

VOICE of Petersburg Estates

Volume 2020, Issue 1

May 31, 2012

K U D O S

Now, in an effort to focus on the positive we are asking that if you know of any essential worker that is a resident in Petersburg whose job doesn't allow them to work remotely, send names to:

peters.president@gmail.com with their name and job title as we would like to provide recognition for these brave citizens.

So, to kick-off our first group of brave citizens let's have a big shout-out for the following Petersburg workers:

Levetta Black-Perry	RN, Travel Nurse
Daphne Jones	Medical Technical, Baptist Hospital
Kenya Story	RN, Case Manager, Norton Hospital
Helen Crowe	Respiratory Therapist, Norton Hospital
Denise Crawford	RN, Norton Healthcare
Joetta Cain	LPN, Klondike Nursing Home

It's Going To Be A Very Different Year!

Greetings Home Owners:

Hopefully, you and your family are staying safe during the coronavirus (COVID-19) crisis and have been following the recommendations of Center for Disease Control and Prevention,

www.cdc.gov/coronavirus. Remember to practice social distancing and consider the following steps (see graphic) to prevent illness by avoid being exposed to COVID-19. Governor Andy Beshear provides daily media COVID-19 updates tune into WAVE at 6:00 p.m., or email kycovid19@ky.gov or you can send an inquiry Andy Beshear, Governor, 700 Capitol Avenue Suite 100, Frankfort, KY 40601 or call (502.564.2611). If you have experienced a job loss you can contact the Unemployment Insurance Assistance, 600 West Cedar Street, Louisville, KY 40202 or call (502.595.4003)



As a home owner, if you are unable to pay your mortgage, federal regulators are forcing lenders to agree to up to 12 months of forbearance, and that extends to all mort-

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PE Board Uses Foreclosure To Collect Delinquent Assessments

The attorney for the Petersburg Estates Home Owners Association (PEHOA) has given the PE board a new tool for collecting delinquent assessments. Now when the PE treasurer determines that a home owner has met the criteria for foreclosure, a procedure is launched that immediately adds up to \$1,000 or more to the amount due. The dollar/delinquency amount, years the account has been delinquent and previous small claims court action are some of the factors that determine if foreclosure is the next step.

This more aggressive action by the board began as early as 2017 when the board approved new collection procedures for the treasurer. The justification originated in the annual association meetings when home owners expressed their feelings about assessments that went uncollected. The question was asked, "why should I pay my assess-

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gages guaranteed by Fannie Mae and Freddie Mac. Please note, the forbearance isn't granted automatically – the first step is the homeowner MUST reach out to their lender and ASK for it.

We realize that every state has been hit by coronavirus COVID-19 and it appears there will not be a short-term fix, so in the event you are overwhelmed, unsure of what to do, remember your board members are always "open to listen" and more than willing to help you through these difficult life events.

Let's stay safe, and know that the board is praying for our Petersburg family, The State of Kentucky, and people all in the world.

Thanks for keeping our neighborhood a safe place to live and a place where pride resides!!

Janice Collins, PEHA Resident

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ment, when others don't"? It was in those meetings that board members were reminded of their responsibility in our by-laws to collect dues from ALL members. What this has meant to delinquent home owners over the last 3 years:

- Over 30 home owners that thought they could get away with not paying, have found themselves facing the judge in small claims court
- Home owners that break payment agreements negotiated by our treasurer, our attorney or the court, will now find themselves in foreclosure
- Anyone that consistently maintains a balance due over \$350 (2 years) will be on the small claims court list
- The top 10 home owners with the largest delinquency, will be subject to foreclosure

This article is written for the purpose of full transparency. Should you find yourself receiving a letter from our attorney warning you of foreclosure, you should contact our treasurer immediately (502-551-1869) to make payment arrangements. Should you not make arrangements, the next communication will be from the foreclosure court. A minimum of \$1,000 will be added to the amount owed to cover the additional fees from the attorney and court costs. THE FORECLOSURE COSTS CAN NOT BE NEGOTIATED AWAY. It should be noted also that over 85% of our PE home owners are current with their dues. This is up from 72% just 3 years ago. Your PE board has an obligation to on-time payers and the PE bylaws to collect dues from ALL home owners.

