

# Villages of Carmel

Fall 2011

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**PremierConnect**<sup>TM</sup>  
Exclusively Offered Through Premier Communities



Don't forget to visit regularly to see what is going on in the community. This is a great communication tool and I want to make sure we are taking full advantage!

## *A Word from your Association Manager*

It is hard to believe that the summer has passed so quickly.

As for your yards, it is that time of year that pre-emergent should be applied. This can make a big difference in weed control for next year. Please check with your garden expert to see if there is still time. Different grasses need different treatments.

Your community is driven on a regular basis. There are several things I have noticed that will help make the community look better and help with the value of your home:

- The flower beds should be kept clean of grass and weeds. This also includes tree wells. Neat and well kept beds make the whole community look better. If you don't want to maintain a tree well, the border can be removed, the dirt leveled and allow the grass to grow to the tree.
- Now is the time to replace damaged or missing trees on your property. Hardwood trees greatly enhance the value of your home and with the recent heat in North Texas, many trees will need to be replaced. Please check with your garden expert as to what is best for your property.
- Trash cans are to be removed from public view. Several homes have their trash cans in view at all times. This does not help with the curb appeal in the neighborhood. Please store your trash cans out of view from the front of your home.
- Concerns have been brought to my attention in regards to cleaning up after your pet. Please be respectful of your neighbors and pick up after your dog. It is the law.

Premier Communities is happy to offer a customer service line for your convenience if you have any issues. Representatives are available during normal business hours. That number is 877-378-2388. Premier Communities also offers an emergency number available 24 hours a day. That number is 214-871-9700 ext 350. Follow the prompts for the emergency extension.

Allen Abtahi  
Association Manager  
[allen.abtahi@premiercommunities.net](mailto:allen.abtahi@premiercommunities.net)



## *Be involved..*

### **VOLUNTEERS**



The Architectural Control Advisory Committee The primary function of this committee is to assist the Board in regulating the external design, appearance, use and maintenance of neighborhood homes and in interpreting the governance documents. This committee reviews homeowner applications for exterior improvements and makes recommendations.

If you are interested in participating, please return the form that is included in this publication, or contact Allen Abtahi with Premier Communities at [allen.abtahi@premiercommunities.net](mailto:allen.abtahi@premiercommunities.net).

## Tips for Saving Water



Water conservation is an important issue for the association—and not just because we want to be environmentally responsible. An equally important reason is that we want to keep assessments as low as possible. Here's how you can help:

### Kitchen Aid

Large appliances—washing machines and dishwashers—consume the most water, so they are important places to start any water-conservation efforts.

- Set the water level on your washing machine to match the size of your load. Try to avoid doing frequent small loads; whenever possible, run the machine only when you have a full load.
- You don't need to rinse dishes before putting them in the dishwasher! No, really. Hand rinsing dishes under the faucet uses 15-18 gallons of water per load. If your dishwasher has a pre-rinse cycle, try using it instead of hand rinsing. If a dish or two isn't completely clean after the dishwasher cycle, finish the job by hand.
- Like the washing machine, only run the dishwasher when it's full. If you have only a few dishes, wash them by hand in a sink or basin—not under a running faucet. Use a second basin or dishpan for rinsing, or spray rinse all the soapy dishes at once.

### Splish-Splash—Conserving in the Bath

After these major appliances, the bathroom offers the next biggest opportunity to save water.

- Make sure your toilets are all working efficiently. According to the American Water Works Association, the average American home loses 14 percent of all water used to leaks. (And, remember, the toilet is not a waste basket.)
- Keep your showers as brief as possible or turn the water off while shaving or scrubbing in the stall. Consider installing water-saver showerheads and faucets.
- When taking a bath, close the drain while the water warms up then adjust the temperature. Monitor the tub as it fills, and turn the water off at the half-way mark.

### Running Hot and Cold

- There's nothing as refreshing as a cold drink of water, but don't let the faucet run to get it. Chill a container of water in the refrigerator instead.
- Avoid running hot tap water over frozen food to defrost it; put it in the refrigerator the night before.
- Rethink any tasks you usually perform under running water—like washing vegetables or brushing your teeth. (A gallon of water a minute flows through a tap that's only half open.) Use a dishpan or bowl of water instead of letting the tap run. Then pour the water from the bowl on your house plants.

### "Used" Water

Before pouring that half-filled glass of water down the sink, ask yourself where it could be put to good use? How about pouring it in the dog's bowl? And the condensate from the dehumidifier is suitable for watering plants. Other sources of "used" water are suitable for reuse— it just takes a little imagination and a change in routine.

## Critical Component:

## Insurance, Ours and Yours

Of the many things your association assessment pays for, insurance is one of the most important. Association governing documents and state law require the association board to purchase adequate insurance as part of a comprehensive risk-management program.

Our association has two types of commercial insurance coverage—property and liability.

