



CMHOA Newsletter

AN OFFICIAL PUBLICATION OF CAT MOUNTAIN HOMEOWNERS ASSOCIATION, INC.

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FALL 2005

INSIDE THIS ISSUE:

- President's Report 2
- 2005 Member Survey 3
- Committee Focus 4
- Annual Meeting, Election Preview 4
- New Collection Policy 5
- Take a Bite Out of Crime 6
- Manager's Corner 6

Holiday Food Drive to Help Community

The CMHOA has kicked off its inaugural Holiday Food and Fund Drive, with all proceeds benefiting the Capital Area Food Bank. As many of you suggested in the recent member survey, this is a great way for us to help the community! Our goal is to collect 500 food items by December 15th. We can do it if each household in our community donates two food items. The Board of Directors has included a friendly challenge— they will make a \$100 personal donation to the Food Bank if 500 food items are donated by members.

Food items can be dropped in the Food Bank boxes, which are located at the CMHOA clubhouse. More information about the types of food items needed by the Food Bank is available in

the CMHOA Holiday Food and Fund Drive Flyer on the CMHOA web site.

The Capital Area Food Bank of Texas is a non-profit organization that serves as a clearinghouse by receiving, storing and distributing truckloads of donated food and other grocery products. By donating to the Food Bank, you are also assisting more than 370 Partner Agencies serving clients in 21 counties throughout Central Texas. The Food Bank will use CMHOA donations to support the following programs:



- **Kids Cafe** — provides a hot evening meal in association with after-school enrichment programs to children living in low-income neighborhoods in Austin.

- **Healthy Options Program for the Elderly (HOPE)** — provides a monthly supply of staple foods such as canned vegetables and meats, cereal, pasta, soups and other items to senior citizens living on a fixed income.

- **Regional Food Delivery Program** — distributes 80,000-100,000 pounds of food annually to Food Bank Partner Agencies throughout 21 Central Texas counties to smaller agencies serving the regional population.

Holiday Party Set for Dec. 11th, 5-8p

We look forward to seeing everyone at the CMHOA Holiday Party! This event for members and their families will be held on Sunday, December 11th, from 5-8 pm at the clubhouse. It is being sponsored by Twin Liquors and Macaroni Grill. You'll be able to sample some great wines and taste some excellent Italian food in a festive holiday setting. Hors d'oeuvres and other refreshments also will be provided, as well as games, an activity table

for children, and possibly some door prizes. The Holiday Party offers another good opportunity to meet your neighbors!

Please RSVP Jesse by Dec. 2nd so the Social Committee can plan accordingly. You can do so by using the RSVP form

on the CMHOA web site, or by contacting Jesse via e-mail (cmhoa@sbcglobal.net) or phone (451.3884). Look for more party information on the CMHOA web site.

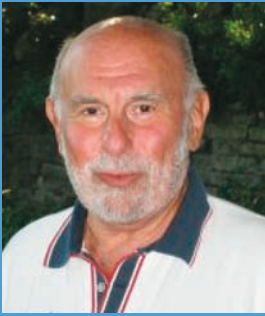
To help us meet our Holiday Food and Fund Drive goal, please bring two food items to the party. Thanks for your support!



Cat Mountain Homeowners Association
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President's Report



Richard Oppenheimer
CMHOA President

We also promised to create a sense of community.

Our initial event was a very successful wine-tasting social at the clubhouse in August.

Wow! Our second newsletter ... how about that! The response to our initial issue was wonderful. When I promised you back in March that we would have communication between you and your Board, some thought that it would not happen. We have worked hard to make certain that it happens.

We also promised to create a sense of community. Our initial event was a very successful wine-tasting social at the clubhouse in August. Nearly 100 members attended and they had a terrific time. Thanks again to David and Sylvia Jabour (of Twin Liquors), homeowners, for contributing the wine.

We completed the member survey and, as we promised, if you filled it out you would be eligible to win a \$100 gift certificate to Siena Restaurant. The winner was Dr. Mark Shannan. I know that he and his guests will enjoy a wonderful dinner. Thanks to Stan Adams, the owner of Siena (a friend), for providing the gift certificate.

Thanks to homeowner Diane Librach for putting in an enormous amount of time and effort in mak-

ing it possible for us to implement a new streamlined bookkeeping system that will provide us with a \$7,000 yearly savings beginning in 2006. Diane, I cannot thank you enough — you are great!

Speaking earlier about communication, our new web site is a hit. There have been nearly 500 visitors in its first two months of operation. The site will inform you of meeting dates, times and agenda, plus other pertinent information for every homeowner. Board member Kurt Joseph has done an outstanding job in putting together both the newsletter and the web site. Thanks, Kurt.