Whitehurst Family Donates To PE Entrance Signs

Joel Whitehurst was the 3rd president of the Petersburg Estates Home Owners Association. During his reign, PE home owners enjoyed the benefits of his leadership, vision, pride and stewardship. He was a leader that lived every day for his wife Laverne and second for the subdivision he loved. He was a personable man with a career in insurance. He used his talents as a salesman to build relationships and bonds with the home owners of PE. He was also known as a staunch defender of the rules (deed of restrictions) and didn't hesitate to remind you of the expectations for living in Petersburg Estates. Joel passed away 2 years ago. His wife and family donated \$1,000 to go toward his memory and the replacement of the sign inserts at our 3 entrances. The generosity and love from the Whitehurst family will be his legacy, reminding each of us every time we leave or come home.



2020 Primary Election date is June 23rd

REMINDER:

- Request for an absentee ballot online at www.govoteky.com
- Call the Jefferson County Election Center 502.574.6100
- Deadline to apply for an absentee ballot is June 16th

What qualifies a registered voter to apply for absentee ballot?

1. Medical Emergency – (COVID-19)
2. Advanced in age, disabled, or ill
3. Military personnel their Dependents or Overseas Citizens
4. A student who temporarily resides outside the country
5. A voter who temporarily resides outside Kentucky and who maintains eligibility to vote in Kentucky, such as a “snowbird”
6. Incarcerated, but not yet convicted of a crime
7. A individual employer’s location is outside Kentucky and that individual cannot appear the day of election

Voting in person

- You must make an appointment by calling (502.574.6100) Jefferson County Election Center, 701 W. Ormsby Avenue; Louisville, KY 40203, June 8 and June 22.
- Kentucky Exposition Center, 937 Phillips Lane, Louisville, KY additional questions regarding in-person voting call(502.574.6100)

What are you VOTING for?

- President of the United States
- Congress, U.S. Senate
- U.S. House Kentucky District 3
- Kentucky House of Representatives District 30
(Thomas Burch (D) (Incumbent) ** Special Note**
Tom extends face-to-face questions every Saturday at his residence 4012 Lambert Avenue, Louisville, KY 40218, 9 a.m. – 12:00 noon and can be reached at (502.454.4002) or Email: Tom.Burch@lrc.ky.gov; Twitter @RepBurch
- Louisville City Council District 10 (Pat Mulvihill) (D) (Incumbent) (This’s Petersburg’s Estates district) ** Special Note** Pat hosts weekly “Get to Know Pat “ contact his Legislative Assistant, Geoff Wohl, (502.574.1110) for location and time. His office is located at 601 Jefferson Street, Louisville, KY 40202; 9 a.m. – 5:00 p.m.



History of Memorial Day

- In 1968 Congress passed the Uniform Monday Holiday Act, which established Memorial Day as the last Monday in May
- In order to create a three-day weekend for federal employees; the change went into effect in 1971
- Originally known as Decoration Day, it originated in the years following the Civil War and became an official federal holiday

PE Board Spends Thousands on Improvements to Subdivision

Over the passed 3 years the PE treasurer's aggressive collection actions has been extremely successful. How much you might ask? Let's mention a few

- The metal roof added to the pavilion is an investment that will pay off for years to come. The \$10,000 investment has a 50 year warranty. It should outlast most of us. Just as a reminder, use of the pavilion is reserved on a first come basis. Contact our PE treasurer at petreasurer@gmail.com to make a reservation. It's open to all PE home owners in good standing.
- Gutter Helmet was installed at the pavilion in 2018. The PE Board approved this \$8,000 investment. It also came with a 50 year warranty. The pavilion was originally built over 15 years ago. Last year concrete was added under the roof to increase covered floor space by 30%. This was an investment of \$2,500.
- The entrance signs were replaced in 2019. Board member Paul Battle lead this long overdue fix on the dated signs. The Whitehurst family donated \$1000 toward the \$2800 expense.

All of the costs listed above are critical maintenance costs or community investments that were generated from recoveries of delinquent association dues. Our \$39,725 annual budget does not include these expenditures. We are at the point where our individual assessment needs to be increased. Please anticipate communications in the upcoming months about our strategy to make that happen.

Thanks Janice

This newsletter was produced with a significant contribution from home owner Janice Collins. Mrs. Collins has a history of supporting your association with her time and talents. Her passion for educating others on the challenges from COVID-19 and voter registration are a couple of her current triggers. Mrs. Collins is a strong advocate for the Petersburg community. She has her master's degree from Bellarmine University.

