



## Four Seasons North Condominiums Newsletter



# Hello Autumn!

*"I cannot endure to waste anything so precious as autumnal"  
sunshine by staying in the house.*

*Nathaniel Hawthorne*

### From Your HOA Board

We hope you have a great Labor Day weekend! As we begin the Fall season, we look forward to sharing warm and cozy times with family and friends.

We would like to take this time to thank our Condo Community for being so supportive of us, and our efforts to constantly improve Four Seasons North. We could not have accomplished anything without your support, understanding, patience, and generosity.

As you have heard us say many times, this Board has been put in a position of making difficult and sometimes painful decisions. The challenges we face began years ago when assessments weren't increased and necessary repairs were deferred. To put it bluntly, we were living in a fool's paradise.

We have started the hard work of addressing the situation left to us. We did it by confronting the realities as they are – and we could not have done without the support of the Community.

So, what have we all accomplished so far?

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1. Increased the monthly assessment from \$196 to \$250, which now provides a \$3,000 point-of-sale payment when a unit sells.

2. Thanks to your vote, we were able to amend our CC&R's and allow for the Working Capital Contribution, which will help the HOA immensely with the sale of units.

3. Passed a special assessment last year that allowed us to cover the significant insurance increase which we were faced with.

4. Encouraged and supported individual unit repairs, with many of you participating. The Board has been able to authorize reimbursement of a portion of these expenses, and we remain committed to doing more as our financial position improves.

5. Maintained our relationship with our Management Company. There is constant communication, and a flow of ideas and information

We will have an election in October to select two Board members whose terms are expiring. We want to encourage owners to put their names in for consideration. Serving on the Board is not overly time-consuming, and if you're interested, have a positive vision, and forward-thinking ideas, we would greatly appreciate your involvement.

On a final note. Being on this Board has been a satisfying experience for us. It also has its frustrations, but the positive input we receive from you far outweighs any of the negativity. We do our best to keep everyone informed of what we're doing, and why. If you hear information, stories, or just something you're not sure of, please reach out to Melissa or one of the Board members. We are here to listen to your concerns, and open to your suggestions and opinions.

Thank you for taking the time to read this message.

You will be receiving information on the upcoming HOA Board elections soon. If you are interested in running for a Board position, please send the form that will come with the information to Melissa. Whether you are interested in serving on the Board or not, please vote. This is YOUR Board and the decisions the Board makes are for the community as a whole.

If you don't want the commitment of serving on the Board, please consider joining a committee and or giving your thoughts and suggestions to Melissa and she will get them to Board.

The annual HOA meeting, where the ballots will be counted, will be held on October 11 at the Ogden offices. More information to come.

Keep an eye on the website at [www.fourseasonsnorth.net](http://www.fourseasonsnorth.net) for announcements and other information!

## Annual Chimney Check

Inspections are required annually, whether you burn wood or not in your fireplace. The inspections are due in **September**. These inspections not only keep the chimneys clean, but they also allow for a check on the integrity of the chimney. Each unit has its own chimney partition. A reminder email will be sent out in September, which will provide information about a local chimney sweep, as well as information on procedures, and what needs to be provided to the management company.



Please keep the following in mind as you enjoy the upcoming

## Labor Day Weekend:

- No smoking in common areas or at the pool or in the recreation area.
- Grills must be electric. No open flames.
- ABSOLUTELY NO FIREWORKS!

### PARKING COURTESY

- \* Each unit has one covered spot dedicated to their unit.
- \* Guests and overflow may use any spaces that are not designated resident or covered.
- \* At no time should anyone allow their guest to park in a covered space of another owner, without that owner's permission.



### WATCH YOUR NOISE LEVELS

- \* Quiet hours are 11 p.m.-7 a.m. Friday and Saturday and 10 p.m.-7 a.m. Sunday through Thursday.

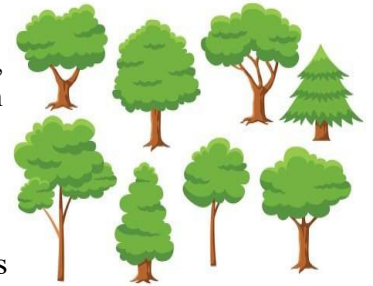
- \* Please understand that voices carry from balconies and patios outside, and that the walls are pretty thin too.
- \* Please be courteous regarding noise late at night.
- \* This includes turning down your radio, in your vehicle, upon entering the parking lot.