Property insurance covers loss of or damage to any common structures or physical property caused by fire, flood, storms or other natural events. For



instance, if high winds uproot a tree that damages a common roof, the association's property insurance would cover the cost of repairs. Property insurance may also cover what we call "human perils" (such as theft) and "economic perils" (such as stock market fluctuations) that might impact our association's investments.

Liability insurance covers losses that would result if someone took legal action against the association for an injury, financial loss or other type of damage. For example, one important type of liability insurance, called Directors' and Officers' insurance, covers volunteers like board and committee members so they're not jeopardizing their personal assets to serve the association.

The association's insurance does not cover owners or residents, their homes or belongings. Each member should have his or her own insurance policy. If you need information about homeowners insurance, talk to a licensed insurance agent who specializes in homeowners associations. Or you may want to talk to the association's insurance provider; this person will know exactly where the association's master policy coverage ends and where yours should begin. This prevents you from over or under insuring yourself.



**Villages of Carmel Homeowners Association, Inc.**  
**Architectural Control Committee**  
 Property Modification Approval Request Form

ACC Use Only
Date Rd.
Phase

As each of us bought our property in Villages of Carmel, we agreed by our signatures to abide by the Declaration of Covenants, Conditions and Restrictions (a.k.a. CCRs or Deed Restrictions). The Deed Restrictions protect our property values by keeping the community a highly desirable place to live. AAC (Architectural Advisory Committee) approval must be obtained prior to the start of your project. To avoid delay, make your request as complete as possible and type or print legibly. Incomplete requests will be returned for additional information. Incorrect information or changes made after approval invalidates approval. The goal of the AAC is to assure that all changes to our properties conform to the appropriate Deed Restrictions. Thank you for your understanding and cooperation.

**1. ABOUT THE RESIDENT(S)**

Name(s)	
Address	
E-Mail	
Phone(s)	Best time to call

**2. ABOUT THE PROJECT**

Proposed start date	Proposed completion date
Describe the nature of the project (attach pages as necessary)	
Location (attach sketch/drawing)	
Dimensions(include height)	Distance from fences and easements
Colors	Shape
Materials	
Builder	
Other (specify)	

**IMPORTANT:** Include plan view and elevation drawings (to scale) plus any other supporting documents indicating project location and its relationship to property lines, neighbors, construction, easements, etc.

**3. ABOUT THE REQUIREMENTS**

YES	NO	N/A	
<input type="checkbox"/>	<input type="checkbox"/>		I/We have read the appropriate Deed Restrictions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I/We have obtained a City building permit (attach copy)
<input type="checkbox"/>	<input type="checkbox"/>		This project will require a fence removal (if yes, inform Association Manager)
<input type="checkbox"/>	<input type="checkbox"/>		Completed project will be visible from the street
<b>Check any that apply:</b>			<input type="checkbox"/> Corner lot <input type="checkbox"/> Iron park fencing <input type="checkbox"/> Project already started/completed

Homeowner's Signature	Date
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Signature constitutes permission for ACC members to inspect property and agreement to abide by ACC's decision.

Mail, email or fax this request, along with all supporting documents, drawings, photographs, etc. to:

Premier Communities Management Co.  
 Attention: Villages of Carmel  
 3102 Oak Lawn, #202  
 Dallas, TX 75219

<p><b>For additional information call:</b></p> <p>Customer Service          214-389-1377          Fax 214-889-9980</p>
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## Keep Your Backyard Bug-Free... Naturally



Summer is the time for barbecue parties and sleeping under the stars, but bothersome bugs can ruin outdoor fun. Many people spray themselves and their lawns with chemical repellants to get rid of these pests, but there are natural alternatives that are environmentally friendly to your home and our association. Here are a few tips to help you enjoy a bug-free summer.

**Get growing.** Planting a simple garden can do wonders in keeping the bug count down. Plants like garlic, radishes, marigolds, nasturtium, oregano, sage, rosemary, cilantro and mint are easy to cultivate and can make the area in and around your garden uninviting to the creepy crawlers, as they act as natural bug repellants. Pest-control never looked or tasted so good!

**Wet and wild.** Eliminate stagnate or standing water in your yard; it provides breeding grounds for mosquitoes. Emptying used kiddie pools and fountains and refilling them with fresh water, cleaning gutters of leaves and other rain-blocking debris and filling in puddles with dirt are just some of the ways to reduce the buzzing bugs in your yard.

**Going to the birds.** Setting up a few bird houses in your yard is not only a great way to enjoy the beauty of our feathered friends, but it also mitigates bug problems, since many birds love to dine on dragonflies, dung beetles and the ilk.

**Candle in the wind.** When outdoors, ignite an all-natural bug repellant candle nearby to keep the bugs at bay, and enjoy the sweet smell of citronella, lavender, mint and other aromas that pests find repugnant. Brands such as BioSensory, Solay, Melo and Yankee Candle have jumped onto the debugging bandwagon and offer eco-conscious candles.

