



The Mainstream

THE MAINSTREAM is the official publication of Mainstreet Community Services Association, Inc.

FALL ISSUE 2010 Oct/Nov/Dec

STATE OF THE COMMUNITY

Several weeks ago, as I was preparing to put pen to paper and write an article for the upcoming issue of *The Mainstream*, and I heard President Obama give his "State of the Union Address." As my mind wandered, I thought, what if his speech was about "The State of the Mainstreet Community?" What would it Sound like? Maybe it would sound something like this - - "My fellow neighbors, as we press on through the year and approach the upcoming election, I would like to report on several issues starting with the, budget, crime and our monthly assessments."

BUDGET: First of all let me say, "Every, and I repeat every, event put on in the Mainstreet Community this year to this point has been done under budget. This occurred because the Board of Directors created a very reasonable budget, trimmed a lot of corpulent items, and used other events performed in the past as benchmarks. We were able to have the pools open for seven (7) days a week this year, and everybody was happy.

Fellow neighbors, we budgeted for a "first ever" Health Fair in the community, and it also came under budget (in addition to being a smashing success)! There was apprehension at the start about taking on such a venture. But, knowing the resolve of the Mainstreet Community, the Board of Directors, and the staff, everyone knew what had to be done, and we got it done. For those that attended, I'm sure it was an enjoyable and very enlightening time for all.

MONTHLY ASSESSMENTS: The budget this year, coupled with the collection of monthly assessments, is very frightening. With the initiatives we have in place and other resourceful ventures, the need to increase assessments in this community is not an option for the Board at this time. The Board of Directors would like to thank the many volunteers who have assisted us over and over again in our efforts; they have really been a blessing.

CRIME: Homeland Security and crime in the community has developed into an issue. Just recently, our air-conditioning units were destroyed through "Theft by Taking" due to the terrorists/criminals stealing the copper and condensers from the units. This treacherous act made it very hot in the Clubhouse for staff and visitors alike. The staff endured the heat while continuing the necessary tasks of overseeing day-to-day activities of the community. At times, jumping in the pool was a very real and viable option! Luckily, our insurance coverage was in place to replace the stolen units with better, more energy-efficient units. We also had to have welded cages built around them to prevent returning criminals from stealing them again.

In order to help the community combat this problem, we ask that every homeowner look for any strange or abnormal activities in their immediate neighborhoods. School is back in now, so there should be no kids hanging around the streets. If you see *anything* that appears to be suspicious, call 911 immediately! Do not call the Clubhouse first.

Let's look at what we can do to continue recent improvements thus far:

1. Get more homeowners involved in Mainstreet activities.
2. Help us increase monthly assessment payments. Payment of homeowner association fees help us do more for the community and common areas.
3. The Board of Directors has decided to do away with non-essential events that waste man-hours.
4. We will attempt to contact homeowners concerning assessments and payment plans. Help us to help you.
5. Create events that involve the youth in the community, such as a Little League ball team, soccer, and swim teams. We have the resources and space to do all of these things; we only need homeowner support and participation.
6. Create more activities in the Clubhouse.

Recently, Nadine and I have joined the Code Enforcement Task Force by invitation from DeKalb County's Board of Commissioners Office. This is the newly established DeKalb County unit chaired by Commissioner Connie Stokes to help them clean up the foreclosed homes in the County. This will help us a great deal in Mainstreet and increase home values in the long run.

The Resource Center should be finished in a couple of weeks. The wall is up, the new security gate is in place, and we are getting a new security system installed for the Clubhouse and its contiguous areas.

In closing fellow neighbors, these are but a few of the things planned for this great community. A thoughtful person enlightened me about "THEY." I wish I could talk about "THEY," but I don't have enough time or space. Come by the Clubhouse. Check us out! I am sure you'll like what you see.

Rick Harris, President
MCSA, Inc. Board of Directors



BOARD OF DIRECTORS

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Welcome Committee
Patrice Diamond 770.498..5911
Seniors Committee
Beverly Wright-Paige 770.465.9397
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Nadine Rivers-Johnson 678.580.2762

Homeowner Management
Services, Inc. (HMS, Inc)

(Accounting & Financial Services Only*)
Mail Payments to: 770.667.0595
HMS, Inc.
P. O. Box 2458
Alpharetta, GA 30023-2458



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Committee Members/Volunteers Needed

Clubhouse Events

PUB NIGHT AT THE CLUBHOUSE
1ST Fridays—9:00 P.M.—1:00 A.M.
Join your neighbors for Bid Whist, Spades, Dominoes, Uno, Board Games, Trivia, Pool, Meet & Greet! Deejay!
Food and Drink
We Bring the Fun! See you there!

BOOK CLUB
4TH Fridays—7:30 P.M.
Club members and homeowners welcome.
Bring your reading suggestions!

KARATE AT MAINSTREET
Saturday Morning
Beginners: 9:00 A.M.—10:30 A.M.
Advanced: 10:30 A.M.—NOON

MCCWCC (Crime Watch)
Block Captains Needed!
Report crime directly and often!
See Crime Watch "Eye On U" Signs
www.crimewatch@mainstreetcommunity.org

Message From the Community Association Administrator Nadine Rivers-Johnson

MAINSTREET'S GOOD NEWS!



The last quarter has been an exciting one for the Mainstreet Community. The Board of Directors enthusiastically provided the support for many forward-thinking and creative directives. We are in unusual times, and they call for alternatives that are not always “black and white.” To that end, we have many “good news” stories to share involving the community and residents. Read on!

The Mainstreet Resource Center – This new addition to the Clubhouse is the next phase of the *Mainstreet Gives Back* project, wherein homeowners seeking employment or changing careers are given internet access at the Clubhouse during hours of operation. (Many homeowners have taken advantage of this opportunity over the last six months.)