The ECC Committee, under the leadership of John Harrison, is creating a standardized form so that a homeowner planning any type of remodeling will have an easier process in filing their plans with the ECC.

I had long thought that the payment forms concept we had been using to pay our dues was cumbersome and expensive. We will be switching to a coupon book that you will receive in December. I believe you will find

this more efficient and it will save us money. We are investigating the idea of paying by credit card and automatic withdrawal. We will keep you posted.

I asked Jack Otto to be chairman of the CCR Review Committee. This committee was established to review our Bylaws and Covenants. Unfortunately, our Covenants cannot be changed until 2008 but, hey, why wait until the last minute. Jack and his committee performed a detailed review of our Bylaws and made significant recommendations that your Board approved. In order to be finalized, a two-thirds majority of the owners must approve these changes. A vote will take place at the 2006 Annual Meeting.

Finally, I think it would be a great idea to improve the appearance of our clubhouse. So, I am looking for another wonderful volunteer who is an interior designer, decorator or someone who enjoys working in this area. If you are interested, contact me and let's plan together to make our clubhouse a more attractive building.

See you around the neighborhood.

Member Wins \$100 Siena Gift Certificate!

Dr. Mark Shannan was one of 81 members who completed the 2005 Member Survey. In doing so, he became eligible to win a \$100 gift certificate to Siena Restaurant. At the October 10th Board of Directors meeting, Dr. Shannan's name was drawn

as the winner! Congratulations to Dr. Shannan and we're sure that he and his guests will enjoy the Siena dining experience. For the rest of us, there's always next time! Thanks to everyone who took the time to give us their feedback via the survey.



Board Member Kurt Joseph presents gift certificate to Dr. Mark Shannan.

2005 Member Survey: Getting To Know You

The 2005 Member Survey project was initiated earlier this year. The Association thanks member Donna Prestwood for providing her expertise and hard work to develop and implement the survey. She did a terrific job! The goal of the survey was to gather feedback from members, something that hadn't been done for many years. This feedback is very important because it can be used to identify members' priorities and it provides information that can help the Board of Directors make better decisions.

The survey was distributed as an insert in the last CMHOA Newsletter, and an on-line version of the survey was available on the CMHOA web site. Copies of the survey also were available at the clubhouse. Members had a six-week period in which to provide feedback. Nearly 40% of members who completed the survey did so on-line.

The survey included the following sections:

- **Demographics** — length of residence, age, gender, number of children, etc.
- **Interests and Priorities** — questions about neighborhood amenities and features of the neighborhood environment.
- **Evaluation of Management** — the Manager and Board of Directors were rated on several performance attributes.

A total of 81 households in the Association completed the survey, yielding a response rate of nearly 25%. This sample may not be representative of all CMHOA member households; hence, the results of the survey should not be generalized. Nevertheless, they do provide insight into

members' perceptions of the Association. Results for each of the survey sections will be discussed in turn.

Demographics

An equal number of males and females completed the survey.

The adults (i.e., 18 years or older) in this sample of member households were distributed evenly

across five age ranges (31-40, 41-50, 51-60, 61-70, Above 70). Less than 20% of member households included children, most of whom were of school age.

About 35% of the sample reported that they have lived in their home for five years or less, 40% have lived in their home for 6-15 years, and 25% have lived in their home for more than 15 years. Almost 90% said that they still will be living in this neighborhood in 10 years.

Interests and Priorities

Members were asked to rate their level of satisfaction with neighborhood amenities. They used a five-point rating scale that ranged from Very Dissatisfied (1) to Very Satisfied (5).

Table 1

Amenity	% Satisfied
Playground	67%
Clubhouse	57%
Pool	69%
Tennis Court	79%

Table 1 reveals the percentage of members who gave a Satisfied or Very Satisfied rating for each amenity. Overall, the clubhouse

received the fewest satisfactory ratings from members.

Members used the same five-point scale to rate various features of the neighborhood environment.

Table 2

Feature	% Satisfied
Animal Control	74%
Landscaping of Common Area	80%
Entry Signs	74%
Litter Pickup	91%
Common Areas	83%
Overall Look	84%
Communication Among Residents	37%
Sense of Community	35%
Dues/billing	88%

Table 2 shows the percentage of members who gave a Satisfied or Very Satisfied rating for each feature. Overall, members are satisfied with most neighborhood features. However, only a third of members are satisfied with the level of communication among residents and the sense of community within the neighborhood.