**Light up the night.** Many high-flying insects are drawn to light like a moth to the...you get the idea. So, why not install an elevated yellow bug light on your back porch or deck to attract those critters up and away from the ground (and you!) when you spend an evening outdoors. Of course, be sure to review our CC&Rs or talk with to an association representative to make sure your bug lights are in compliance with our rules.

## Help Keep Our Community Green

Like leaders in more and more associations these days, our community leaders strive to use environmentally friendly products and services. Here are some tips that you can use in your home to continue this positive trend in the community:



- Use organic products, such as organic lawn fertilizers, which are less harmful to the environment.
- Choose latex paints over oil paints, which are harmful to the environment.
- Use energy-saving light bulbs.
- And, at home and at work, save and reuse scrap paper.

The little things, when done consistently by enough people, can really add up.

## Why a Maintenance Schedule is Important

From time to time, residents submit maintenance requests and become frustrated when something isn't attended to immediately. Part of the reason for the delay is that the association develops and follows an annual maintenance schedule, and the manager knows that next month's routine maintenance will take care of the We also use the schedule to address small unseen problems before they become noticeable.



The association schedules routine maintenance for a number of reasons.

- It eliminates unexpected replacements and breakdowns.
- It keeps costs down because repairs are not made on an emergency basis.
- It extends the lives of expensive common elements and reduces reserved funds
- It stops problems before they occur

The association works with a qualified engineer and other experts to develop the maintenance schedule. The schedule specifies when common elements will be routinely inspected, adjusted and repaired. Regularly monitoring the property eliminates surprises. We're able to catch minor problems and correct them before an expensive repair is needed. This, of course, helps control costs by extending the life of the common elements, which in turn reduces the money that must be reserved for an eventual replacement.

The maintenance schedule is a useful tool that keeps costs down and property function and appearance up. Bear with us; eventually everything will get done in the most efficient, economical way.



VILLAGES OF CARMEL HOA, INC.  
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TELEPHONE: (214) 871-9700  
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#### Association Manager

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[allen.abtahi@premiercommunities.net](mailto:allen.abtahi@premiercommunities.net)

#### Accounting / Billing questions-

(877) 378-2388  
[accountservices@premiercommunities.net](mailto:accountservices@premiercommunities.net)

#### Amenities/Reservations Questions-

[reservations@premiercommunities.net](mailto:reservations@premiercommunities.net)

#### Resale & Refinance Certificates-

(888) 679-2500  
[www.premiercommunities.net/resale.html](http://www.premiercommunities.net/resale.html)

#### After hours Property Emergency number-

(214) 871-9700 ext. 350



[www.premiermgmtconnect.com/villagesofcarmel](http://www.premiermgmtconnect.com/villagesofcarmel)



## Recycle that Cell Phone



The next time you're ready to upgrade your cell phone, recycle the old one! If all the estimated 100 million dead

cell phones were recycled, the United States could save enough energy to power more than 194,000 U.S. households with electricity for one year, according to the U.S. Environmental Protection Agency (EPA). Less than 20 percent of unwanted cell phones are recycled each year, according to the EPA.

Recycling can help the environment by keeping usable and valuable materials out of landfills and incinerators. Cell phones are made of precious metals, copper and plastics, which require energy to mine and manufacture. Recycling these materials not only conserves resources, but reduces air and water pollution and greenhouse gas emissions. Earlier this year, EPA teamed up with cell phone retailers, manufacturers and service providers to develop collection programs. Some charitable groups and state or municipal solid waste programs also offer cell phone recycling.

To find out where to recycle your cell phone, visit [www.epa.gov/cellphone](http://www.epa.gov/cellphone).

## Heading Off Burnout

### Try a few tips for keeping burnout at bay.

Exercise at least three times a week. Running, weight lifting, bike riding—anything that gets your heart and lungs working burns off stress. Exercise releases endorphins that boost your mood and it dissipates built-up stress that otherwise leads to burnout.

**Make time for a hobby.** An art class, cooking, reading, sewing—anything that's not part of the regular grind and that helps you relax will balance the things that wear you down.

**Practice breathing exercises.** "Just breathe!" Yes, it's an old cliché, but there is a grain of truth behind every cliché. Deep breathing gives your body a boost of oxygen and it releases tension in your abdomen around your heart.

**Get away.** Take a walk at lunch, and don't take work home. Leave the office at the office. At home, find a time and place where you can relax and unwind. Even 15 minutes of relaxation can relieve stress.

**Laugh.** Sometimes it helps to look at a situation and just laugh. If that fails, read the jokes that your uncle's cousin's best friend is e-mailing you three times a week. Pick a comedy next time you go to the movies or surf channels.

**Take up yoga or tai chi.** These disciplines have a restorative effect and are sure burnout busters.

Burnout can creep up on you slowly. Watch for the warning signs and stay ahead of it. Your heart, family and employer will thank you.