



Rainbow Springs Community Club, Inc., P.O. Box 388, Granite Falls, WA. 98252 | Phone: 360.691.2683

<http://www.rscconline.org> info@rscconline.org

RSCC Annual Barb-B-Q Picnic

**Annual BBQ Picnic- Potluck is
set for Sunday August 12th
1:00 PM at the River Park**



Come and meet your neighbors at the River Park, for our Annual BBQ Picnic. Hot Dogs, Hamburgers and Beverages will be supplied. Bring your favorite Picnic item to share. If you would like to volunteer to set up or clean up please call the hotline at **360-691-2683**

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**For more information – Look for our
monthly meeting minutes posted
online**

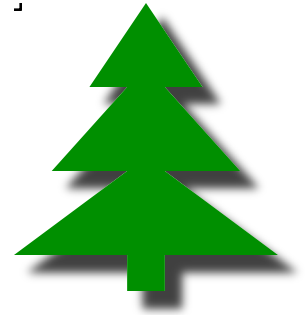
Coming Soon Rainbow Springs Volunteer Work Parties

Look for the notice at the gate. We are planning a community clean up when weather permits. Bring your work gloves and meet at the Lake Park for a morning of sprucing up the community.



New Parking Permits replace old permits

If you have one of the old 2011-12 Green and Yellow Parking Permits they have expired. The new 2012-13 parking permits are Red and Blue and should be displayed when parking at the common areas and Parks in Rainbow Springs. If you are displaying an old parking permit you may be at risk of being towed and impounded at your own cost. The parking permits are currently being dispensed to residents as they pay their Annual Dues. Parking at the parks and common areas of Rainbow Springs is a privilege that is reserved for those residents who are in good standing and have paid their dues.



Be careful to observe all summer burn bans.

No matter how much rain we have had trees are extremely combustible. *Burn Permits are required*

Do We Really Need to Say This? Vandalism, Stealing and Trespassing are Crimes

In Rainbow Springs are a number of empty properties at any given moment. Just because a home is not occupied does not mean that it is fair game. Whether a home is in foreclosure, is bank owned, or For Sale it is still owned by someone and should not be entered. Activity within non-occupied homes should be reported *immediately* to the Sherriff's department. Some homes have been stripped of cabinets and plumbing simply because they are empty. An empty vandalized home will adversely impact all of our neighborhood home values and is a dis-service to all in the entire community. If you live near an empty home, please keep an eye on it and report any suspicious activities.

Call 911 and ask for the Sherriff's Department

Home Values

The real estate market of today is not the real estate market of past years. Now all bets are off when it comes to home values. Banks are still not qualifying buyers for *new* home loans very readily. All homes in Rainbow Springs have dropped considerably in their value. Yet taxes remain extremely high. Many of our neighbors are underwater in their mortgage loans. Some people have simply decided to walk away from their mortgages. Here's some things to think about; a voluntary foreclosure stays on your credit rating for 7 years and is one degree beneath a bankruptcy in adversely affecting your credit score, Rent rates are so high that a home mortgage is still the best deal out there for housing. If you *can* stay in your home you should *try* to.

The good news is that mortgage rates are the lowest they have been in decades. Now is the best time to shop around for a competitive refi interest rate. Banks are anxious to accommodate homeowners by offering exceptional refi rates. It does not serve the banks well to loose you as a homeowner, but it is to their advantage to keep you in your home so they are offering some very enticing deals. If you stay with your current lender they may offer a better rate, unless your lender is Bank of America, whose rates have not kept up with competitors.

The **Making Homes Affordable Act** enacted a few years ago by the current Administration was a dismal failure, and did not help the numbers of homeowners they hoped it would help. Refinancing mortgages under that act was cumbersome and mired in mountains of red tape and paperwork. The process took up to six months or more to complete, and many homeowners were discouraged by the process.

If you have a Fannie Mae or Freddie Mac FHA loan the government is offering the new **HARP** program. You may qualify for this newer, streamlined program. It encourages banks to offer existing homeowners much lower interest rates. Homeowners who are underwater in their mortgages at last have a way to save hundreds in interest per month. AND you can qualify over the phone. Under the HARP plan homeowners can avoid costly home appraisals, and banks can process the re-fi loans without up front expenses. Banks are offering 30, 20, 15 and 12 year fixed rate mortgages under the HARP plan so you may be able to pay off your loan years earlier than planned. For more information you can "google" **Home Affordable Refinance Program (HARP)**

Another money saving hint: if you stay with the last title company for escrow filing that you dealt with for your last refi or home sale, you can negotiate a lower rate. The typical Escrow rate is around \$1600 for a refi filing, but if handled by your last title company you may be able to shave off \$500 from the transaction. The time to shop your loan is now with rates as low as 2.175% for qualifying loan applicants. You can request that your lender use the title company of your choosing.

Get your quotes in writing and then shop the offers around to different Mortgage brokers or banks. Keep in mind that local Credit Unions are often able to offer lower rates than large National banks.

Vehicle Prowl Prevention

- Park your car in a secure location. Use a garage whenever possible.
- Park in well-lit areas where your car can be seen. Install motion detecting spot lights.
- Avoid isolated areas, Park in areas frequently used by pedestrians.
- If you hear something suspicious (like shattering glass) or see someone looking into vehicles call **911**
- Roll up all windows and lock doors
- Secure trunks, hatches, bed-mounted tool boxes, and canopies
- Install anti-theft devices and activate your alarm.