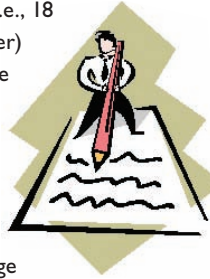
The survey also asked members to indicate their level of interest in possible events that CMHOA could sponsor. The following five events generated the most interest: a Summer BBQ, a holiday party, food drives, community-service projects, and exercise classes.

Evaluation of Management

Members were asked to rate the Manager and Board of Directors on several performance attributes. They used a five-point rating scale that ranged from Very Poor (1) to Very Good (5).

Overall, members are satisfied with most neighborhood features.

However, only a third of members are satisfied with the level of communication among residents and the sense of community within the neighborhood.



Committee Focus

Recently, the Board of Directors created the Covenants, Conditions and Restrictions (CCR) Review Committee and assigned it the task of reviewing the CMHOA's governing documents for any changes that might be appropriate. The two primary documents that specify the way the CMHOA is governed are the Declaration of Covenants, Conditions and Restrictions (commonly called the Declaration) and the Bylaws.

The Declaration is the instrument that created the CMHOA on September 30, 1983 and delegated to it the power of maintaining and enforcing the covenants, conditions and restrictions enumerated there for the benefit of all members living in Cat Mountain Villas. As specified in the Declaration, the covenants, conditions and restrictions are inviolable for a period of twenty-five years. Thus, they cannot be changed until September 30, 2008.

The Bylaws, written later, set forth the procedural governing of the Association and can be changed currently. They detail such things as the number of members that can compose the Board of Direc-

tors, protocols for the holding of the annual and other meetings, quorums for meetings and the like. The Bylaws, while being more specific in certain areas of governance than the Declaration, nonetheless must be completely compatible with the Declaration, which is recorded in the Real Property Records of Travis County.

Thus, the Association must be operated in conformity with the Articles of Incorporation, the Non-Profit Corporation Act and other applicable laws, along with the Declaration and Bylaws.

As part of their recent efforts to review and recommend changes to the Bylaws, the CCR Review Committee solicited members' input via the CMHOA web site and the newsletter. Additionally, the Board of Directors was invited to respond.

This input, along with that of the Committee members, was evaluated and resulted in a report that was presented to the Board during a special meeting on October 26, 2005. The report enumerated thirteen recommended changes or corrections to the Bylaws, all of which were approved by the Board.

The most important changes recommended involved the clarification of the definitions of the "Association", a "Lot", a "Member", and an "Owner". Another very important change was made in the wording of the "Voters Rights" section. These changes will clarify these Bylaw sections and enhance the compatibility of the Bylaws with the Declaration.

Other changes are more commonplace in nature, but nevertheless are important for a member's understanding of the Bylaws. All changes must be ratified by a two-thirds majority of the owners. A vote will take place at the 2006 Annual Meeting. Interested member can obtain a copy of the Committee's full report at the CMHOA office and on the web site.

As the date for possible Declaration changes approaches, the CCR Committee will begin to review it for changes. Members are encouraged to provide input on any of these subjects discussed above by contacting the HOA Manager who will forward your comments to the Committee.

The CCR Review Committee is reviewing the CMHOA governing documents for any changes that might be appropriate.

Consider running for the CMHOA Board of Directors. Get involved — make a difference!

For more information, contact Jesse at 451.3884.

2006 Annual Meeting, Election

The 2006 Annual Meeting is just a few months away. In 2005, homeowners approved a Board of Directors term-limit amendment to the CMHOA Bylaws. As a result, the positions currently held by Mr. Browder, Mr. Grant, and Mr. Kline will open in 2006. An election will be held on

Feb. 15 to fill these three slots, and to vote on the Bylaw revisions that have been introduced recently by the CCR Review Committee and approved by the current Board. A nomination process will begin early next year to seek candidates for the three Board positions.

Any CMHOA homeowner interested in running for the Board should contact Jesse before Jan. 1st

Board Approves Changes to Dues Collection Policy

On October 10th, the Board of Directors voted to adopt a new collections policy that is intended to enhance the timely payment of assessments. The CCR Review Committee examined the old policy and recommended several changes, all of which met the Board's criteria and were compatible with the Declaration. A major change associated with the new policy is the acceleration of payment of assessments for the entire year if owners have an outstanding balance that is 90 days delinquent. Under the old policy, the Association accelerated payment if owners were 300 days delinquent. Although this change is significant, it imposes no burden on 98% of owners because they pay in a timely manner.

