of Open House signage while an open house is going on. (see page 16)

Garbage and Recycling – Those who are on Nextdoor are aware that garbage cans sometimes go “missing”. Please consider marking your can/s with your unit number so it is easily reunited to your garage in the event of wind or snow plows. In addition, please do not store garbage and recycling cans on your patio. This invites “critters” to the immediate living area and surrounding neighbors. Please put garbage and recycling in your cans in the garage, rather than leaving outside your main door (again, inviting critters). While we have No Sort Recycling at Amhurst, unlike the greater City of St. Louis Park we are not able to offer composting service. Perhaps you have a gardening neighbor in your court who is interested in becoming the “Compost Pro” who could help manage this great idea and supply compost to those neighbors who help “feed” a composter. (see page 6 for more info on garbage and recycling).



Snow and Sidewalks – The safety and security of all Minnesotans becomes paramount as we face the ice and snow of winter. Amhurst provides snow melt at no charge (available in bulk at the pool shed – bring your own container) for homeowner use on their sidewalks (and patios, if desired). Additionally, sand is placed at the entrance of sidewalk areas for attacking those pesky spots that appear on sunny days that are followed by snowmelt.

For complete rules and regulations concerning snow removal, shoveling and parking restrictions, refer to the *Resident Guide*.

While every effort is made to clear parking lots and sidewalks in a timely and safe manner, we must all realize that snow clearing crews cannot be at everyone’s door first thing. Snow becomes packed when multiple people walk on uncleared sidewalks. If you are capable and willing, consider shoveling a *path* along the joint sidewalk prior to the crews coming. This will help keep the snowpack to a minimum. Yes, your dues pay for snow clearing at certain levels of snowfall, but snowpack is not something the crews are responsible for.

By the same token, timely moving of your vehicle will allow the entire parking lot to be plowed, thereby making the snow and ice bumps less of an issue as the season progresses. For more information on this and other critical concerns (like towing), please see page 17 of the Residents Guide.

Speed in the Village – We do not have public sidewalks so residents must walk in the streets. We have beautiful nature areas with ducks, geese, frogs and turtles. Sometimes those beauties wander into the street. Independence was designed with a lovely curving route that, sadly, creates blind spots (hence the No Parking signs near the pool area).

In the winter time, dusk “falls” quickly and those who walk their dogs (or come home from school or work) are hard to see and, due to snow and ice, cannot always hug the curb as they head home. Please keep your speed down at all times when traveling inside Amhurst. At this point in time, we have suffered no more than a downed fencepost, and the occasional butchered turtle or frog. Please don’t let the next sad incident involve a child, pet or neighbor. Keep speeds at a controlled level – might I suggest 20 miles an hour is sufficient in the village? You decide.

Let’s all make 2017 a safe one for all who live and visit within Amhurst. Thanks!



DUES PAYMENT OPTIONS, LINDA DINGBAUM, BOARD VICE PRESIDENT

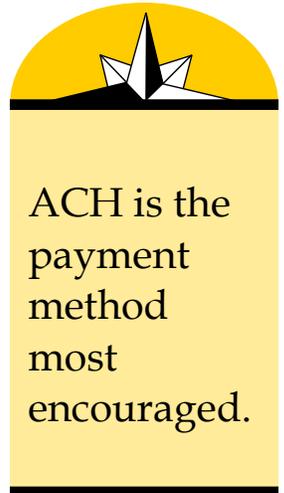
ACH – This is an electronic option where Sharper debits the homeowner's designated bank account for the amount of the monthly dues every month. This method is most encouraged by the board and management of Amhurst because it is the easiest and most accurate method. Once a homeowner sets up a monthly ACH transaction with Sharper, Sharper will debit the homeowners designated bank account for the amount of the dues on the 1st of every month. If the dues change, Sharper is responsible for changing the debit amount. The advantage of this method is that Sharper initiates the payments and, once set up, the homeowner should not have to do anything further. The disadvantage of this method is the homeowner has less control over the payment. If you would like to set up ACH, please contact Sharper using the information below.

Sharper Portal – The other electronic option is to use the Sharper Portal to set up one-time or recurring payments. The advantage of this method is that the homeowner can choose which day the payment is scheduled and has more control (and responsibility) over the payments. When the dues change January 1st, the homeowner will need to login into the portal to change the amount. To use this payment method, homeowners will need their Sharper login information, which was emailed to homeowners in Au-

gust. If you no longer have this information, please contact Sharper using the information below. Note that you should choose the 1st of the month as the payment date. If you choose a different date, please make sure it is no later than the 5th of the month in order to avoid late fees.

