



## **General Neighborhood Meeting**

**Thursday May 19, 7:00 pm to 8:30 pm**  
Dennis Chavez Elementary School Cafeteria

Refreshments with Meet and Greet starting at 6:30 pm (San Francisco entrance)

- **Our May Program**
- **President's Corner**
- **Heritage Hills is for Children!**
- **Travel Tips and Short Sales in Heritage Hills**

### **General Meeting Program:**

We are delighted to have James Mader, Facility Manager, and Berlinda Padilla, Center Supervisor, of the soon-to-be-opened North Domingo Baca Multigenerational Center on Wyoming. We are looking to a June Grand Opening and want to let everyone know what this facility will be able to offer you and your family. This project has been about 14 years in the making and everyone that is involved is really excited that it is about to happen! So, come to our General Meeting to learn more.

This will be a much needed addition to our neighborhood and I want to encourage you and your family to take full advantage of what it will have to offer – not only in this first phase, but also in the later phases still to be implemented.

While we hope no one in Heritage Hills has been a victim of gang violence, we want to keep it that way. Do you know what constitutes a gang? Could you recognize the signs of gang activity in your neighborhood? Are there gangs already operating in the northeast heights? Who do you call for help or to report possible gang activity?

For most of us, our only contact with gangs is through the media. While crime in and around Heritage Hills is low – and

that is a good thing – we want to keep it that way. You can make a difference by being informed and keeping a watchful eye on your neighborhood as you are out and about. We will have representatives from the Albuquerque Police Department Gang Unit to answer these and any other questions you have on this issue.

So, come and join us at your General Meeting. Enjoy our speakers and bring your questions or concerns and make the evening a success!

### **President's Corner – May 2011**

I want to start with some excellent news. Apparently there were newspaper reports that our Councilor for District 4, Brad Winter, was going to run again for another term as our City Councilor. I was able to confirm this with him and am delighted to report that, all being well, he will serve us again for another term. This is great news for our district as Brad has served us so ably throughout his many years as Councilor.

*Cont. on Page 2*

***News you can use to build a safer, friendlier neighborhood.***

**Heritage Hills Neighborhood Association**

**Board of Directors**

Peter Nicholls, President 353-1996  
Robert Preissler, Vice President, 856-7394  
Mary Spicher, Treasurer, 856-1732  
Douglas Boggess, Secretary, 797-1314  
Hugh Killin, Membership, 821-5060  
Lee Schwartzberg, Director 821-5160  
Luke Anderson, Director, 823-4794

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Carl Davidson, Zoning, 823-9237  
Russ Spicher, Safety Patrol, 856-1732  
Jane Pelz, Newsletter, 228-0033

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87109

***We Deliver!***

**President's Corner May 2011– cont.**

This reminds me that we are still in need of directors to serve on the Board. If you or someone you know is willing to give up a small amount of time each month to help us out we would love to have you join us. While it is great that there are not a lot of negative things happening in our neighborhood, we can't continue to rely on the same few to watch out for us. Apathy is everywhere, not just in Heritage Hills. Other neighborhoods are experiencing the same concerns as we are. Some neighborhood associations are even considering if they should continue to operate! If we lose neighborhood associations, we allow bad commercial development, crime, and gangs to take over. I do not think that is what you want to see in Heritage Hills. Only you can prevent this from happening.

Putting this in perspective, we currently have only 84 homes as members of our Neighborhood Association. This is down from over 200 a couple of years ago. There are over 1000 homes within our neighborhood boundary so this is a pretty dismal turnout. Every one of us had to cut back as the economy went south and jobs were at an all-time premium with so many laid off. Your President and his wife were included in this, so we are well aware of how tough times have been and will continue with rising gas and food prices putting a further squeeze on everyone.



Join our membership ranks now and the \$15 fee will be good for the rest of this financial year as well as next year (i.e., through to September 2012). A great deal in these tough times! Remember it is your membership fees that help pay for the Newsletter (printing and delivery) and costs associated with the Safety Patrol. Also if we do appeal a decision from the Zone Hearing Examiner etc. those costs of filing an appeal start at over \$100 for each appeal – not cheap. But, we do this to ensure that the quality of our neighborhood is maintained on everyone's behalf.

We are delighted to have all our past advertisers place adverts again in our Newsletter. We thank them for their support and ask that wherever possible you support their businesses – we cannot afford to see local businesses disappear – they are what make a community what it is.

I was given the privilege of being elected as President of The District 4 Coalition of Neighborhood Associations this past January. This *President's Corner Cont.* was an entirely unexpected honor and I may never equal Amy Whiting's success as the previous president. The coalition meets monthly and wherever possible Councilor Winter is present to allow direct input to the City Council. Also we have representatives from the Mayor's Office as well as from Martin Heinrich's staff. So we are well able to take neighborhood concerns to the right level to get resolutions.

On behalf of all our Directors and the others who volunteer to help with Zoning, Safety Patrol and National Night Out – have a Great Summer.

Have a great summer.  
Peter D. Nicholls, President

## Heritage Hills is for Kids!

Heritage Hills is a great place to live for many reasons. Many longtime residents have been here since the 1980's when this area was well beyond the edge of town. They have seen children grow up to have children of their own. The neighborhood is safe, affordable, and convincing to potential new residents looking for good schools. Many of the homes offer large yards for children, pets, or gardens.

As the parent of two now-teenaged boys, I appreciate that we are very fortunate to live in an area that offers many convenient choices for a leisure stroll, exercise, or a quick errand to the store. Many of these choices are all connected by bike paths, safe sidewalks and lanes.

