



THE VISTAS VIEW

HOA Newsletter

May 2016

Architectural Control Committee (ACC)

Meeting Dates for 2016

- June 09, 2016
- July 14, 2016
- August 11, 2016
- September 08, 2016
- October 13, 2016
- November 10, 2016
- December 08, 2016

Please submit your request no later than one day before the ACC meeting for review by the Committee. All forms for ACC requests can be found on The Vistas website at vistashoa.com or you can contact the office and one will be sent to you.

ACC meetings are generally held the second Thursday of every month.



Quarterly Assessments of \$72.50 due July 1st and October 1st.

ELECTION UPDATE – While the Presidential and even various local political candidates are creating a lot of media buzz, there is relative quiet surrounding the two Association Board of Directors positions up for election. At the April 28, 2016 meeting the Board of Directors approved (pursuant to NRS 116.31034) that if the number of candidates for board positions are equal to or less than the number of open positions, after the 30-day period for self-nominations, the declared candidates would be deemed to be elected at the annual meeting scheduled for July 21, 2016. The self-nomination period will be open from May 12, 2016 through June 10, 2016 for all interested candidates. Attached is a Candidacy Disclosure Statement you will need to complete if you are interested in serving on the Board. Please call the Association office if you have any questions about becoming a Board member.



Urgent Need—The Homeless Veterans Outreach Program

The program has just received a shipment of new mattresses and they are in need of 20 sets of new queen size sheets. If you can help with this, please bring your donation to the Association office or call to arrange a pickup.

ANNUAL GARAGE SALE DATE - Saturday, May 21, 2016 from 8:30 a.m. to 4:00 p.m. The garage sale flyer can be found on the Association website home page. The items list can be found by clicking on the “Vistas News” tab and selecting “Garage Sale Items List”.

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It is important for all of our residents to feel safe in their communities. We should also feel safe when we walk our dog(s) in our neighborhood and throughout the community. To ensure a safe environment for everyone, it is crucial rules be followed. The leash law is important! Your animal, whether friendly or not, should not be allowed to roam unattended or unleashed - even on your own property or in common areas, at parks, on Los Altos ... you get the picture. Your dog may be friendly, the other dog may be friendly, but before you know it there is a problem! Don't let this be a possibility, keep your dog on a leash and maintain full control of your animal at all times.

As a pet owner, you also have the important responsibility to make sure your animal(s) are properly contained in your yard without the ability to get out. Check the fences and gates and make sure all the boards are in good condition and properly secured, latches are latched, and remove anything close to the fence the dog may use to jump over the fence. Take the necessary steps to keep your animal(s) from getting out of your yard.

It is easy to overlook how vulnerable we are when we walk our dogs. We trust dogs in backyards are safely secured and cannot get out and that other pet owners have control of their animals. Please be a responsible pet owner, be respectful of those around you and follow the rules because, bottom line - the safety of all our animals depend on it!



LOSS ASSESSMENT COVERAGE

What can homeowners do to protect themselves in the event the Association experiences a loss only partially covered by the HOA's insurance policy?

As a homeowner in The Vistas, it is a good idea to research your options under "Loss Assessment Coverage" to see if this type of insurance is right for you. This coverage can be added to your homeowner's policy and is relatively inexpensive. Loss Assessment Coverage is used to pay the homeowner's share of any loss over and above what the HOA's insurance policy would pay in the event of a covered incident.

For example, if a judgment was issued against the Association for \$2,500,000 and the HOA's policy covered only \$2,000,000, the remaining balance of \$500,000 would be levied equally on the membership. There are a total of 1,473 unit owner members in The Vistas and each would have to pay a pro rata share of this non-covered assessment. Those who have Loss Assessment Coverage would be covered for their share of the loss up to the limit on the policy (for a covered loss). Homeowners without Loss Assessment Coverage would be responsible for their entire pro rata share.

So you can see understanding Loss Assessment Coverage is important. It only applies under certain circumstances and cannot be used for routine maintenance. Any claim would need to be the result of a covered insurance loss like bodily injury or property damage. Additionally, the charge must be incurred during the insurance policy period.

The cost and limits of Loss Assessment Coverage will vary by insurance carrier. If you are considering purchasing this type of insurance, it is always recommended you speak with your agent or an insurance professional to determine the best coverage for your needs.



UPDATED NOTICE OF PENDING ACTION RELATED TO THE LAW SUITS FILED AGAINST THE ASSOCIATION



On January 27, 2015, a quiet title was commenced by Reno Property Management, LLC ("RPM") against the prior owner and the lender in the Second Judicial District Court, as Case No. CV15-00167 ("Action"). This Action was commenced by RPM concerning the real property located at 4276 Talladega, and which RPM purchased at the Association's September 25, 2013 assessment lien foreclosure sale.

The lender filed an Answer and Counterclaims, in which it asserted claims against the Association as a result of the foreclosure. The matter was tendered to insurance, and the firm of Boyack Orme & Taylor has been representing the Association. Insurance defense counsel filed an Answer and Affirmative Defenses to the counterclaim on May 15, 2015. Initial disclosures have been made, and formal discovery is underway, including written interrogatories and requests for production of documents.

