

Mill CREEK

HOMEOWNERS ASSOCIATION NEWSLETTER

WINTER

2006

PRESIDENT'S MESSAGE

Hello and happy holidays to one and all. As the year-end rapidly approaches I wanted to summarize a few of the important items past and coming up.

First I want to extend a special thanks to Rose Van Epp for her excellent work on arranging a wonderful community picnic. I know myself that the Morphy the Caterpillar was a big hit for the kids and those of us who are kids at heart. The picnic was well attended, and we were able to get about 35 to 40 names for our email list. The email list will be used to communicate any urgent information, as well as announce upcoming events and board meeting dates. If you want to be on the email list you can email Vice-president Larry Jacksina (lju4ia@ntelos.net) who assembled the list.

There have been several new homes built on the few remaining lots in Mill Creek. I want to welcome the new residents to Mill Creek in their new homes as well as those who have moved into homes already in Mill Creek for some time. While I have not had the opportunity to personally welcome them, a couple from New Orleans has moved in and

I hope that they are finding everything in Charlottesville.

The final homes are being built in the "Village Homes II" project and the final landscaping is to be done. I have been working on attempting to get more trees in place to limit the visual impact that this development has had on Mill Creek. We must have patience since the trees that are going in are small and will take time to grow to provide optimal screening.

There have been some unusual activities in the neighborhood, with some question on criminal intent. I encourage everyone to make sure you keep your homes locked and to let a neighbor know when you are going away for any more than a couple of days so that someone can keep an eye on your home.

With winter's cold weather already creeping into Charlottesville, this is a good time to get the heating system in your house inspected to ensure optimal performance. Avoiding the accumulation of carbon monoxide is of the utmost importance and is why proper inspection and maintenance are important. Cleaning chimneys is also important for those who use wood since a blockage in the chimney can lead to a chimney fire.

Finally, I wanted to encourage everyone to come to the Annual Meeting on the 18th of January. We will be voting on a special assessment for new maintenance free mailboxes. The approximate cost per household will be \$75 for the new boxes to be purchased and installed. We will also be voting for new board members. If you want to have direct input into what happens to your neighborhood, then come to the annual meeting and get elected to the board.

I hope to see you all at the Annual meeting.
Merry Christmas and Happy New Year.

Christopher Zitnay, MD

BOARD MEMBERS

Christopher Zitnay, MD
President & Chair of Architectural Committee
244-7406

Larry Jacksina, Vice President
979-3989

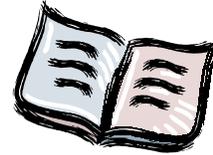
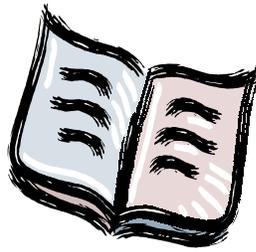
Kevin O'Connor, Treasurer
244-0481

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Secretary, Architectural Committee Member
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Miles Weiss, Board Member
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NEWSLETTER

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Covenants? There are MORE Covenants?

If you thought we were going to stop writing about the Homeowner Association covenants after our last—and may we say thrilling—summary in the Fall 2005 Mill Creek newsletter, you were mistaken. There is more to say, and we promise we'll be brief.

Just to remind you, the four covenants we mentioned last issue were:

- Have a maximum of three vehicles visible in your driveway or front of your house.
- Submit plans to the Board of Directors or the Architectural Review Committee before you erect a fence, wall, garage or any other structure.
- The front of your property is a fence-free zone.
- Paint your house a color from the Mill Creek palette.

We need to mention those first three again because they seem to be the covenants most often ignored. Any structure, including and particularly a new house, must be reviewed by the Architectural Review Committee **at the planning stage**. Racing ahead with an unreviewed project will prove

costly if the design has to be amended to harmonize with Mill Creek architecture.

Moving right along—we're rapping hard on our desk now with a ruler—we want to mention four more covenants that you might not remember or know.

1. If you want to **cut down one of your living trees** and its diameter is greater than three inches, you need written permission from the Board of Directors or the Architectural Review Committee. If it's about to fall on your house, go ahead and cut it and let them know.
2. No sign, including **“for sale” and “for rent” signs**, can be displayed on or from any lot or the common area. Often contractors, roofers, landscapers, etc., ask to put out a sign when they're working on your house, but it's against the covenants and can't be permitted. The covenants cannot, however, block freedom of speech. Political signs may be displayed in house windows but not on lawns and common areas. Common areas, by the way, include

the grassy areas on either side of the entrance to Mill Creek.

3. All your **vehicles** (and remember, there can be only three of them visible) must be licensed if you're going to keep them on your property or on any Mill Creek street.
4. Neatness counts in Mill Creek because all toys, bicycles, yard and garden implements, tools, etc., are to be **stored out of sight** from “sunset to sunrise each day.”

Covenants may raise your hackles as they raise mine: How dare someone tell me what I can do on my property! But we agreed to abide by them when we bought or rented our houses, and they preserve the beauty and character of Mill Creek. We're sure you have friends, as we do, who say, “This is the nicest development I've ever been in. So many trees, and the way the houses are set, you're not on top of your neighbors.” Then they ask us to let them know if a Mill Creek house comes on the market. We're lucky people. Let's keep it that way.