For your convenience, a copy of the new collection policy and new coupon books will be included in the mailing of the 2006 assessment later this year. The new collection policy also is included on the web site.

New Dues Collection Policy

This is an abbreviated version of the newly-adopted collection policy for delinquent assessments of the Cat Mountain Homeowners Association. The state is available in its entirety on the Association web site (www.catmountainhoa.com).

A. Due Date and Statements

The manager will mail all twelve monthly statements for each calendar year during December of the preceding year. The statements will advise the homeowner that (a) dues are payable in advance, (b) the owner may pay dues on an annual, semi-annual, monthly or quarterly basis, at

the owner's option, (c) the due date for each monthly assessment is the first day of the month for which dues are assessed, (d) these are the only statements the Association will send, and e) a copy of the collection policy will be sent with the statements.

B. Collection Schedule

> 30 days after due date

The manager will send a delinquency notice to all owners with an outstanding balance that is 30 days delinquent. The notice will advise the homeowner that: (i) interest at 10% per annum has begun to accrue on the delinquent amount as of the initial due date and (ii) if the outstanding balance is not paid within 60 days, the next eleven (11) monthly assessments will be accelerated and become due and payable and interest at the rate of 10% per annum will be charged on the total outstanding balance. In addition, the member's privileges (use of the clubhouse and facilities, voting rights and Committee service) will be suspended. The notice will advise the homeowner that, if as a result of special circumstances related to the homeowner's situation, the homeowner needs to make an alternative payment arrangement, the homeowner should promptly contact the Association's manager.

> 60 days after due date

The manager will send a second delinquency notice to each homeowner with an outstanding balance that is 60 days delinquent. The notice will advise the homeowner that if the outstanding balance is not paid within 30 days, the next eleven (11) monthly assessments will be accelerated and become due and payable and interest at the rate of 10% per annum will be charged on the total outstanding balance. In addition, the member's privileges (use of the clubhouse and facilities, voting rights and Committee service) will be suspended.

continued on page 7

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Help Take a Bite Out of Neighborhood Crime

The Board decided that most owners would not be willing to pay an additional \$180 a year in a special assessment for a patrol service.

The number of crimes in our neighborhood is very low historically. However, a few members have reported car burglaries to the CMHOA office recently. This type of crime usually occurs in the early morning hours when it is less likely that thieves will be seen. The Board of Directors has discussed these unfortunate incidents and the idea of adding a neighborhood patrol service. The cost for contracting a service for a minimum of two patrols per night (midnight and 4:00 a.m) would be nearly \$15 a month for each owner. The Board decided that most owners would not be willing to pay an additional \$180 a year in a special assessment for a patrol service.

Given that the patrol service is currently cost-prohibitive, we have provided some preventive tips for members to follow to help reduce the risk of becoming a victim of a car burglary.

ALWAYS close your windows and lock your car doors. An open

window or unlocked door is an invitation to a criminal.

Park in your garage, or a well-lit area close to a building. Criminals look for cars parked out of the way to ensure that less attention is drawn to them.

ALWAYS remove loose valuables from your vehicle. This includes, purses, wallets, cell phones, laptop computers, and briefcases. A car burglar loves to see items that can be grabbed easily and carried away without much effort. A brick through the window easily gains access to loose items.



Report suspicious persons seen wandering around the neighborhood or looking into cars as they walk by. Don't hesitate to call 911 — you can even call and remain anonymous.

Keep a list of serial numbers for your commonly used portable,

electronic devices. Even if you plan on never leaving a cell phone or laptop computer in your car, you should record the following information: make of item (e.g., Motorola, Ericson, Compaq, etc), model number, and serial number. Having this information available is necessary to enter the items into the law-enforcement database. This will aid the police in trying to locate the items if the offender(s) are found with them, or if they are pawned. This will also ensure the property is returned to the rightful owner.

These simple, preventive steps should be used whenever you park your car, whether you are just "running in for a minute" or parking for the evening. Prevention saves you money, keeps insurance rates down, and makes our neighborhood a safer place. For more information, visit the CMHOA web site and click on the "Links" button to access neighborhood crime statistics.



Jesse Chargualaf
CMHOA Manager

As always, Jesse encourages you to stop in or call him at 451.3884 with any questions.

Manager's Corner

The past few months have kept Jesse very busy. He recently installed lighting for the clubhouse sign on Mount Bonnell Road. This much-needed improvement will make it easier for members' guests to find the clubhouse.