The Center will be featured at this year’s *Mainstreet Open House* being sponsored by the Crime Watch Committee on Saturday, October 16, 2010, from 2pm—4pm. *Walgreens* will be on hand to give flu shots, and *Keith Chapman, Ackerman Security*, will distribute information on security systems. *Trevor Callender, Williams Security*, will provide information on custom window guards and wrought iron doors.

Mainstreet Grants Awarded! Mainstreet has been the recipient of two awards in the last quarter. The *Captain Planet Foundation* selected this Association’s grant application among thousands submitted from across the country. The \$2,000 grant will be used to install and maintain a commemorative garden and reflective seating area for our residents near the Clubhouse lake. *Wachovia/Wells Fargo* also selected Mainstreet to receive a \$1,000 as part of their “Days of Giving” Program. The Association will be honored during the formal presentation ceremony in November 2010. We are very excited about the future possibilities for additional grant submissions to enhance the quality of life here with our residents and homeowners. Interested in helping? Join the Grant Committee. Call the office for details, or email me directly at editorinchief@mainstreetcommunity.org.

Barbara Jones-Slater, Mainstreet resident, is set to receive *President Obama’s Lifetime Achievement Award*. This once in a lifetime recognition is bestowed on a very limited number of people, so join me in congratulating B.J. Way to go!

MAINSTREET’S GOOD NEIGHBORS SPOTLIGHT

Starting with Fall 2010 issue of *The Mainstream*, we will spotlight a community member who exhibits the dedication, commitment, and neighborly participation we should aspire to throughout Mainstreet. Edith Clark, long time Mainstreet resident also affectionately known as “Ms. Mainstreet,” is this issue’s profile recipient.

Edith started taking jewelry classes at the Lou Walker Senior Center two years ago. Now, she is the instructor and Vice President of the Lou Walker Advanced Jewelry Making Club! Basic and Beginner’s Jewelry Making classes are held on Wednesdays from 1pm—2:50pm. Advanced Jewelry Making classes are Mondays from 1pm—4pm. If enough people are interested, Mainstreet can set up similar classes in 2011. Join us in congratulating Mrs. Clark for a job well done. That truly is good news!

This issue is filled with information for homeowners and residents. There is an especially helpful article on a new mortgage program for homeowners in distress. Please see the article on the *“Under the Water” Mortgage Program*. Also, many homeowners ask, “*What do my homeowners association fees (HOA) pay for?*” The informative article *“Am I Required to Pay HOA Fees?”* addresses many of these questions. Also in this issue are articles from our new Crime Watch Coordinator, Yvonne Edun, and Junior Crime Watch Coordinator, Alphonso White. *“Tennis Anyone?”* and *“Dreams Thrown Away”* are our Tennis and Book Club submissions for this issue.

Brand new to *The Mainstream* is an informative article by Noel Tiu, another Mainstreet resident. He recently came before the Board of Directors with a proposal to establish a community-wide Bible Society at the MCSA Clubhouse, and the Board voted affirmatively. Take the time to read this article. The Bible Study is nondenominational and open to all interested residents and homeowners.

If you have an article of interest or newsworthy information to share with the community, feel free to contact me. The deadline for submission to the Winter 2010 issue is Tuesday, December 21, 2010, at 3:00 p.m. We welcome your pictures, stories, or ideas. Last, I would like to take this opportunity to thank our homeowners for your renewed interest in the newsletter and all things Mainstreet. Your participation and acknowledgement of a job done by the Board of Directors, staff, and volunteers is a welcome component. We thank you from the bottom of our hearts. As always, we look forward to your comments and suggestions.

Nadine Rivers-Johnson
Editor-In-Chief, The Mainstream

NOTICE

Board of Director’s has posted
an amendment to the By-Laws
draft on the website

Please review it at www.mainstreetcommunity.org!

REMEMBER: Homeowner Meetings
with the Board of Directors held *every other month*.
Watch the Clubhouse Marquee and listen to
Calling Posts for next date and time!

WHITE HOUSE ROLLS OUT NEW "UNDERWATER MORTGAGE" PROGRAM

Starting Tuesday, the Federal Housing Administration will allow lenders to give select borrowers refinanced loans backed by the government. The lenders will be required to reduce principal at least 10 percent of the original mortgage amount. Most of the failed programs thus far have tried to deal with those who are in foreclosure or have missed at least 5 or more payments. This new proposal called the 'Short Refinance' Program aims to help out homeowners who are current on their mortgage but likely to run into trouble and "walk away" if they lose their job or home values decrease again. When homeowners walk away from their homes, neighborhoods, schools and home values are impacted negatively. The local tax base takes a hit and the damage can take years to rectify.

Here are some answers to the most frequently asked questions from the Wall St. Journal :

Q: Who can participate?

Generally speaking, the program is designed for borrowers who are current on their loans and owe more than their properties are worth. Borrowers are refinancing into FHA-backed loans and must be able to meet all traditional underwriting guidelines (including a minimum credit score of 500 and an income that can support the current loan payments).

Loans already backed by the FHA can't participate. Fannie and Freddie aren't currently participating in the program, though it's possible that they could decide to do so in the future. Fannie and Freddie currently have programs to allow borrowers to refinance loans for borrowers that are underwater, up to 125% of the property's value. (This site allows you to find out if your loan is owned by Fannie or Freddie.)

Q: How does the program work?

If a borrower owes more than the property is currently worth, the bank or investor that owns the loan-and the company that services the loan (i.e., the company that collects monthly mortgage payments)-must agree to reduce the loan balance by at least 10% so that the new loan is no more than 97.75% of the home's current value.

If they're willing to take the loss, the borrower must agree to refinance into an FHA-backed loan at today's interest rate.

Q: What costs could borrowers face?