Roussie Jacksina

Mill Creek Notes: All the news that fits

ANNUAL MEETING

The Mill Creek Homeowners Association annual meeting is on **Wednesday, January 18, 2006, 7:00 pm**, at **Cale Elementary School**. At this yearly meeting new officers are elected, major issues are discussed and residents volunteer for committees. This year's major issue is: Should Mill Creek charge all residents a one-time assessment for the installation of new weatherproof and maintenance-free mailboxes? This one-time assessment requires a 50 percent or higher vote of **those present at the meeting or voting by proxy**. If you want to speak out for or against new mailboxes, be sure you're at the annual meeting. Details on the mailbox assessment and the annual meeting's full agenda will go out to all residents in early January.

MONTHLY MEETING

Thanks to board member Barbara Mann, the monthly meetings of the Mill Creek Homeowners Association Board of Directors have found a permanent home. Starting in December the meeting moves to the **second Tuesday of every month, 7:30 pm, at Calvary Baptist Church**, which is across from the Southern Parkway entrance to Mill Creek. All residents of Mill Creek are invited to attend and participate. Currently there are five board members, and more are needed to keep our neighborhood

healthy. Consider volunteering for a board or committee position. The work requires minimal time, and the more members there are, the less work there is for each.

A BOUQUET OF ROSES TO ROSE

Once again Rose Van Epp took the Mill Creek annual block party in hand and produced a roaring success. On Saturday, October 1, the barbecue from Big Jim's was tasty, the children (and a few grown-ups) went crazy over Morphy the Caterpillar slide, and this writer and everyone else in the audience loved the magician (how *did* he change pigeons into rabbits?). Thank you, Rose and all who helped her. You did a fabulous job.

E-MAIL LIST

In case you weren't one of the lucky people at the Mill Creek block party and did not have the opportunity to sign up for the Mill Creek e-mail list, here's your chance. Send your email address to Larry Jacksina at lju4ia@ntelos.net and he'll send you reminders of meeting dates and times and any other necessary news that arises. You'll have another opportunity to sign up at the annual meeting. Don't worry, this list will not be shared or over used. It's for Mill Creek information only.

IN CASE OF FIRE

On the evening of November 12 fire engines were summoned to

one of the cul de sacs on Timberbranch Court. The trucks could not get through to the fire because a Timberbranch resident was having a party and guests had parked on both sides of the street. Fortunately the fire was under control and the trucks returned to the station house.

Again on December 10 we noted cars lined on either side of Timberbranch, leaving so little roadway that our own car could barely pass through. In case of fire, the fire trucks will force their way to reach the burning property. **Any damage to the trucks would be charged to the car owners blocking or narrowing their way. Car owners would be responsible for any damage done by the fire trucks to their own cars. The owner of the house on fire could also claim damages against the car owners who blocked the firefighters' path to their house.**

ATTEMPTED BREAK-IN

A resident of Timberbranch Court reports that on the night of November 15 someone tried to break into her house. She heard noises in the night but assumed they came from an animal. The next morning she found scratches on the door and called the police. They confirmed it was an attempted break-in. You'll find a timely article in this newsletter about how to avoid being easy pickings for burglars.



PREVENT BURGLARS

Approximately every 15 seconds a house is robbed somewhere in America. A few simple precautions can make your home a less inviting target and convince burglars to try their luck elsewhere.

- Install deadbolt locks on all outside doors.
- Make sure all windows (not just those on the ground floor) have good, strong locks.
- Keep your property well lit and consider installing motion sensitive outdoor lights—thieves hate it when they can't hide.
- Keep trees and shrubbery cut back from windows.
- If you are leaving town for several days, suspend mail and newspaper delivery and ask a trusted neighbor to keep an eye on your home.
- Even when you are not home keep a light or two burning so your house looks occupied. Hook up

timers to lamps that turn off and on at different times.

- Consider an alarm system monitored by a reputable security company.
- Keep a car parked in your driveway. It too makes your house look occupied and prevents burglars from backing up a van and cleaning you out.

Finally, remember that even the best precautions do not work if you don't use them. So give your home a security checkup, keep those doors and windows locked, and beat burglars at their own game.



UMBRELLA INSURANCE POLICIES

As insurance prices continue to rise, people look for more and better insurance coverage for less money. Umbrella policies are often a good option for increasing coverage. Like an umbrella they provide expansive coverage for you and your assets. They act as a backup for your primary insurance and can provide a cost-

effective way to increase coverage.

Most of us carry liability insurance for our cars and our homes (whether we rent or own them). These policies cover us for the legion of careless acts we might commit. However the coverage available under these policies varies, and their cost is often expensive for the coverage they provide.

Umbrella policies begin where other insurance ends, when your other liability policies have been exhausted. They are often surprisingly inexpensive considering they can provide additional coverage up to \$1 million or more. Because they are asked to cover only the largest of claims, fewer claims are brought against umbrella policies; therefore, umbrella policies are relatively inexpensive.

As with any kind of insurance policy umbrella coverage and rates can vary greatly. Contact your insurance agent to see if an umbrella policy is right for you.

This page is written by a Mill Creek resident who prefers to remain anonymous. This same resident prints and distributes the newsletter at no cost to Mill Creek. We appreciate his generosity.