

Churchill Downs HOA Neighborhood News

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3rd Quarter, 2003

HOA POLICY ON STORM CLEANUP

The HOA is responsible for maintenance and cleanup of the common areas in the neighborhood. Individual homeowners are responsible for cleanup of their own yard and placing of debris at the curb (in their own yard) and notifying the County for pickup. Please, do not dump debris in the median of the boulevard. It interferes with the landscaping company's ability to maintain the medians and results in unbudgeted removal expense to the HOA. Normally the County would have picked up the debris from recent storms. However, due to unusually heavy damage in other areas the County did not provide pickup in our neighborhood. As a courtesy the HOA paid to have all the debris removed from the neighborhood. Under normal circumstances the HOA will not pay for cleanup or debris from an individual's yard. If this is a service you would like to see provided you should attend the annual meeting October 18th and let your block captains and HOA officers know. The estimated cost would have to be built into the budget and the impact on annual dues evaluated.

Homeowner Tips

Rigorous disclosure is becoming more common in home sales.

While disclosure laws vary state-to-state, sellers and their agents are required to disclose any so-called material facts about a property, including any known defects.

Material facts are any information that could impact a buyer's decision to buy. Even if a defect has been corrected and is no longer a

problem it should be disclosed.. Defects can range from structural defects, such as a cracked foundation or building-code violations, to zoning or city-planning issues, such as the future construction of a factory

across the street. According to the National Association of Realtors failure to disclose defects is the most common lawsuit filed and the most often won by the complainant.

Dual pane window seal leaks are common.

Dual pane windows manufactured in the '80s are notorious for leaking seals. Experienced home inspectors are aware of this and will generally recommend a professional review of all dual pane windows whenever even one shows signs of having leaked. Residual water stains between dual panes are sometimes very faint, and the ob-

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(Continued on page 2)

Neighborhood Notes

HOA Membership Meeting
Our annual membership meeting will be held Saturday, October 18th at the neighborhood pool starting at 7:00. It is important that everyone attend as we will have several important issues to discuss. We will be voting for a new President-Elect for 2004. We will also be discussing HOA dues, and financing of a new bath house// storage building for the pool.

HOA Post Office Box
The HOA now has a post office box. Any correspondence or HOA dues payments may be addressed to:

Churchill Downs HOA
PO Box 31062
Knoxville TN 37930-1062

Delinquent HOA Dues
A handful of homeowners have not paid their dues and the Association is considering potential action including collections agencies and legal action in the form of placing liens on the homeowner's property. If the home is sold back dues would be collected at closing.

Newsletter Info
If you have information, news, or anything of interest for the newsletter contact Carson Day

Crime Watch Update

The past three months have been relatively quiet according to the Knoxville Sheriffs Department. Some minor vandalism of the swimming pool and apparent abuse of key privileges (i.e. lending of keys to non-residents and under 16 without adult supervision) has generated discussion as to liability for the HOA and homeowners and possible methods of monitoring pool abuse. Speeding in the neighborhood continues to be a problem (primarily from apartment dwellers and their visitors). Personal involvement in obtaining license numbers is the only way we are going to curtail this danger

Neighborhood Tree Trimming and Cutting

at 470-8888 or e-mail:

cday@att.net

Nearly everyone has observed and complained about the trimming and cutting of trees in the neighborhood, especially in front of the apartments. The utility companies have easements 5 feet inside all property lines for installation and maintenance of their facilities. Any trees or shrubs that grow into these facilities may be cut or trimmed by the utility company. In the case of the apartments,

Lenoir City Utilities told the apartment owners they would have to start paying for LCUB to keep the trees trimmed back else the trees would be cut down. The apartment owners did not want to pay for trimming of the trees so LCUB had them cut down. According to an Attorney

consulted on the matter both the utility company and the apartment owners in this case have the right to cut the trees. The HOA is pursuing the possibility of working with the apartment owners in an effort to replace the cut trees. In addition, HOA President Roger Smith and President-Elect Alice Elkins have communicated to the apartment owners in writing our very strong objections to the way the apartments are operated and maintained. We are being told that the apartments are being sold. If that is the case it may be difficult to get any resolution until the new ownership is in place. The Bradford Pear tree at the Subdivision entrance was cut because

Don't Plant Trees or Shrubs That Will Grow Over 15 Feet Tall Under Utility Lines . They Will Eventually Be Trimmed Back or Cut Down!

Homeowner Tips

(Continued from page 1)

servability of watermarks can vary according to atmospheric conditions and variations in lighting. For this reason, a prudent inspector will not assume that problems involving leaking seals have only occurred at windows where stains are visible at the time of the inspection. The window industry of the 1980s had not perfected dual pane seals to the extent that was finally achieved during the '90s. The costs of product liability claims forced them to develop better materials and methods for sealing the glass edges. Many companies now offer lifetime warranties on newly manufactured dual pane windows. However, when selling a home with older windows, the cost of replacement can jeopardize the sale and may fall on the property owner unless something can be negotiated between the Buyer and Seller.

* Tips courtesy of Inman News

Twenty Low Cost Ways To Spruce Up Your Home

Putting your home on the market? Make your home more appealing for yourself and for potential buyers with these quick and easy tips:

1. Trim bushes so they don't block windows and cut down on light.
2. Buy a new doormat.
3. Put a pot of bright flowers (or a small evergreen in winter) on your porch.
4. Put new doorknobs on your front door.
5. Put a fresh coating on your driveway.
6. Edge the grass around walks and trees.
7. Keep your garden tools out of site.
8. Be sure kids put away their toys.
9. Buy a new mailbox.
10. Upgrade your outside lighting.
11. Use warm, incandescent light bulbs for a homey feel.
12. Polish or replace your house numbers.
13. Clean your gutters.
14. Put out potpourri or burn scented candles.
15. Buy new pillows for the sofa.
16. Buy a flowering plant and put in a window you pass by frequently.
17. Make a centerpiece for your table with fruit or artificial flowers.
18. Replace heavy curtains with sheer ones that let in more light.
19. Buy new towels.
20. Give your home a good old fashioned Spring cleaning from top to bottom. Pay special attention to the

Neighborhood Directory: If you are new to Churchill Downs or need to update your information please complete, clip out and mail to Carson Day at 1533 Secretariat Blvd. or e-mail the information to cday@att.net

Last Name _____ First Name _____ Spouse _____
 Address _____ Occupation _____
 Home # _____ Work # _____ Emergency # _____
 E-Mail Address _____
 Children Names & Ages _____

 Hobbies/Family Intrests _____