Borrowers will have to pay transaction fees associated with refinancing. Because they're getting an FHA-backed loan, they'll also be paying mortgage insurance.

Q: Will participating in this program affect my credit score?

Yes. Lenders are forgiving some principal, which will be reported to credit bureaus.

Q: Can I use this program on an investment property or second home?

No. Borrowers must occupy the property. The FHA doesn't finance second homes or investment properties.

Q: What if I have a second mortgage?

The combined mortgage debt on the first and second mortgages must be no greater than 115% of the property's current value. The second-lien holder must agree to the refinance, and if the combined loan to value exceeds 115%, either the first- or second-lien holder (or both) will need to reduce the loan balance further. The government will make some incentive payments for second-lien holders that reduce principal.

Q: If my loan was modified by my bank, under HAMP or under a different program, can I participate in this program?

Maybe. If the modification was made under the Home Affordable Modification Program, or HAMP, the borrower is eligible one month after the HAMP modification is made permanent. If the modification wasn't made through HAMP, the borrower must have made three monthly payments on time, and the modified mortgage must be current. If the loan is in a temporary or trial period, it isn't eligible.

Q: What should I do if I think I'm eligible for the program?

Mortgage servicers-the companies that handle monthly payment collections-will ultimately decide whether borrowers can participate. Borrowers should talk to their mortgage servicers to see if they are eligible.

Because the program is voluntary, the investor that owns the loan will need to agree to the write-down. If there's a second mortgage involved, then that creditor will also have to agree to participate. If the loan was bundled into a pool and sold to investors as mortgage-backed securities, then the servicer will have to decide whether to participate on behalf of the investors.

It's also important to remember that because the program is new, servicers may be unfamiliar with it at first. While some servicers have hired lots of staff to deal with a crush of modifications and foreclosures, it could still be a while before banks are fully ready to refinance loans through the program.

If your bank says they're not participating or that they don't know about this program, you might refer them to some materials that have been issued to banks to help them become familiar with the program.

Q: How is this program different from HAMP?

The so-called "short refinance" initiative differs from other modification programs because it's available only to borrowers who are current on their loans; so far, most modifications have extended help primarily to borrowers who are delinquent. Please share with family, friends and associates.

MAINSTREET COMMUNITY
Calendar of Events

October

Mainstreet OPEN HOUSE
Saturday, October 16, 2010
Sponsored by Crime Watch Committee

Halloween Party for Youth
Sunday, October 31, 2010

November

Holiday Decorating Festivities
Date TBD

Chili Cookoff & Super Soup Tasting
/Football Game Viewing
Date TBD

December

Children's Christmas Party
Date TBD

January 2011

SUPERBOWL PARTY!
Date TBD
Come join the festivities!

SEE YOU THERE !!!



Homeowner Management Services, Inc.

P.O. Box 2458
Alpharetta, GA. 30023-2458
770-667-0595 770-667-6315 fax



Mainstreet Pet Corner

DON'T LET YOUR FURRY FAMILY MEMBERS BE A NUISANCE. WE CAN ALL LIVE TOGETHER!!!

With responsibilities residents face living in a HOA community - including dues, Community Design Standards, Covenants, etc. - who wants to deal with unattended animals in the neighborhood? Stray, abandoned, or wild animals carry diseases, trash the neighborhood, and terrorize unaware residents. Following a few set rules and policies for pet ownership will make living together in harmony easier, and it will create more responsible pet owners.

Traditional pets are dogs, cats, birds, etc. However, rodents and reptiles can bring jail time, because they are not considered to be household pets. (Of course, the adult tiger kept in a one-bedroom apartment in New York didn't think so either. Needless to say, his owner is now being held in a cage of his own!) Some of us are meant to be parents, but only a few of us are meant to be pet owners. As a pet owner, the responsibility is very similar to being a parent, to ensure that you provide a safe, secure, loving and respected environment for your family pet. All pets should be kept as a companion, a friend, and a guard. No animal should be kept or bred for commercial purposes.

The Mainstreet Community has many walking trails and common spaces for the outdoor enjoyment of homeowners and residents. However, there are those who are petrified of unknown animals; this is where respect comes in. No pets are permitted to run at large; they should be kept on a leash at all times on the common grounds areas. Any pet that disturbs the neighbors, creates excessive noise, is allowed to run freely, is aggressive to people, or destructive to HOA property is subject to permanent removal from the property. In such case, the pet owner (or the unit owner if the pet owner is a renter) will be given notice to remove the pet from the property within days. All damage is the sole responsibility of the owner. Damage to HOA property will be repaired and reasonable repair costs billed to the resident (or the unit owner if the pet owner is a renter). Owners should also pick up and dispose of all pet litter immediately.

Another key point - animals do not have special blood that keeps them from sickness or disease. Is there a reason why you haven't taken your pet to the vet for a check?? All pets should be registered and inoculated as required by local ordinance. Decisions that need to be made when considering a pet: (1) Pets in a small environment should not exceed over 60 pounds, whereas, a larger environment will be able to comfortably fit an animal that exceeds over 60 pounds. (2) The total number of pets your HOA allows. (Total number of pets and offspring per residence is limited to. (3) CAN YOU AFFORD TO TAKE CARE OF THE PET WITHOUT STRUGGLING?

Procedure for complaints: If an area pet is being offensive, offended party should first discuss the issue with the pet owner and request correction. If the condition persists, submit a written request for relief to the board (or management agent, if applicable) explaining the offense, time and place. Since pets are considered cherished parts of their owner's family (and may even be an owner's only family), try not to be too "dog-matic" or you may run "a-fowl" with "cat-atrophic" results!

Kaileen Holliday

ATTENTION!

Remodeler/Renovator/Contractor/Landlord
Does the New Federal Lead-Based Paint Regulation Apply to You?