### KEEP PETS IN MIND

- \* Pets must be on a leash when outside of your unit.
- \* Please don't forget to clean up after your pets

## Landscape Lines

—The irrigation system around the pool has been turned back on. The Landscapers are watching for any leakage. If you see any leaks, please let Melissa know. As funds allow, we will be looking at the entire irrigation system to repair/replace leaking hoses and eventually be able to turn the whole system back on. The current plants and trees will be left to nature to attend to, and the plants will be trimmed regularly to keep them shaped and looking healthy. Any plants that die will be removed.



- ✓ The Town of Payson repaired a broken water line in August. The break was 'before' the meter so there was no cost to the HOA. However, a bush had to be removed. A new butterfly bush will be planted soon.



Before the repair

During the repair

After the repair

- ✓ A dead pine tree between buildings 2 and 4 will be removed in September.
- ✓ The back gate will be repaired in September. It appears the wood holding the bracket for the gate on the back of the storage sheds dried out and the bracket became unattached.





## Repair & Maintenance Projects

Although we are still limited this year in what repair and maintenance projects we can do because of the insurance premium, insurance R&M requirements, and fire suppression R&M expenses, **please let Melissa know (not a Board member) of any repair/maintenance projects** that you feel need to be done and complete the R&M form. Due to our financial situation, projects will be assessed by overall need, safety concerns, and/or additional damage that could be a result of not doing a repair.



Upon Board approval owners may repaint railings or other portions of the exterior of the buildings. The following paint colors are the official paint colors for Four Seasons North and can be purchased at Neumann Paint:

Body color - "Taupe"

Trim color - "Coal Gray"

- ✓ Safety repairs have been, or will be done in September, to the back stairs (emergency stairs) on buildings 3 and 5.
- ✓ The insurance company is requiring us to make all the stairs and landings safer by adding more spindles or some type of covering to below the railings. The current gap between the spindles is not up to current building codes. The HOA is looking at adding over 1,000 spindles, installing some type of mesh, or a combination of both.
- ✓ The rain gutters were cleaned out on all buildings in July.

## Pool Play

End of summer - The pool will continue to be heated until the end of **September**. At that time, owners may continue to use the pool, but definitely at their own risk as the pool will only be circulating water, not heated. So, if you are enjoying the last few weeks of being able to use the heated pool, please enjoy yourself, but also remember to follow the rules! The rules are posted at the pool and at the bulletin board near the mailboxes.



## Financial Findings

*Where we're at* - At the July 21 HOA Board Meeting the current financial situation was discussed. We are happy to say that as of June 30, we received 50% of the expected revenue and have spent 50% of the expected expenses.



Items of note:

- ✓ The *Working Capital Income* has a matching expense, *Misc. Repairs – Common Area*. This expense will not be used unless the income has been received.
  - The income comes from the HOA receiving a full year of monthly assessments at the time a unit is sold. We have 6 units on the market, as of July 23, 2025.
- ✓ The estimated cost of adding more wood spindles to the stairs and landing railings (front and back) is around \$12,000. This is a requirement by the insurance company. We are looking for more inexpensive methods, such as a mesh/wood

spindle combination.

- ✓ The cost to repair the two backstairs that are in the worst condition is around \$13,200. This is a safety issue due to missing and rotting wood.

✓ As of June 20, 2025, we had a total of \$59,500 in the Reserve funds. Most of the above repairs will come from these Reserve funds.

- Our Reserve fund should have a much higher balance for a 42-unit condominium complex.
- Our insurance deductible is \$25,000 so we will always keep that much in reserves to cover **one** insurance emergency.

*How we got here* - FSN went for over a decade with no monthly assessment increases and very few, if any, repair and scheduled maintenance. This complex is 41 years old and is beginning to show, in some areas, the lack of care. Also, many insurance companies have stopped covering condominium complexes, especially ones as old as ours (40-year-old wiring and plumbing) located in a fire zone. Current owners are left with 'catching up' with repairs and maintenance that should have been done and paying for higher insurance premiums caused by factors we cannot control.

*Where do go from here* – The HOA Board thanks you so much for understanding and agreeing to monthly assessment increases that have been asked for in the past. A contractor that was here in July giving a quote on a specific job noted that it looks like this complex has around \$2 million in repairs that need to be done. While the Board carefully reviews R&M projects for safety issues and funds available, we are still left with how to cover the R&M costs needed just to maintain what we have.

A suggestion was made at the Board meeting for a \$2,400 annual assessment in 2026. This would need to be approved by a vote of the residents. It would bring in \$100,800 in income and would be a start on the repairs that are needed.

If you have any suggestions as to how we can raise the money to achieve the repairs we need, the repairs that should have happened years ago, please let Melissa or a Board member know.

Again, thank you so much for your support!

## DUMPSTER POLICY

Some time ago, the Board devised a trash and dumpster policy to address issues at that time. Recently, some issues have been noted again. Below is a copy of that policy with the current issues in red. Please break down your boxes!