Do not leave any of the following items in your car:

Keys, Cell Phones, Cameras, Check books, purses, wallets, Garage Door Opener, GPS unit, Jewelry, laptops, Electronic devices, luggage or bags, mail, credit cards, CD players and CDs, day planners or address books, mail, receipts or statements, clothing, Vehicle insurance, title and registration information, store bags or packages, tools

Remember that locking gas caps are inexpensive to purchase and deters fuel from being siphoned

RSCC Payment Plans

If you entered into a payment plan last year to pay your HOA Dues, that plan is now void. We are in a new billing season and all past agreements are no longer valid.

If you are having difficulty paying your dues the worst thing you can do is *“nothing”*. Contact the Association and make payment arrangements as soon as possible.

Doing nothing about your debt, will result in costly liens, and late fees being assessed to your account. All members who have entered into a payment plan must have their account paid in full, within 6 months of the original invoicing date.

Accounts that are past due, and without payment plans will be turned over to our HOA attorney for collections.

Keep in mind that any legal fees that are accumulated while pursuing collections will also be added on to your account.

Some Association members have chosen to make payments towards their dues in advance throughout the year instead of waiting for the Annual Dues invoicing.

Requests for payment plans can be left on our RSCC Voicemail message phone at: **360.691.2683**. Remember to leave your name, phone number, division and lot number.



It starts with you.

CERT is an integral part of Citizen Corps, the grass-roots movement that actively involves everyone in making our communities and our nation safer, stronger, and better prepared. All over America, communities have organized Citizen Corps Councils to inspire people to take action and get involved. To learn more about CERT and other Citizen Corps programs in your area, visit www.citizencorps.gov.

No matter where you live, no matter who you are, we all have a role in hometown preparedness. What role will YOU play?



To find out how to help prepare your community, visit www.citizencorps.gov.



425-388-5060

www.snoco.org/departments

<http://whodependsonyou.com>



Community Emergency Response Teams are being formed for Rainbow Springs

Are you and your family ready to respond in the case of a local or National Emergency? Many are not, and most people are vulnerable to any number of catastrophic events. RSCC Board Member John Angell has taken it upon himself to organize and oversee the training of Community Emergency Response Teams to serve the residents of Rainbow Springs. There will be a couple of sessions of training to prepare those interested. For more detailed information read the attached pamphlet above and on the following pages.



What is CERT?

CERT is a training program that prepares you to help yourself, your family, and your neighbors in the event of a disaster. During an incident, emergency service personnel may not be able to reach everyone right away. By getting trained in CERT, you will have the skills to help emergency responders save lives and protect property.

As a member of a CERT team, you can respond to disasters, participate in drills and exercises, and take additional training. CERT teams are known and trusted resources to emergency responders and their communities.

In 95 percent of all emergencies, the victim or bystander provides the first immediate assistance on the scene. Would you know what to do?





What do CERT teams do in an emergency?

Under the direction of local emergency responders, CERT teams help provide critical support by giving immediate assistance to victims, providing damage assessment information, and organizing other volunteers at a disaster site. Volunteers trained in CERT also offer a potential workforce for performing duties such as shelter support, crowd control, and evacuation. The role of a CERT volunteer is to help others until trained emergency personnel arrive.



How does CERT help the community?

In addition to supporting emergency responders during a disaster, the CERT program builds strong working relationships between emergency responders and the people they serve. CERT teams also help the community year-round by helping with community emergency plans, neighborhood exercises, preparedness outreach, fire safety education, and workplace safety.



The benefits of CERT training.

CERT training takes about 20 hours to complete and provides critical skills in emergency preparedness and response.

Participants learn how to:

- Identify and anticipate hazards
- Reduce fire hazards in the home and workplace
- Extinguish small fires
- Assist emergency responders
- Conduct light search and rescue
- Set up medical treatment areas
- Apply basic medical techniques
- Help reduce survivor stress

Who should take CERT training?

- People interested in taking an active role in hometown preparedness
- Neighborhood Watch groups
- Community leaders
- Parents
- Communities of faith
- Scouting and youth organizations
- Students, teachers, and administrators
- Members of clubs and civic organizations

If you are interested in participating in the official CERT Training please contact RSCC at 360.691.2683, and leave your name, address and phone number. Or email us directly at: info@rscconline.org As soon as enough people respond the training will be scheduled and you will be notified.

Thank You!

Life Changes?

Have you had a change in your mailing address? Perhaps you are renting your RSCC home and moved out of the community. Maybe you have married or taken a new name? Have you gone through a divorce, remarriage, or the death of a spouse? Has the title to your home as listed at the county changed? If so please contact us and allow us to update your account.

-Thank You!

Check out our community website

<http://www.rscconline.org>

Calendar of Upcoming Events

AUGUST 2012

- Wed. Aug. 15th 21st – @ 6:30 PM; Monthly BOD Meeting @ Granite Falls Fire Station 86 – Getchell Station

SEPTEMBER 2012

- Wed. Sept. 19th – @ 6:30 PM; Monthly BOD Meeting @ Granite Falls Fire Station 86 – Getchell Station

OCTOBER 2012

- Wed. Oct. 17th @ 6:30 PM; Monthly BOD Meeting @ Granite Falls Fire Station 86 – Getchell Station

**THE GATE WILL REMAIN CLOSED ON
HALLOWEEN EVENING**

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