Yes, if:

- Your work involves **pre-1978** houses or apartments
- You receive any form of **compensation** for your work
- You disturb more than **2 square feet** of painted surfaces
- Your work is not specifically excluded from this law

Protect Your Family From Lead In Your Home

Federal law requires distribution of this lead hazard information pamphlet BEFORE starting a renovation. →

Applicable to:

- Carpenters
- Home Improvement Contractors
- Renovators & Remodelers
- Landlords/Property Managers
- Electricians & Plumbers
- Apartment Maintenance Staff
- Painters
- Anyone whose work disturbs paint

Find Out More on How to Comply
Information on back

U.S. Environmental Protection Agency
EPA 742-P-0102d
March 2008

1-800-424-LEAD
www.epa.gov/lead

EPA LEAD-Based Paint Renovation Program

The Lead Pre-Renovation Education (PRE) Rule

In general, the Lead PRE Rule applies to:
Renovations performed in pre-1978 housing which are performed for compensation.

"Renovation" means any modification of all or part of any existing structure in the housing that disturbs painted surfaces. "Renovation" includes:

- Removal/modification of painted surfaces, components, or structures
- Surface preparation activities (sanding/strapping/other activities that may create paint dust)
- Window replacement

"Compensation" is the receipt of anything of value (not only money), and may include:

- Exchanges of money, goods, or services
- Payment of rent to landlords/property managers

Renovation Examples:

- Demolition of painted walls or ceilings
- Large surface repainting
- Major plumbing repairs or improvements
- Any other activities which disturb more than 2 square feet of painted surfaces

Are there exemptions from these requirements? YES...

- Lead abatement activities performed by certified lead abatement contractors
- Emergency renovations
- Renovation of certified lead-based paint-free components
- Minor repair/maintenance activities which disturb less than 2 square feet of painted surfaces
- Renovations in dormitories/studio apartments/housing for the elderly or disabled

What am I required to do? Specific requirements depend on the following criteria:

In owner-occupied housing you must:

- Provide an EPA-approved lead information pamphlet to owner and get written acknowledgment or receipt from owner, OR
- Mail the pamphlet to owner 7 days prior to renovation and document with certificate of mailing.

In tenant-occupied housing you must:

- Provide an EPA-approved pamphlet to both building owner and an adult occupant by one of above methods.
- If attempted delivery to adult occupant fails, you may comply by leaving the pamphlet at unit and preparing certificate describing delivery attempts for your files.

For renovations in "common areas" in multi-family housing (more than 4 units), you must:

- Provide an EPA-approved pamphlet by one of the methods listed under owner-occupied housing above.
- Provide notice to each tenant in the building describing:
 - Nature/location/description of renovation
 - Availability of the EPA-approved pamphlet (free upon request)
- Retain written documentation describing notification procedures for 3 years.

For more information or to obtain lead hazard information pamphlets:
1-800-424-LEAD www.epa.gov/lead



Kings Southern Delight, also a sponsor of this year's festival, is a long-time business establishment that supports and salutes community pride through service. Their extra special brand of soul food is well-known throughout the greater Atlanta metropolitan area, with several locations. They also provide catering services. Visit the Redan Road restaurant soon!

Williams Security – Wrought Iron Manufacturers

Tired of intruders burglarizing your home and neighborhood? Take control by securing your property with decorative wrought iron doors and invisible window guards.

Williams Security Wrought Iron Manufacturers – formerly known as B and J Burglar Bars - has secured homes and businesses in Georgia for more than 30 years. Our doors and windows use the force of steel to keep burglars out. Period.

We offer:

Custom-made, wrought iron doors that enhance the architectural style of your home or business

Invisible window guards designed to match the grid pattern of the window for the iron-clad protection of a burglar bar, without looking like one.

Wrought iron cages to safeguard air conditioner units from theft

Once installed, that's all. No monthly monitoring fees. No risk of system malfunctions. No false alarms. Just reliable protection that's affordable and elegant.

Call Williams Security today for a free home security survey and receive a 10 percent discount

Williams Security – Wrought Iron Manufacturers
4725 Bakers Ferry Road, Suite C, Atlanta, GA 30336
404-699-9800

8 a.m. - 5 p.m. Mondays-Fridays; Emergency services offered evenings and weekends

www.Williamssecurity.net





ON U MAINSTREET CRIME WATCH

Hello Mainstreet! This is my first *Mainstream* edition as the new Crime Watch Coordinator, and I am excited to be working together with our community to improve safety and security. After a pretty hectic spring and summer, with several home invasions, the Fall is off to a good note with only a few incidents reported to DeKalb County's Tucker Precinct on the Weekly Crime Report. Unfortunately, there was a theft of the air conditioning system at the Clubhouse, including copper tubing, which led to the replacement of the system. In addition, last week several homes were burglarized during afternoon hours. The primary target appears to be electronics and items easily pawned. There has been an increase in the amount of crime in the shopping areas along Redan and Hairston Roads. Please remain cognizant of your surroundings. Listed below are informative tips:

1. Avoid stopping for gas and using ATMs at night; if you must use an ATM, remember that most major supermarkets have banks/ATMs inside. Gas station ATMs alert criminals that may be loitering about that you have cash and make you an easy target for purse snatchers.
2. Criminals watch for people walking to their cars while talking on cell phones and carrying bags; you are distracted and become an instant target. Have your keys out and ready to get in your car, and immediately lock your doors.
3. The days are getting shorter, *please* be mindful of your surroundings. Plan ahead. Make sure you know where you are going and how to get there. If you are catching a bus or train, know the departures times to avoid waiting for long periods at bus stops or stations.
4. If you do have to pass danger spots, think about what you would do if you felt threatened.
5. Avoid passing stationary cars with their engines running and people sitting in them; whenever practical, walk facing oncoming traffic to avoid curb crawlers.
6. ***Again-Stay alert and keep your mind on your surroundings – remember if you are wearing headphones or chatting on a mobile phone, you will not hear trouble approaching.***
7. If you think you are being followed, trust your instincts and take action. As confidently as you can, cross the road. Turn and look to see who is behind you. If you are still being followed, keep moving. Travel quickly towards a busy area, and tell people what is happening.
8. Try not to keep all your valuables in one place. Instead, place valuables such as wallets in an inside pocket or use a money belt.
9. Try to keep both hands free, and don't walk with your hands in your pockets.
10. Consider carrying a personal safety alarm, which can be used to shock and disorientate an attacker; this will give you vital seconds to get away!
11. Trim hedges around your garage and driveway, use light timers, and KNOW YOUR NEIGHBORS!