### Four Seasons North Council of Co-Owners Trash Disposal and Dumpster Use Policy

Four Seasons North has one (1) dumpster for forty-two (42) households. No one likes having papers, old food, or other gross garbage around our complex. It also brings down property values and the overall aesthetics to the community.

The policy below is for the benefit of the community to keep the property free of pests and unsanitary odors. If any resident witnesses a violation of this policy, please note the date, time, unit number or identified owner and report it to a board member or Ogden Management Company. Please direct questions to them.

Effective immediately, any owner found to be in violation of the following rules will be assessed a \$200 fine. In addition, any costs the Council incurs to remove unacceptable trash, will be due from the owner violating these rules. We believe that the following rules are reasonable, not time consuming, more labor intensive. They will help us avoid messes and problems as well as enhance Four Seasons North.

1. Each unit is responsible for appropriate disposal of their trash. **Only residential (household) trash** from Four Seasons North condos is allowed in the community dumpster. Put your trash in a sturdy garbage bag and tie the top. All bags go in the dumpster. **Boxes of any size must be completely broken down** prior to disposing of them in the dumpster.
2. Loose trash, including cardboard boxes, may not be left on decks, patios, or outside unit doors. **Do not put any trash bags or boxes next to the dumpster.** It may not be picked up and will incur an additional cost to the board. Any such additional cost will be due from the unit resident, even if renting, moving in, or moving out.
3. **Do not overfill the dumpster.** If the lid does not close, do not put any additional trash inside or next to the dumpster.
4. Examples of **items not allowed** in the community dumpster include but are not limited to: hazardous waste (such as used batteries, paint, **electronic devices**, fluorescent lamps and tubes, or flammable items); discarded furniture, appliances, water heaters, mattresses, bed frames; leftover **remodeling material**; Christmas trees (often handled separately by the town of Payson).

Each unit is responsible for properly disposing of such items. We suggest residents contact Waste Management or debris removal company to help dispose of large items.

This policy is based on the Covenants, Conditions and Restrictions for Four Seasons North, articles 4, 8 (Sections 5 and 18) and 9 (Section 6, 7 and 10). It is in addition to restrictions posted on the dumpster based on Payson's Ordinance 51.02B and Waste Management restriction against hazardous waste.

For a quick summary of the rules see "Trash Tips" posted on the bulletin board by the mailboxes.

## Home Sweet Home

### 5 Tips for Selling Your Condo in 2025's Real Estate Market

If you're thinking about putting your condo on the market, you may be wondering how long it will take to sell, especially compared to a single-family home. You might also worry about turning off buyers with the extra fees or strict building rules and figuring out the right price when other units in your building are also for sale. That's why knowing a few proven tips for selling your condo can make all the difference.

Aaron Tobias, a top real estate agent specializing in condo sales in Columbus, Ohio, says not to worry — condos appeal to a specific group of people: buyers who like perks. "When dealing with a condo, you're dealing with a buyer who wants completely maintenance-free living, not just on the outside but on the inside," he says.

We'll share our top five tips for selling your condo in 2025.

#### Tips for selling your condo

When selling your condo, the right price can instantly catch buyers' attention and encourage offers. Equally important is making sure your unit looks its best, since a clean, staged, and welcoming space leaves a strong first impression. Keep these key factors in mind as we dive into these practical tips for selling your condo.

#### 1. Price your condo based on availability and your unit's special features

With home prices staying high and budgets tight because of inflation and interest rates, condos are still a great option. On average, condos sell for around \$370,100, which is a lot less than the \$418,000 buyers pay for a single-family home in many U.S. areas.

For many condo buyers, the appeal of owning a condominium is that it has all the advantages of homeownership but comes with perks that reduce the hassles of homeownership. For example, buyers can seek out a condo in an amenity-rich community, such as light maintenance and access to shopping and public transportation.

Also, owning a condo can be more affordable than renting and allows owners to build equity. When someone signs a lease, the renter is subjected to regular rent increases. However, condo owners have a fixed-rate loan where monthly payments stay the same, regardless of what the rental market does. The price difference between renting and owning could be more significant and worth the trade-off in terms of square footage.

#### Be realistic when comparing your unit to other condos in the complex

Real estate agents run a comparative market analysis (CMA) to help set an asking price. Appraisers also look at comparable units to assess your property's fair market value. When you're selling a condo, the pricing of comparable properties (also called "comps") can range widely even when comparing units within the same building or complex. This is because each unit's layout and view can impact each unit's value.

