



The Greenbelt

October, 2023

Volume VIII, Issue 2 #81

Published six times annually by Board Member Dan Cunningham and edited by Carolyn Gollings to enhance community knowledge and understanding of the current work of the HOA and provide other items of information relevant to the entire Mirage Crossing community.

HOA Board Returns Facing New & Different Challenges

The HOA Board of Directors resumed its regular business after a summer recess on September 19. The next meeting of the Board of Directors will be on Tuesday, October 24, 2023 via WebEx at 7:00 PM. Next year's budget (2024) and the assessment rate will be approved at this meeting

The Mirage Crossing HOA Annual Meeting is held in January. As of this publication, a *tentative date of January 23* been set. This year, three Board members seats are up for election. The official request for candidates will be mailed to all homeowners in the near future. This will begin the process of electing the Board of Directors. At the Annual Meeting in January, the election results will be announced.

The most recently approved meeting minutes as well as prior meeting minutes are posted on the HOA website:

www.miragecrossing.com

Summer Violation Report

During the summer, the following Rules and Regulation Violations were addressed with property owners in order to ensure compliance. They are:

- short-term rentals
- pets (size and noise nuisance)
- unauthorized outside objects or safety violations
- trash left within community
- parking.

Mirage Crossing Celebration of the life of Bill Kirkland



There will be a Mirage Crossing community celebration on November 4, starting at 1:00 PM for the life of Bill Kirkland, who died suddenly last spring. The event is being hosted by Bill's wife Pam. The family would like folks to come and share their memories of Bill. There will be food and water provided, BYOB,

HOA Comprehensive Insurance

The HOA maintains a Broad Form Comprehensive general liability and a property insurance policy on all Common Elements and Units, exclusive of improvements and betterments installed in units by Unit Owners issued under a standard form "All Risk of Direct Physical Loss Form" in an amount equal to maximum insurable replacement value of the Common Elements and Units through LaBarre/Oksnee Insurance.

The HOA policy does not include homeowners' personal property and contents. The deductible on each claim for water damage due to plumbing leaks is now \$ 25,000.00. The deductible on all other claims remains at \$ 10,000.00.

What Insurance Coverage does an Owner Need?

Homeowners will require their own insurance policy to cover personal property/contents based on replacement value and a sufficient amount to also cover the HOA Policy deductible of \$ 25,000.00. This is an increase to the policy from the previous amount of \$10,000.00. As per our CC&Rs, homeowners are responsible for this deductible.

Please contact your own insurance brokers to inform them of this change and to update your personal coverages to include this increased deductible amount. The deductible increase and a large increase to our premium for insurance coverage is due to three factors - an increase to our asset values, an increase in claims within the insurance industry and a couple of large water damage claims within Mirage Crossing.

To assist the community in reducing water damage claims, we require, as does our Insurance Policy, all residents make sure they turn off the main water valve to their unit when leaving the unit unoccupied for more than three days and ensuring the unit is inspected at least once every two weeks when unoccupied for longer periods of time.

As a matter of information, this process was put out to bid with our current provider coming in as the low bid. However, the premium increased by 26%.

For further detail see the email sent by First Service Residential on September 28, entitled *Mirage Crossing Important Insurance Information and Deductible Change*.

2023 Financial Reserve Study

Every four to five years, the HOA is required to perform a study of the Association's Reserve Account to analyze the capacity of the Reserve funds. The study analyzes the capacity of the funds to pay for capital expenditures, asset replacements and updates to the buildings and grounds over and above routine maintenance. In addition, it ensures a sufficient amount is maintained in the fund so that a Special Assessment is not necessary. It allows us to be prepared and to plan for what will be needed to keep Mirage Crossing at an acceptable standard. The April 2023 Reserve Study is available upon request from our Community Manager.

Our HOA is on the Web!

Visit us at:

www.miragecrossing.com

Current and up to date!

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Witches, Warlocks, Ghosts, Goblins, Zombies and all the fun friends

Grab your best costume or Halloween Attire, there will be a Halloween party in the Clubhouse, Friday, October 27th from 6:30 to 9:30ish. As usual, bring a snack to share with friends and your own drinks.

Any creative people? Please contact Ellie in building 46 about decorations during the week and day-of party set-up.

elliekallal@yahoo.com



Mirage Crossing Calendar Through January, 2024

- 🌵 **October 24** HOA Board of Directors; WebEx link to be provided
 - Executive session 6:00 PM
 - Open meeting 7:00 PM
- 🌵 **October 27**, Halloween Party 6:30 to 9:30. Bring a snack to share and BYOB.
- 🌵 **November 21** HOA Board of Directors Meeting; WebEx link to be provided
 - Executive session 6:00 PM
 - Open meeting 7:00 PM
- 🌵 **December ???** Holiday Party 6:30 to 9:30. Bring a snack to share and BYOB.
- 🌵 **December:** *The HOA Board of Directors is NOT scheduled to meet, if a meeting is necessary, it would be December 19*
- 🌵 **January 23, 2024 (Tentative)**
 - Executive session 9:00 AM
 - Open Board meeting 10:00 AM; WebEx link to be provided.
- 🌵 **January 23, 2024 (Tentative)** All Membership Annual Meeting in the Clubhouse.



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Mirage Crossing Hours of Operation

Property Manager On-Site

- Monday thru Thursday, 8:00 am-4:00 pm
- Friday 8:00 am- 12:00 pm

Clubhouse

- Sunday thru Saturday 8:00 am -10:00 pm

Fitness Room:

- Sunday-Saturday 3:00 AM to 12:00 AM

Pool

- Sunday-Saturday 6:00 am to 10:00 pm

HOA Board of Directors

The elected members of the 2023 HOA Board of Directors are:

Don Syndrowski	President
Dan Cunningham	Vice President
Ron Rossman	Vice President
Ken Padgham	Vice President
Frank Gollings	Treasurer

- The board can be contacted at:
board@miragecrossing.com
- Prior meeting minutes and other HOA information is found at:

www.miragecrossing.com

First Service Residential Contact Information

Community Property Manager: Rustin Casey
Office: 480-860-0221 rustin.casey@fsresidential.com

FirstService Residential Emergency Call Service:
855.333.5149 (24/365)

Accounts Receivable:
480.551.4300 ext. 4906

ARsupport.az@fsresidential.com

Assessment Payment:

<https://www.fsresidential.com/arizona/pay-association-fees>

Fee Waiver Request:

www.fsresidential.com/arizona/homeowners/fee-waiver-request

Address Change:

addresschanges.az@fsresidential.com

ClickPay!

ClickPay.com/FirstService 1.888.354.0135

Enrollment:

<https://estatements.welcomelink.com/arizona>

Payment by Check

PO Box 30339 Tampa, FL 33630-3339