The monthly Crime Watch meetings provide a great opportunity to meet your neighbors, share tips, and get or give information on how to keep our neighborhood safe. COME OUT! SPEAK UP! MAKE A DIFFERENCE!

*****SCHOOL HAS RESUMED-PLEASE WATCH FOR CHILDREN WALKING*****
Working together, we can all make Mainstreet a safe and beautiful place to live!

Yvonne Edun, Crime Watch Coordinator

CUTTING IN MAINSTREET

Mainstreet has a strict prohibition on the cutting down of trees, which requires the approval of the Architectural Review Board (ARB) before any trees may be cut down, except in the case of an emergency, i.e., trees about to fall on their own, trees destroyed by wind or storms, or any other condition that could pose harm or injury to persons or damage to property. In such cases, the homeowner must contact the ARB as soon as practicable after such incident to advise the reason why the tree(s) were cut down.

Any person who cuts down trees without the prior expressed written approval of the Architectural Review Board will be fined \$250 per tree.



**Commissioner Connie Stokes
Names Mainstreet to
Foreclosure Registry Steering Committee**

DECATUR, GA – DeKalb County's Super District 7 Commissioner Connie Stokes recently introduced legislation to place a 90-day moratorium on foreclosures in DeKalb County. It passed, and President Harris and Community Association Administrator Rivers-Johnson were named to the DeKalb County Foreclosure Steering Committee. The Steering Committee's responsibility is to recommend changes that will make the Registry proactive and effective in making foreclosed homeowners and banks accountable for the maintenance and upkeep of these properties.. Connie Stokes can be contacted directly by calling 404-371-3053 or e-mailing her directly at conniestokes@co.dekalb.ga.us, or visit www.conniestokes.org.

Am I Required to Pay HOA Fees?

HOA Life

A homeowners association (HOA) provides several valuable services to members of a community. For one, the HOA maintains the joint areas of the neighborhood, such as walkways, parks, and swimming pools. Additionally, the HOA is in charge of creating and enforcing the rules of the community. In return for these services, community residents pay monthly dues to the HOA. These monthly fees are mandatory and can range from \$100-\$10,000 per year.

What Determines HOA Fees?

The area you live in and the number of quality amenities offered in the development determine the HOA fees. If you live in a pricey neighborhood, your community is more likely to have high homeowner association fees. Likewise, if your community has a number of amenities, you can expect your HOA dues to be higher (i.e., communities with tennis courts, parks, pools, and similar facilities tend to charge higher HOA fees).

Where Your Money Goes?

HOA fees primarily fund the maintenance of the community's common areas; the additional amenities cost more to maintain. Your HOA dues also pay for the association's legal fees when they file suit against residents. Remember, that an HOA is a non-profit organization with a *volunteer* (non-paid) Board of Directors. Therefore, your HOA is not making money from your dues.

What Happens If You Don't Pay?

You could lose your home if you don't pay your homeowners association fees. Your HOA has the right to evict you or foreclose on your house if you fail to pay your dues. Even if your HOA fees are minimal, the HOA can still kick you out of the development for failure to pay. Paying your HOA dues late is also not a good idea—the HOA can charge you penalties and late fees if you do.

Avoiding High HOA Fees

Once you've moved into a mandatory homeowners' association community, there is little you can do about HOA fees. However, if you haven't moved in yet, the best way to avoid HOA fees is to research them beforehand. Your landlord or real estate broker should be able to tell you how much the HOA fees are per month. You can use this number as one of your criteria for deciding on a place to live. If you would like to avoid HOA fees altogether, there are developments that are not governed by an association.

What Help can I receive to get out of HOA debt?

Association fees are due the 1st of each month and late after the 15th of each month. Any payments received after the 15th will result in a late fee. The Mainstreet Board of Directors is committed to working with homeowners during this period of economic upheaval. Current conditions have forced homeowners and families to make critical decisions. The Mainstreet Board is very aware of how these decisions affect day-to-day activities. Your Association needs monies owed by you in order to continue all operations and services to its members. **EFFECTIVE IMMEDIATELY**, homeowners with delinquent accounts are encouraged to contact the Mainstreet Clubhouse in order to discuss payment arrangements. **WE WILL MAKE EVERY EFFORT TO WORK OUT SUITABLE TERMS.**

MCSA Ready to Begin Bible Study Group



Noel Tiu, a 20 year resident of Mainstreet Community has volunteered to lead a community wide Bible study group. He raised his family here in the community since 1990 and is now semi retired. Originally from the Philippines, he moved to the US via Canada where he lived for 13 years before moving to Atlanta in 1987. He was involved for a year in the Neighborhood Watch program of Mainstreet in the Club-side area of the community. It didn't last because of the demands of family and work in his early years of residence in the community.

Now, after praying a lot to seek God's direction, he was led by his conviction to serve Mainstreet Community as a volunteer facilitator of the first ever Bible study group of MCSA. His religious background is that of a non-denominational Christian. His home Church is the Filipino American Christian Church located at Lilburn.