A non-jury trial date has been set for May 9, 2016 at 9:00 a.m.

On March 3, 2016, the Association received an Alternative Dispute Resolution Claim Form filed by Deutsche Bank National Trust Company seeking mediation related to the property above. The matter was tendered to insurance and Boyack, Orme & Taylor mailed a response on March 9, 2016.

On May 1, 2014, an interpleader action was commenced by The Association to disburse the surplus funds from the foreclosure sale of the real property located at 4687 Sirach Court, pursuant to statute. On August 28, 2014, counsel for US Bank, MERS and BANA filed a Motion to Join Third Party Purchaser SFR Investments Pool 1, LLC ("SFR") as a Necessary Party. An Order Granting Motion to Join Third Party was entered on October 23, 2014. On November 17, 2014, counsel for BANA filed an Answer and Cross/Counterclaim against the Association and SFR. In order to minimize attorney's fees and costs incurred by the Association based upon the Cross/Counterclaim, counsel for the Association and counsel for BANA entered into a Stipulation and Order to Stay Plaintiff's Interpleader Claim for Relief and Counterclaims of BANA, pending resolution of BANA's claims against SFR ("Stay Stipulation"). The Stay Stipulation was filed November 18, 2014. Since the Stay Stipulation was filed, counsel for the Association has had minimal involvement. SFR filed a Motion to Dismiss BANA's Crossclaim on March 23, 2015. The Association filed a Joinder to SFR's Motion to Dismiss on April 13, 2015.

Pursuant to NRS 116.31083(6)(f), the current status of this litigation will be reviewed by the Board at least once every 100 days at a Board meeting.

Under NRS 116.41095, you are required to inform potential buyers or lenders of any litigation pending. A copy of all pleadings and correspondence (if there is any) is on file at the office. If you would like to review these documents, please contact the Association office at 775-786-0500 to make arrangements.

NON-DISPARAGEMENT CLAUSES



Have you hired a contractor lately to perform work around your home? Agreed to terms and conditions you did not read when purchasing a product on line? What about the form your dentist or health care provider had you sign at the time of your appointment? These are only a few of the **contracts** we sign our name to on a regular basis and which might contain “Non-disparagement clauses”. This type of clause has been most commonly used in employment contracts to keep proprietary information from being disclosed. We are now seeing these clauses pop up in contracts for the purchase of products or services. Typically, in a contract for the purchase of products or services, a non-disparagement clause would prohibit you from making a negative comment or posting a disparaging review about the product or service that was provided. Some even go so far as to attach penalties if the contract is broken.

It is important, however boring, to read all contracts, forms, invoices, website terms of use, and any other document you have to sign or agree to. If you see a section with this type of non-disparagement clause, you need to read the information carefully so you fully understand what rights you are signing away. You may choose to sign or agree to the contract anyway or you may choose to take your businesses to another company that is not afraid of honest reviews.

Currently, “The Consumer Review Freedom Act of 2015” has been introduced and has passed in the US Senate. It would prohibit businesses from including this type of clause in their contracts and agreements.

Preserve the Life of your Driveway

Concrete sealers can extend the life of your driveway and improve its appearance. When choosing a sealer to purchase, it is important to consider safety, appearance and performance. Make sure the product, once applied to your driveway, is slip-resistant when the concrete is dry and when it is wet. Concrete sealers come in different gloss levels, so know what you want your driveway to look like. Most homeowners today don’t want the shiny look and are more interested in a matte or no-gloss sealer. You may even want to test the sealer in an inconspicuous place before you begin the full application. In terms of performance, it is suggested you purchase the best product you can afford. The type and quality of resin in the product make a big difference in how long the sealer will last.

As always, do your research, consult professionals, read and follow all directions and application instructions on the product.

One of our Board members uses and recommends Home Armor, a clear multi-surface armor, waterproof and impermeable sealer for wood, concrete and brick on his driveway.



To Permit or Not To Permit

That is the Question ...

The Association has recently become aware of several unapproved or illegally built sheds in the community. The CC&R’s require all “Accessory Outbuildings” i.e. sheds, or any structure attached to the home, must receive approval from the Architectural Control Committee (ACC) prior to commencing construction. A stand-alone structure, not attached to the house, does not need a permit from the City of Sparks unless it is 200 sq. feet or larger. If the shed or structure is attached to the home it is then considered an addition, and regardless of size, must have a permit from the City of Sparks. Although the Association does not enforce City of Sparks code, projects must comply with the city’s requirements in order to be approved by the Association. The following are some examples of work requiring a permit: new fences, water heaters and furnaces, pools and spas, sheds and play houses over 200 sq. ft., roofing, demolitions, relocating or addition or plumbing and electrical. Generally a building permit will be required if a homeowner demolishes, constructs, alters, repairs or changes the occupancy of their home. If you question whether or not a project needs a permit, you should call the City of Sparks Building Department at 775-353-2306 for more information.