Along with his usual responsibilities, Jesse has been learning the ins and outs of new bookkeeping software, QuickBooks, in preparation for the transition to in-house bookkeeping. He recently completed a one-day QuickBooks course, and he has been working with Ms. Diane Librach to import the 346 member-account database

that she has created. He is also working with the President to prepare new coupon books for 2006 member dues. These books will replace the existing payment

method of perforated invoices. When implemented later this year, the streamlined bookkeeping system will save members nearly \$7,000 per year.

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Dues Collection Policy Changes *(continued from page 5)*

> 90 days after due date

The manager will send a third delinquency notice to each homeowner with an outstanding balance that is 90 days delinquent. The notice will notify the homeowner that the next eleven (11) monthly assessments are now due and payable; that interest at the rate of 10% per annum is now being assessed on the total outstanding balance, and that the member's privileges (use of clubhouse and facilities, voting rights and Committee service) have been suspended and owner's keys to the Association's facilities shall be turned into the manager.

The notice will also state, if the outstanding balance is not paid within the next 30 days, the matter will be referred to the Association's attorney for collection.

> 120 days after due date

If the owner has not responded to the third delinquency notice, the manager will refer the matter to the Association's attorney. The referral should include the legal descriptions of the property (i. e. lot, block, and section), and a ledger page or other confirmation or other information which shows the specified periods of delinquency.

> 130 days after due date

The attorney will send a demand letter allowing 30 days for payment. The demand letter will state the assessments due, the interest due, and the attorney's fees due.

> 160 days after due date

If the owner does not respond to the attorney's demand letter within 30 days, the attorney will

prepare for recording notice of unpaid assessments, including interest and attorney's fees, (the lien notice) on the property. (The signature and recording process will probably take around 25 additional days.) Although the lien notice may be filed at any time after the due date, it should be filed at an earlier date only in special cases. After recording the lien notice, the attorney will send a copy of the lien notice to the owner and notify the owner that if the outstanding amounts plus interest and attorney's fees are not paid within 30 days, the Association will institute suit to collect the amounts due.

> 30 days after mailing the lien notice

If the owner has not responded 30 days after the mailing of the lien notice, the attorney will file suit and proceed with collection.

Although these changes are significant, 98% of owners are not affected because they pay in a timely fashion.

2005 Member Survey *(continued from page 3)*

Table 3

Attribute	% Good, Mgr	% Good, Board
Responsiveness To Your Requests	79% (69)	15% (22)
Responsiveness To Community Needs	N/A	30% (36)
Courtesy	85% (72)	27% (30)
Availability	83% (72)	28% (27)
Communication On Association Issues	76% (71)	39% (42)
Reporting/Enforcement Of Rules/Restrictions	39% (37)	16% (25)
Willingness To Work On Issues/Concerns	N/A	24% (29)
Being Fiscally Responsible	N/A	36% (34)
Making Decisions In Best Interest Of Association	N/A	29% (34)
Overall Performance	83% (72)	31% (36)

Table 3 (at left) shows the percentage of members who assigned gave a Good or Very Good rating for each performance attribute. Some of the attributes did not apply to the Manager, and these are labeled N/A.

The numbers in parentheses in Table 3 indicate the number of members who gave a rating for a particular attribute. These numbers reveal that about 50-75% of members who took the survey responded "Don't Know" when asked to rate the Board of Directors' performance. Those who did rate the Board's performance suggested that there is ample opportunity for improvement.

The percentage of members rating the Board's performance as Good or Very Good ranged

from a low of 15% to a high of only 39%.

Almost all members gave a rating for each of the attributes that were relevant to the Manager's performance. Overall, 83% of members gave Jesse's performance a Good or Very Good rating. We congratulate Jesse for setting a very high performance standard!

Although the survey results can not be generalized to all members, they do provide valuable insight into members' perceptions of the Association. Already, feedback from the survey is being used. For example, the ideas for the Holiday Party and Food Drive were based on members' input. The Association will work harder to inform members of other upcoming activities.



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CMHOA Communications Committee

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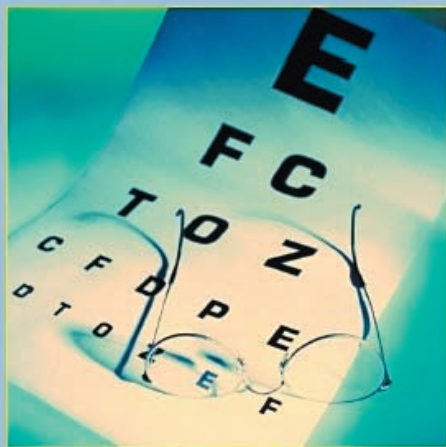
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