Check – Another option is to pay by personal check or a check sent from your bank using your bank's bill pay system. The board and management of Amhurst strongly discourages this method because of the time it takes to mail and process payments. If a homeowner prefers to use this method, the check should be mailed at least 7 days prior to the 1st of the month in order to avoid late fees. Also, make sure your Sharper Management account number is on the check.

If you have any questions about Amhurst dues payments, please contact Sharper, John Dizon, or any board member. Sharper Management, 10340 Viking Dr, Eden Prairie, MN. 55344, 952-224-4777, sharpermanagement.com



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DRYER VENT AND DUCT CLEANING

RITA BROOKS, BOARD VICE PRESIDENT

Dryer Vent Cleaning

Dryer vents can become clogged with lint which given the proper circumstances, can start a fire in your home. The U.S. Product Safety Commission estimates that there are 15,600 fires each year associated with clothes dryers, causing 370 injuries and 20 deaths. This is a serious threat to your home and family but it can sometimes be one of those 'out of sight, out of mind' things you don't necessarily think about. Although serious, fires are not the only problem caused by a dirty dryer vent. Have you noticed that it is taking longer and longer to dry your clothes? The build-up of lint inside your vent pipe can limit the flow of hot air away from your dryer which can cause both of these issues. The frequency at which your dryer vent needs to be cleaned can vary based on a number of circumstances. These can include the distance between your dryer and the outside vent, the number of turns the pipe makes on its way outside, and whether your pipe leads outside through your roof or through the side of your home. Many vents should be cleaned once per year to ensure proper ventilation and safety cleaning.

Air Duct Cleaning

Removing contaminants is the first step to a healthier home. A full system duct cleaning will benefit the health and well-being of

all who live in the home. The process is simple and gets the dust and debris out of your home.

"Source Removal" is the name given to the process of duct cleaning that is most adaptable to the residential setting. Each house is different, so it only follows that the ductwork is laid out differently from home to home.

Once the debris is loosened from the sides and settled on the bottom of the duct work, high pressured air (125-175PSI) is used to move the contaminants towards our collection points. Through a variety of attachments which enter the duct system either through the vent openings or through the 1in. holes which were made in the trunk lines. HEPA filtered collection system pulls in air and debris at 3500 cfm (cubic feet per minute) and re-distributes hospital quality clean, odor free air back into your home.

In order to properly and carefully clean your air duct system, a technician is expected to spend a significant amount of time in your home. Even small homes take a couple of hours to clean. Duct Cleaning is an investment in your family's health.



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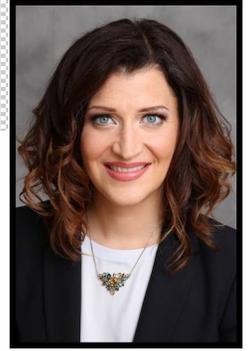
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Meet Dr. Margaret Litchy-Miller:

Dr. Margaret Litchy-Miller is a registered Naturopathic Doctor in the state of Minnesota through the Minnesota Board of Medical Practice. As a Naturopathic Doctor, Dr. Litchy-Miller combines current and researched evidence-based clinical science with the power of time-tested natural treatments to provide a holistic treatment unique to each patient. Dr. Litchy-Miller's goals are to provide integrative health care, treat the whole person, and treat the cause rather than just the symptoms of illness while promoting the body's natural ability to heal.

What to expect during an appointment:

The first visit is usually around 90 minutes. It is important that I get to know you as an individual to provide the best possible care. You are more than just a diagnosis, and naturopathic treatment addresses you as a whole person. I will ask you questions about your life and learn your whole story. Physical exams such as listening to the heart and lungs may be preformed. Lab tests may be ordered to gain a better understanding of your current physiologic function. We will discuss and determine a treatment plan to suit your unique medical needs, as a team.

Reasons to see a Dr. Margaret Litchy-Miller:

Your stomach is killing you.

Can't beat the bloat? Are your IBS symptoms ruining your social life? Having trouble managing your Crohn's or ulcerative colitis symptoms? In many cases, simple changes to your diet may provide you with a better solution than taking meds to treat your symptoms. As a Naturopathic Doctor, I regularly use food as medicine with wonderful results. Also, I perform diagnostic testing not often offered by conventional medicine to determine the root cause of your digestive dilemmas.

Your blood pressure is creeping up, or you have type 2 diabetes.

Chronic conditions, such as high blood pressure and type 2 diabetes, often can benefit from pharmaceutical medications. However, over time, these medications often lose their efficacy. There are many herbs and nutraceuticals that can help manage these symptoms while I help my patients make lifestyle changes to help reverse and resolve the cause of what started their symptoms in the first place.