Below, is the basic tenet of the Bible study group. If you are interested to be involved in this community service, please contact Noel at (770) 498 7389 or Nadine at the MCSA Clubhouse.

Purpose: To establish a community wide Bible Society at MCSA Clubhouse.

Objective: To Praise and Exalt God in the individual lives of the residents of MC through the study of His Word.

Participation: Open to Men, Women, and Youth of MCSA that are interested in seeking God through His Word.

Occurrence: Once every two weeks to begin and based on response, once a week; During Saturday afternoon at 4 PM for at least an hour and a half. Cookies and refreshments will be served.

Below, is a tentative format that Noel has put together as a beginner, which eventually will or may be modified based on group input.

MCSA Bible Society (Suggested)

Mission: To ignite and unite men, women and children of MCSA to become passionate followers of Jesus Christ, first to their family and to the world.

Core Values

1. Application and submission to God's Word. (John 8:31, Peter 1:4)
2. Unconditional acceptance for each brother. (John 13:34)
2. Absolute forgiveness for each brother. (Ephesians 4:32)
4. Genuine support and total confidentiality. (Galatians 6:2)

Ground Rules for Weekly Meetings

- Priority:** While you are in the group, give the group meeting priority.
- Participation:** Everyone participates and no one dominates.
- Respect:** Everyone is given the right to their own opinion and all questions are encouraged and respected.
- Confidentiality:** Anything that is said in the meeting is never repeated outside the meeting.
- Support:** Permission is given to call upon each other in times of need – even in the middle of the night.
- Advice Giving:** Unsolicited advice is not allowed.

Noel Tiu



YOUNG MEN'S LEADERSHIP ACADEMY

Register today for Young Men's Leadership Academy, an all male after school program for elementary, middle and high school students offering:

- Kaplan SAT Preparation
- Homework Assistance & Tutorial
- Entrepreneurial Training
- Community Service Projects
- Tennis
- Mentoring
- CRCT Preparation
- Snacks

Hours of operation are from 2:30p.m.-6:30p.m. Monday-Friday. Serving students in the Stone Mountain, Decatur, Lithonia area.

- \$55 per week (Elementary School Students)
- \$40 per week (Middle and High School Students)
- Financial assistance available

"This program has responded in fulfilling a need by helping male students better resolve conflict, excel academically, and become outstanding leaders and role models."

Michele Henson
Georgia State Representative

Young Men's Leadership Academy

Building a generation of young leaders

For registration information contact
YMLA

5726 Southland Drive
Stone Mountain GA 30087

770.879.4433 • dhill@afantaymla.org



Diamonds & Pearls

Register today for Diamonds & Pearls, an all female after school program for elementary, middle and high school students offering:

- Dance
- Homework Assistance & Tutorial
- CRCT Preparation
- Community Service Projects
- Tennis
- Mentoring
- Performing Arts
- Snacks

Hours of operation are from 2:30p.m.-6:30p.m. Monday-Friday. Serving students in the Stone Mountain, Decatur, Lithonia area.

- \$55 per week (Elementary School Students)
- \$40 per week (Middle and High School Students)
- Financial assistance available

"This award winning program is certainly meeting the needs of young girls."

Lisa Rayam
Fox Five News Anchor

For registration information contact:

Diamonds & Pearls

5726 Southland Drive
Stone Mountain GA 30087

770.879.4433 • info@diamondandpearls.org



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flu shot for
my daughter.

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Get your flu shot at our **immunization event!**

Date: October 16th 2010

Time: 2pm - 4pm

Location: Mainstreet Clubhouse

Covered by Medicare Part B and many insurance plans.

Walgreens

*Prices may vary for certain brands of the flu vaccine. Vaccines subject to availability. †(ages, 4+) and health condition-related restrictions may apply. See pharmacy for details.

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DO YOU REALLY CARE?

Hello Neighbors! DO YOU REALLY CARE about homeowners' association (HOA) fees and what they pay for? If you do not, then you should consider that it takes care of your community by helping to keep up the maintenance of the common areas. It keeps up the maintenance of your clubhouse for you when you want to come out and have a good time. It helps you to enjoy the amenities that you pay for every month – even if you choose not to use them.

DO YOU REALLY CARE about the events that the community throws for our residents? If you do not, you should because if you pay your assessments for these events, that is where the money comes from to pay for the community-wide functions. So, why don't you come out and meet your neighbors, eat, and have fun and get your money's worth? After all, it is mandatory that you pay your HOA fees.

DO YOU REALLY CARE about the Board of Directors meetings? You as a Homeowner should care about these meetings; the Board conducts the financial business of this community. You can observe the processes, propose ideas and/or programs, and vote; because your voice counts. These meetings are designed to speak to your concerns and well-being as a Homeowner.

DO YOU REALLY CARE about your Clubhouse? If you do not, you should because if there is an emergency at your house or you need a place to fax, get something notarized, or even watch the news you can do so at the Mainstreet Clubhouse. Take advantage of all Mainstreet has to offer. I want you to think about this article and to meditate on it. SO...don't wait any more - START NOW!!!!!!!!!!!!

Alphonso G. White, Mainstreet Youth Crime Watch

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ARTISTRY

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The Ovie Mughelli Foundation is the organization founded by Falcons #34, Ovie Mughelli. The Foundation provides football training camps to underprivileged kids in Atlanta and Charleston. Kids are exposed to eco-education through talks and activities.



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Alvin Brown

Owner / Instructor

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Voice: 770-355-6232

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The classes are "open enrollment" which means that there are no set start dates. Class fees are \$45 per student for each eight-week session. Families are welcome. Contact information: email senseibrown@hotmail.com, check out our website at www.surestrikekarate.com, or call (770) 355-6232.