When seeking approval from the ACC, the Board’s approval will be subject to the homeowner receiving the proper permit if one is required by the City of Sparks. You must seek approval from the ACC prior to requesting a permit from the city. The city will require either 2 or 3 sets of plans, depending on the project, and plans must be approved and stamped by the ACC prior to issuing the permit.

Forms for sheds, additions and other improvements can be found on the Association website at vistashoa.com. Most of the Association forms contain detailed information on what needs to be submitted to the committee when seeking approval. Including all this information is important and vital to a successful approval process. If information is omitted it could delay approval. If the project requires a permit, please make sure your plans also contain the pertinent information the city will require when submitting the approved copies for a permit.

Seeking approval for projects or getting a city permit may seem burdensome and unnecessary, but in fact, it helps keep the community looking good by preventing unsightly and unsafe structures.



2016 Meeting Dates

*Board of Directors Meetings—6:00 p.m.

July 21, 2016

Sept. 22, 2016

Nov. 10, 2016— in the Association office after the budget ratification meeting at 10:00 a.m.

* Board of Directors Meetings are generally held at Bud Beasley Elementary School at 6:00 p.m. unless otherwise noted.

Members Meetings

July 21, 2016 - Annual Meeting - 6:30 p.m. Bud Beasley

November 10, 2016 - Budget Ratification Meeting (10:00 a.m. at the Association Office)

NOTICE: Agendas are posted 10 days prior to the Board meeting in the agenda boxes attached to the Information boards located at the top and bottom of Los Altos Pkwy and on the Association website. Each unit owner has the right to:

(a) have a copy of the minutes, summary of the minutes or audio recording upon request, in electronic format at no charge or in paper format at a cost not to exceed 25 cents per page for the first 10 pages and 10 cents per page thereafter.

(b) speak to the Association or Executive Board, unless the Executive Board is meeting in an executive session. (NRS 116.31083)

Executive sessions of the Board of Directors are scheduled to be held at 10:00 a.m. the 4th Thursday of every month at the Association office. Unit owners are not entitled to attend or speak at a meeting of the Executive Board held in executive session unless they have been noticed to appear for an alleged violation of the governing documents.

Contact Us

Board of Directors and Officers

President: Dave Stefan

Secretary: Jim Gaba

Treasurer: William Wagner

Director: Scott Stromberg

Director: Briana Foroszowsky

Office Staff

Stacie Ciesynski, Community Admin.

info@vistashoa.com

Shannon Christie, Compliance Officer

complaints@vistashoa.com

Elaine Cain, Administrative Assistant

vhoa@vistashoa.com

Web Site: www.vistashoa.com

Office Information: 1281 Terminal Way, #124

Reno, NV 89502

Monday - Friday 9:00 a.m. - 5:00 p.m.

Tel: (775) 786-0500

2016 Upcoming Events

May 14-15: Chili on the Comstock

May 20-21: Spring Wings Bird Festival

May 21: Epic SciFi Crawl

June 2: TMWA—Drip System Maintenance Workshop

June 3-4: Reno-Tahoe Odyssey Relay Run Adventure

June 4: Slide the City

June 8: TMWA—Sprinkler Maintenance Workshop

June 10-12: Octane Fest-High powered motorsports

June 11: Arch Rivals Superhero Run

June 11: Cowboy Crawl

June 11: Thunderbird Paddle Festival, Lake Tahoe

June 16: PRCA Xtreme Bulls

June 17-18: The Great Eldorado BBQ, Brews and Blues Festival

June 17-26: Adventure Sports Week

June 20: Bob Feists Invitation al Team Roping

June 25: Riding on the River Family Festival—Cottonwood Park

June 30-Jul 31: Artown

Feed the Camel: Reno's HUMP Day food and arts bazaar every Wednesday at the McKinley Arts and Culture Center.

Reno Beer Crawl: 4th Saturday of any given month.

May 20-Oct 7: Reno Street Food-Party in the Park, weekly on Friday's

Beginning June 9: 39 North Marketplace—Victorian Square 4:00 pm to 9:00 pm (off 8/4)

May 19: AMGEN Tour of California-Tour de France style racing, Lake Tahoe

May 20-22: Hot August Nights presents Spring Fever Revival

May 22: Adventure Day—Sparks Marina 10:00 am to 2:00 pm

June 1-24: Nevada Humanities Festival & Chautauqua

June 3-5: Sands Eurofest 2016

June 5: America's Most Beautiful Bike Ride, Lake Tahoe

June 9: Free Fishing Day—Sparks Marina, Special Needs Day

June 11: Free Fishing Day—Sparks Marina, 7:00 am to 11:30 am

June 11: Country Crossroads-Nugget Casino

June 11: The Mighty Tour de Nez

June 11-12: Tough Mudder

June 16-24: Reno Rodeo

June 17-19: Stewart Father's Day Powwow

June 18-19: US Open of Watercross—Sparks Marina

June 23-26: Rockabilly Riot

June 27-Jul 3: Barracuda Championship, PGA TOUR Golf Tournament