You have high cholesterol

If you are the 1 in 8 Americans that currently has high cholesterol, listen up! Many medications prescribed to treat high cholesterol can produce unpleasant side effects, and deplete essential nutrients your body needs to run efficiently! Many times lifestyle changes and botanical medicine can resolve high cholesterol, without having to live with the side effects of commonly prescribed pharmaceuticals.

You're feeling depressed or anxious.

Most patients that visit conventional Doctors for depression and anxiety will leave the office with a prescription for a pharmaceutical drug. While these drugs may treat the *symptoms*, I strive to determine and treat the *cause* of your depression and/or anxiety. Naturopathic medicine offers many modalities to encourage lifestyle changes, botanical herbs to restore proper biochemical function, and tools to cope with acute stress.

You have cancer.

Disclaimer: When it comes to cancer, or any disease for that matter, I am not suggesting you fire your MD in favor of an ND. However, in the case of cancer, Naturopathic Medicine can assist in minimizing side effects related to chemotherapy, radiation, and other cancer treatments. In fact, clinical studies prove that natural therapies, such as botanical medicine, can help patients do better while on chemotherapy.

You have an autoimmune condition.

When your immune system "goes left", and starts attacking your body's naturally healthy cells, an autoimmune condition (Hashimoto's thyroiditis, rheumatoid arthritis, Lupus, etc.) is often the result. Conventional Medical Doctors will often prescribe pharmaceuticals to decrease inflammation and prevent further cell. While these prescribed medications may be necessary to manage the condition, I complement treatment by addressing what may have caused the immune system to "go left" in the first place.

You have been told there is no treatment for your health concern and you'll just have to live with it.

Unfortunately, this is a story I have heard too often. As a Naturopathic Doctor, I have the unique advantage to spend time with my patients and listen to their whole story. This enables me to make connections that may not have been made by other practitioners. I practice under the philosophy of treating the whole person to include all body systems, mind, and spirit. When all of these aspects are considered with treatment, incredible change can occur.

Dr. Margaret Litchy-Miller offers complimentary 15-minute consultations, so you can learn how she may be of help. Contact her today!



Have you heard that creative play enhances our brain health?

Amhurst resident, Mindy Bolton, offers fun and creative services for individuals and groups interested in finding more sources of meaningful activity and connectedness.

As both a multi-modal artist and Dementia Practitioner—Mindy facilitates and shares playful, creative, inter-generational and dementia-friendly wellness techniques that help put the pep back in our step!

Call or e-mail Mindy for a free consultation about individual or group facilitation:

Phone: 952-994-2420

E-mail: yesandthankyou@gmail.com



(Continued from page 1)

Mark Erickson, our 9 year Board member and Treasurer, has decided not to run for reelection to the Board. His integrity and accounting/business skills have been a huge benefit to Amhurst and to the Board. We thank Mark for all his hard work, and we will definitely miss him. He has committed to reviewing our financials occasionally, as needed. Please thank Mark for his significant contributions.

Next year, we will be transitioning a new manager and will have two major

projects: chip sealing the parking lots and painting the buildings. Both of these projects are inconvenient to our community, but they are crucial to our appearance/curb appeal and critical to materially extending the life of two very expensive assets. Please exercise patience with the inconvenience of these projects. Painting will include the shutters, which are prone to deterioration. We want to rebuild them with better materials or replace them with a low maintenance commercial product that will retain our look and feel.

We are looking for volunteers to help with this review. Please contact John Dizon if you are interested.

OUTSIDE WATER OFF

Some homes have had their silcock replaced with a non freeze type. If you have this type of silcock, there is no need to 'turn' your water off, but it sure does not hurt to do so.

Follow the steps below to decrease your risk of a burst pipe. It is rather simple...just follow the next few steps!

Locate the inside shut-off faucet for your outside (silcocks) faucet. In most cases, this is located in the furnace enclosure. In a few homes, this shut-off can be found in the laundry room. Locate the faucet handle in-line with the outside faucet. Turn this faucet off...turn clock wise.

Locate the outside faucet. Open the valve... counter-clockwise. A small amount of water may drip out. If it continues running, the inside faucet is not completely turned off.

Return to the shut-off valve inside your home. Locate the small brass cap sticking out at a right angle to the pipe near the shut-off valve. This is a bleeder valve which will allow any remaining water to flow out of the pipe and faucet outside by breaking the vacuum in the line.

Loosen the brass cap. Do not lose the cap or the small, black rubber gasket inside the cap. The rubber gaskets do wear out. Replacement bleeder caps can be obtained at any hardware store.

Go back outside. Many homes have a brass cylinder screwed on to the outside faucet. This is a back flow preventer. This item is the chief culprit in pipe freezing as it tends to retain water over the winter months. Several different varieties exist. You may find a stem up inside the preventer outlet—pull it down and jiggle it until water stops dripping out of the assembly.