TENNIS ANYONE?



This is a favorite time of year for American tennis fanatics. During the last week in August thru the 1st week in September each year, the only grand slam held on U.S. soil and is played in Flushing Meadows, NY- it's the US Open. This year, 27 Americans started out in the 64 singles seeded draw, 5 of which live in Georgia. By the end of the 14 days, there was but one lone American left standing, Venus Williams. She finally lost to a Russian player in the semi-finals round. Serena did not play this year due to injury. The prize money for this year's winners (men and women) was a minimum of \$1.7 million each.

The U.S. Open atmosphere is *electric*, and it is kicked off each year on "Kids Day." Sponsored by the Arthur Ashe Foundation, kids from all over the United States come to join the festivities. Hundreds of sponsors give away promotional items, there are several food courts, and nightly entertainment is provided. During the first week of the U.S. Open, you can purchase a "grounds pass" for as little as \$20! This allows you to go to any of the matches for free, except in the main Arthur Ashe Stadium. There are singles, women and men's, and mixed doubles, as well as, world class juniors play. You can also visit all the practice courts to see the top players and even get an autograph or picture with your favorite pro. During the 2009 U.S. Open, 720,000 tennis enthusiasts broke the attendance record. The U.S. Open is the only Grand Slam lit for night matches, which just adds to the excitement.

FYI: Serena and Venus Williams began their tennis careers playing on their neighborhood court! As they progressed, they got involved in Junior programs (many of which are offered by the United States Tennis Association, or USTA, for a very low cost), and ***THE REST IS HISTORY!***

They have been ranked No1 and No. 2 in the world *twice* in 2002 and in 2010; together, they have earned over \$60 million in prize money and own over 79 singles titles and 38 doubles titles. For more information, visit www.chargingthenet.com for a complete history of Blacks in tennis.

Each year, several Mainstreet tennis team members plan trips to the U.S. Open. If anyone in your family is interested in learning to play tennis, joining a team, getting information on tennis scholarships, or getting tickets to the U.S. Open, contact the Clubhouse for additional information at (770) 469-7238.

Larryette Kyle, Tennis Chairperson, Author
www.chargingthenet.com Tennis Book

Mainstreet Community Book Club



Do you ever dust off those aspirational dreams you made when you were younger and full of confidence that the world was your oyster and for the taking? You remember the ones where you planned to write a novel that would become a bestseller -- that would be made into a blockbuster movie? Okay, nix the movie but what about that book? Did you ever start writing

any of it? Well, dreams can come true if you do not throw them away, and, if you do not give up! Those pages that you started could become a book, if not a best seller. But, you need dedication, commitment and belief in yourself to realize that dream. That is what we learned from our guest in our July book club meeting.

On July 30, 2010, the Mainstreet Book Club was honored to have Ms. Dilsa Saunders Bailey to visit and participate in the book Club meeting. This was an honor, because the book under discussion was "Dreams Thrown Away" and was written by Ms Bailey. Again, Mainstreet resident Stephanie Brooks was responsible for arranging Delsa's visit. Dilsa Saunders Bailey was one of those persons who had an aspirational dream to write. In fact, she had written volumes of pages of a story over many years and forgotten about them; recently she decided to take a look at it. After reviewing what she had written over the years, she realized that she had enough for a complete book. She believed in herself so much, that she self-published the book. "Dreams Thrown Away" book was not only published and is available in our libraries, but it was nominated for the prestigious Georgia Author of the Year award.



"Dreams Thrown Away" was the result of Dilsa's observations from when she lived in South Carolina and Philadelphia. It is not based on any one group of people, but the characters give you lots to think about. The book took us through many twists and turns in the

complexities of life, relationships and life decisions. It provided a myriad of topics that we could discuss, and we tried to cover them all. With light refreshments from a club member and gifts from the author for answering questions from her book, we talked well into the evening. The author to answered questions on how and why she chose the things she did in the book.

Now, I'll bet you wish you were a member of this book club. We read just about everything and something that everyone is bound to like. So, just in case you think you might want to participate, here is the list of books we are reading for September through December:

September 24: The Game Change by John Heilemann and Mark Halpern
October 29: The Shack by William P. Young
November 19: The Immortal Henrietta Lacks by Rebecca Skloot
December 17: The Liars Club by Mary Karr

You can get all of the books in the library but you may have to get on a wait list. So come join us. Happy Reading!

Brenda C. Johnson, MCSA Book Club

FALL IS FOR PLANTING

With the summer fading and fall approaching, now is the time to focus on our autumn lawn care. A little attention now will make for a healthy looking yard in the spring. A few tips for all types of grasses, cool-season grasses, and warm-season grasses.

For all types of grasses you should:

- Mow by keeping your mower in top working order through the fall. Don't allow a thick layer of leaves to remain on the lawn; untouched leaves can damage turf.
- Weed with a product that combines weed control with a "winterizer" sold as a weed and feed fertilizer-herbicide blend. Don't apply weed and feed if you are over-seeding your lawn.
- Feed by using "winterizers" (fertilizers) that give turf nitrogen and potassium boosts to promote hardy root growth, winter survival, and earlier spring greening.
- Sow bare patches or over-seed now for a lush lawn that defies winter.

For cool-season grasses (Kentucky Bluegrass, Tall Fescue, Ryegrass) you should:

- Mow in late fall with a lower mower blade which increases air circulation, limiting disease development and spread.
- Weed by digging or with a ready-to-spray weed killer which will reduce the number of weeds that sprout in spring.
- Feed cool-season turf during the fall which is a key time. Feed with a winterizer. Roots that will sustain grass through next year's summer heat are actively growing now.
- Sow grass seed now to rejuvenate an established lawn or fill bare patches.