**Consider the condo supply and demand in your area**

If inventory in your area is low, “Don’t be afraid to price it based on demand,” Tobias says. As of April 2025, there’s 6.20 months’ supply of condos listed for sale nationwide. This figure points to a real estate market considered balanced. Neither buyers nor sellers have a clear upper hand. This means you’ll need to price your condo realistically, because overpricing could cause it to sit while buyers look at more competitively priced options. By setting a fair, market-based price from the start, you can attract serious interest and improve your chances of selling faster.

**2. Ensure your condo is move-in ready**

Condos are attractive to buyers who want a turnkey property. These buyers can be young professionals or empty nesters who want to downsize.

“Condos that are completely updated will sell above and beyond something that’s not,” Tobias says, noting that he’s seen condos in the same unit and cluster have about a \$25,000 price difference because one has new flooring, trim, appliances, and countertops while the other does not. “A condo buyer does not want to go in and replace flooring [or] paint walls. They really would prefer just to move in.”

Some of the best, most worthwhile upgrades Tobias recommends:

- New countertops:
- Fresh interior paint:
- Quiet flooring:

*Note: Carpeting will affect your listing price if most units in your complex have hardwood or laminate flooring.*

**3. Address COA fees while highlighting amenities**

Much like living in a community with a homeowners’ association (HOA), those living in a condominium complex will be governed by a condominium owner’s association (COA) and will have rules to follow and fees to pay. These fees are in exchange for having access to specific amenities.

When you’re listing your condo, be sure you’re clear about the fees and what amenities are included. On average, condo fees typically range between \$300 and \$400. Most of these monthly fees go toward:

- Utilities like electricity, heat, water, sewer, and garbage collection
- Maintenance of parking areas, facilities, shared spaces, etc.
- Landscaping and snow removal

Highlight the amenities and services the complex offers condo owners when you’re creating a listing description to help appeal to buyers. Paint a vivid picture of condo living to help buyers visualize the modern lifestyle your property offers.

When crafting a marketing strategy with your agent, focus on these unique advantages of condo living:

- Low-maintenance living and time saved on upkeep
- Shared amenities and common areas
- Security and community features
- Convenient location with nearby transportation options and attractions, such as museums, parks, and retail areas

**4. Stage your condo to show off its size**

Condos come in all sizes, but the standard unit is 900 to 1,300 square feet. So, when you’re preparing your condo to go on the market, you need to pull out all the stops to show off all the best parts of the condo.

Along with decluttering and depersonalizing your condo, you'll want to stage it to emphasize its spaciousness. "In a house, I don't get too caught up in making sure people declutter their closets, or declutter their pantry, or making sure their coat closet isn't crammed full," Tobias says. "In a condo, I highly suggest making all the nooks and crannies look as spacious as possible."

While you can hire a professional home stager to come and work their magic, you can stage your home on your own. Some tips for staging a condo include:

- Hang simple window treatments that allow plenty of natural light in
- Buy more lamps and use LED bulbs for more light
- Adopt a neutral color palette for the walls and flooring
- Choose sleek furniture over big and bulky pieces
- Remove rugs that can make the space feel smaller

### **5. Emphasize upgrades and building maintenance**

Don't be shy about pointing out all the updates, as they really matter. Highlight any recent improvements, like new appliances, a roof replacement, an updated HVAC system, or even a freshly renovated lobby.

Buyers also care about the bigger picture, so let them know if the building is well-maintained and the HOA is on top of things. A well-managed HOA and strong upkeep help justify your asking price because they give buyers confidence they're making a solid investment. Plus, knowing the property is cared for can help your condo stand out from the competition.

Adapted from : <https://www.homelight.com/blog/tips-for-selling-your-condo/>

## **DID YOU KNOW?**

**Our Management Company** – FSN is managed by a professional management company, Ogden & Company, Inc. Melissa Glinzak is our Community Manager. Ogden provides full-service management including processing financials, compliance review, maintenance request management, meeting with owners and Board members, and so much more! They also offer access to a website where you can find the governing documents, policies, financial documents, minutes and more where you can make online assessment payments. Check it out at <https://az.portal.ogdenre.com>. If you have problems getting on the website, contact Melissa at 928-363-1696.

**Newsletter Submissions** - If there is anything you would like to put in the Newsletter, please email it to Melissa Glinzak at [melissag@ogdenre.com](mailto:melissag@ogdenre.com) by the 10<sup>th</sup> of the month for the next issue. Newsletter submissions cannot be used to harass or make threats, nor be offensive or disruptive in nature and may not include language or images related to race, gender, age, sexual orientation, pornography, religious or political beliefs, national origin, or disability.

**Payson Police Non-Emergency Phone Number** is (928) 474-5177. They will send an officer when one is available.