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RITA BROOKS, BOARD VICE PRESIDENT

If you are like most people, you get a lot of junk mail from credit card companies, mortgage companies and insurance agencies. When your credit report is requested for a home purchase, refinance or auto purchase, your information can be purchased by solicitors. You may get unbelievable offers and most of the time if it seems too good to be true, it is. The solicitors pay a premium to the credit repositories Equifax, Experian and Trans Union to provide them with your name, address and credit score. As a consumer, you have a right to privacy and have the opportunity to create an Opt Out provision with the major credit repositories. This will can reduce and potentially eliminate these types of solicitations. You can Opt Out for 5 years or permanently if you choose.

Call 1-888-567-8688 from a touch tone phone and the automated system will walk you through the process.

Neighbors say goodbye to a wonderful, lovely neighbor, Meredythe McCarthy. Meredythe has lived at Amhurst for over 27 years. She loved it here!



Front row, L to R, Terry Wilson, Meredythe, David Bros and Pam Smith. Back row, L. to R, Gary Waldron, Nancy Curry, Doug Smith, Marty Sanville, Jim Appelhof and Connie Jensen.

Advertise Your Business In LAHA News!

Residents: Submit your business card for **FREE** advertising in your Association's Newsletter. Are you a freelancer, insurance agent or realtor, sell Tupperware, want to do handy man work? Here is a great opportunity to promote your business. Your business card will be reprinted in future newsletters, depending on space availability. **For larger space ads,** (and non-residents):

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FALL 2016

ARE YOU COVERED?

LINDA DINGBAUM, BOARD VICE PRESIDENT

Have you updated your HO-6 Insurance policy to cover the deductible on Amhurst's insurance policy of \$25,000? If you answered no to this question, you are NOT covered and you should do the following immediately:

• Contact your insurance agent and increase your HO-6 loss assessment coverage to \$25,000

• Request that a Certificate of Insurance for your HO-6 policy be sent to Amhurst

If you don't have an HO-6 policy with adequate coverage, you could lose your home, unless you can obtain the cash to pay the deductible (up to \$25,000). If there is a loss in your unit or building and you cannot pay your portion of the deductible (up to \$25,000), Amhurst would be forced to foreclose on your townhome in order to obtain the insurance proceeds to repair the damage.

Also, you must provide a Certificate of Insurance to Amhurst as proof that you have adequate insurance coverage with a current annual date, as it renews each year. If you haven't done this yet, please submit a Certificate of Insurance to Amhurst as soon as possible.

The cost of insurance has increased significantly. Through much research and many conversations with Amhurst's attorney and professionals in both the property management and insurance industries, the best solution to keep insurance costs reasonable was to increase the deductible.

Your fellow homeowners, Board of Directors, and Association Manager appreciate your prompt attention to this process, since we are all collectively responsible for protecting our investment in Amhurst. If you have any questions, there is additional information at amhurst.org, or feel free to contact Association Manager John Dizon, any Board member, or your insurance agent/company.

IS YOUR CERTIFICATE
UP TO DATE?

LINDA DINGBAUM,
BOARD VICE
PRESIDENT

Did you update your HO-6 Insurance policy to cover the new \$25,000 deductible last year? If you did, THANK YOU for protecting yourself and Amhurst. When you updated your policy, you probably also sent a certificate of insurance to Amhurst. Again, THANK YOU!

However, the certificate is only good for the term of the policy, so you need to submit a new certificate of insurance to Amhurst every year, right after your policy renews. We know it can be a pain, but it is similar to the proof of insurance on your car. If you are stopped by a police officer, you must produce up-to-date evidence of insurance. The officer will not accept a certificate for a policy that expired two months ago. It is the same way with your HO6 policy. Please provide a current certificate of insurance to Amhurst now, if your policy renewed after you submitted your certificate last year.

GARY WALDRON

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I have been an Amhurst Resident for eleven years.

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Good News for Amhurst Homeowners

It has been an active real estate market for Amhurst since the beginning of 2016. Property values have increased and days on market have decreased dramatically. One home sold in 4 hours at above listing price with multiple offers. Another sold above listing price in 4 days, again with multiple offers. Current sales prices are approaching the pre-crash prices. It has been a slow but positive recovery. If you are thinking of selling, this is a great time. I have sold 65+ homes. Five of those sales have been in the last few months. Please call me if you are considering selling or if you would like to talk about how to improve your home to get it ready for sale.

Amhurst has much to offer and it is on the radar for buyers!



Ruth Levine
REALTOR GRI®

Edina Realty

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2016 Board of Directors

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