Warm-season grasses (Centipede, Bermuda, St. Augustine) you should:

- Mow one or two cuttings before grass goes dormant with the blade approximately 1 inch below normal cutting height and use a bag attachment. This will clip and catch weed seeds and increase air circulation in grass.
- Weed by following tip (1) above to eliminate weed seeds. Spot treat weeds through winter by using a broadleaf herbicide – a plant killer that doesn't harm grass.
- Feed warm-season turf in September if you missed summer feedings. Choose a winterizer to boost root growth.
- Sow by over-seeding with a cool-season ryegrass. Mow it very short in the spring to allow your warm-season grass to take over once again.

Patrice Diamond, Landscaping Committee

BIRD BUFFET **Guess Who's Coming to Dinner?**

Birds flock to feed on seed that suits them. Attract a variety of colorful birds with the following:

High Energy Suet Cake – Attracts nuthatches, chickadees, woodpeckers, and others

Nyjer Seed – Attracts chickadees and finches, including goldfinches

Nut and Fruit Blend – Attracts cardinals, titmice, woodpeckers, and many more

Use these tips from the National Audubon Society, Dr. Stephen W. Kress:

- Avoid using pesticides on lawns and gardens.
- Reduce the amount of lawn surrounding your home by planting native trees and shrubs; This which will provide food for the insects birds eat.
- Pile up brush and fallen branches to create shelter for birds
- Rake leaves so they are under shrubs to provide habitat for insects, a necessary food for chicks and adult birds.
- Put up birdhouses and birdbaths for more permanent shelter and water.
- Locate feeders within 3 feet of windows, or better yet, more than 30 feet away.
- Birds taking off from feeders are less likely to mistake reflections for open sky, and
- Keep cats indoors, where they and the birds are safer.

Patrice Diamond, Garden Committee

hot wings

If the heat's too much, omit the hot pepper sauce, but add the same amount of white vinegar to make teriyaki wings!

Brown sugar, packed	1/3 cup	75 mL
Ketchup	1/3 cup	75 mL
Soy sauce	1/3 cup	75 mL
Hot pepper sauce (or 1 tsp., 5 mL, cayenne pepper)	2 tbsp.	30 mL
Split chicken wings, tips discarded (or chicken drumettes)	3 lbs.	1.4 kg

Mix first 4 ingredients in small bowl.

Arrange wing pieces in single layer on baking sheet with sides, lined with greased foil. Brush with soy sauce mixture. Bake in 350°F (175°C) oven for 20 minutes. Turn. Brush with remaining soy sauce mixture. Bake for about 25 minutes until tender and no longer pink inside. Makes about 36 wing pieces (or 24 drumettes).

1 wing piece: 67 Calories; 4.9 g Total Fat (2.0 g Mono, 1.1 g Poly, 1.4 g Sat); 24 mg Cholesterol; 4 g Carbohydrate; trace Fiber; 6 g Protein; 338 mg Sodium



10 fab finger food

Mainstreet Football Fan Favorites—Try ‘Em!

mushroom canapés

Put these canapés together in the afternoon, cover and refrigerate. Once guests have arrived, pop them into the oven and serve hot.

Sausage meat	1/2 lb.	225 g
Light salad dressing (or mayonnaise)	3/4 cup	175 mL
Chopped green onion	1/4 cup	60 mL
Baguette bread slices (1/2 inch, 12 mm, thick)	24	24
Fresh whole white mushrooms, sliced	24	24
Grated medium Cheddar cheese	2 cups	500 mL
Paprika, sprinkle		

Scramble-ry sausage in medium frying pan for about 10 minutes until no longer pink. Drain well.

Add salad dressing and green onion. Stir.

Arrange baguette slices on ungreased baking sheet. Spread about 1 tbsp. (15 mL) sausage mixture on each. Arrange mushroom slices evenly over sausage mixture.

Sprinkle about 1 tbsp. (15 mL) cheese over mushroom slices. Sprinkle with paprika. Bake in 350°F (175°C) oven for about 20 minutes until hot and cheese is melted. Makes 24 canapés.

1 canapé: 248 Calories; 10.3 g Total Fat (4.4 g Mono, 1.9 g Poly, 3.3 g Sat); 20 mg Cholesterol; 30 g Carbohydrate; 2 g Fiber; 8 g Protein; 502 mg Sodium



34 fab finger food

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POAP Forms (Police Often as Possible Forms) DeKalb County Police - Tucker Precinct

The DeKalb County Police's Tucker Precinct, in conjunction with the ICP (Intercommunity Policing) unit, wants to remind you to *always* report suspicious activity. Also, please call 911 to report criminal behavior or incidents. If you are the victim of a crime, contact the Mainstreet Clubhouse and provide your case number. We will include your case in the Weekly Crime Report submitted to the precinct commander and the Commissioner's office to ensure proper follow up.

Another service provided by the police department is the POAP (Police Often as Possible) request form. This form provides extra patrol for your street, when requested, by calling (678) 937-5301. The forms must be re-requested each month. Another important number is the nonemergency number at (678) 406-7929.

Be proactive! Let's take back our community. We can't stress enough the importance of knowing your neighbors, exchanging numbers for emergency contact, and becoming involved. Join the Mainstreet Crime Watch or contact the Crime Watch Coordinator, Yvonne Edun, at crimewatch@mainstreetcommunity.org.

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THE MAINSTREAM NEWSLETTER Winter 2010 Edition deadline for the submission of articles and/or vendor advertisements is Tuesday, December 21, 2010 by 3:00 P.M. All advertisement payments must be made by check or money order. Homeowners are encouraged to submit articles of interest to the editor of *The Mainstream*, Nadine Rivers-Johnson, at nadine@mainstreetcommunity.org. (Editorial licensing strictly enforced.)

MAINSTREET THANKS THE 2010 "Summer Block Party SPONSORS



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