As summer is quickly approaching and schools will be closing, parents, grandparents, and relatives can be challenged at keeping kids active and away from TV, games and internet screens. Are you wondering how kids will keep busy this summer?

In the parks category, we have plenty of choices. Our own Heritage Hills Park offers two grass fields, a half court for basketball, and a soon to be finished brand new playground. Freedom Park at Hoffmantown Church offers a fantastic view at sunset, and it also has a covered basketball court, two sand volleyball courts, and a field surrounded by a nice walking path. North Domingo Baca Park is the shining jewel of Northeast Albuquerque.

Already equipped with a large playground, skate park, and dog park, it will be home to three multi-purpose fields and a multigenerational center. Future plans include a library, pool, and tennis courts.

In addition, we have the Cherry Hills Library which offers a cool and quiet place to beat the heat; the staff and volunteers offer many community programs during the summer for neighbors of all ages. The reading program offers great incentives for all children to keep reading in the summer.

For the sports minded, we have tennis and golf at Arroyo del Oso. And those who enjoy a simple walk or run can always try the 3.3 miles loop around the Academy.

If you are up for an adventure, you can bike down Paseo del Norte and jump onto the Paseo de Bosque bike path at Rio Grande Boulevard. In the opposite direction, head up Paseo del Norte to Sandia Mountain open spaces such as Elena Gallegos Park, or try the famous La Luz trail.

If you are looking for a place where your family can get out and have fun this summer or at any other time, Heritage Hills has long been in the middle of a number of great places, so consider some of these tips and please let me know if you have any of your own ideas to share.

Robert Preissler, Vice President  
Heritage Hills Neighborhood Association





## SECURITY SELF STORAGE

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### Travel Preparation and Safety

Summer is one of traditional times each year that many of us choose to travel to see family and friends as well as enjoy a vacation. The following tips for residential security should be taken before your trip.

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*Ask a trusted neighbor to watch your residence and report suspicious activity.*

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*If possible, have a trusted friend or family member stay at your home.*

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*Install automatic timers on lights, TVs and radios to give the impression someone is home.*

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*Don't stop mail and newspapers delivery - ask a neighbor to collect. If you have a roll out trash dumpster, have a neighbor place it in the street on pick up day and return it that evening. Also ask them to park a vehicle in the driveway whenever possible.*

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*Be extra cautious about locking all doors and windows.*

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*Make sure trees and shrubs are trimmed to allow for good natural surveillance of your property.*

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*Make arrangements to have exterior lights on each night.*

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*Each entrance should have solid core or metal doors and deadbolt locks.*

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*All primary window locks should be operational and secondary locks should be installed.*

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*Let your neighbor, family and friends know when you plan to return for your trip.*

\*\*

*Give a trusted neighbor a phone number where you can be reached in case of an emergency.*

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## Short Sales and Foreclosures in Heritage Hills? What does it All Mean?

Short Sales and Foreclosures have become the norm in today's real estate market. Even the "best" areas are becoming susceptible to these situations. Even Heritage Hills is starting to see these. In 2010 there were 2 Short Sales (pre-foreclosures) and 5 Bank Owned (foreclosed) homes that sold in Heritage Hills. This year we already have 2 Short Sales on the market, as per our Multiple Listing Service of Albuquerque, SWMLS. I am sure there are others out there that the Board of Realtors is not aware of.

So what does it all mean? What is the difference between a short sale and a foreclosure? Are there options to avoid these actions? As home owners in Heritage Hills, we wanted to share our knowledge and expertise on the topic of Short Sales and Foreclosures with you. Below you will find the most common terms and options when dealing with Short Sales and Foreclosures.

Slipping toward foreclosure can lead to feelings of anxiety, depression, and loss of self-esteem. Please don't give up. There are options available to help millions of homeowners rescue themselves from a possible foreclosure. Since it is crucial to act before a foreclosure takes place, it is very important review the following options and solutions.

1. **SHORT SALE** – A short sale allows the homeowner to avoid foreclosure, minimize financial damage, and move on from a burdensome, unaffordable mortgage. In many cases, a short sale allows the borrower to qualify for a new mortgage in just 24 months, as opposed to five years or more after a foreclosure. A Certified Distressed Property Expert – CDPE has the knowledge and expertise to help you get your home sold.
2. **REINSTATEMENT**- A reinstatement is the simplest solution for a foreclosure; however it is often the most difficult for homeowners to achieve. The homeowner simply pays the total amount past due (including late fees) to the lender.
3. **FOREBEARANCE OR REPAYMENT PLAN** – A forbearance or repayment plan involves negotiating with the mortgage company to allow the homeowner to repay back-payments over a period of time.
4. **MORTGAGE MODIFICATION** – A mortgage modification involves the reduction of one of the following: the interest rate on the loan, the principal balance of the loan, the term of the loan, or any combination of these.
5. **RENT THE PROPERTY**
6. **DEED-IN-LIEU OF FORECLOSURE**- Also known as a 'friendly foreclosure' a deed-in-lieu allows the homeowner to return the property to the lender rather than go through the foreclosure process. Deed-in-lieu can potentially lessen the damage to a credit score and future loan eligibility, and sometimes the lender will forgo their right to pursue a deficiency judgment, meaning the homeowner will not be responsible for further payments.
7. **BANKRUPTCY**- Many have considered and marketed bankruptcy as a 'foreclosure solution,' but this is only true in some states and situations. Entering bankruptcy can be a risky and costly process. Be sure to seek the advice of a qualified bankruptcy attorney when pursuing this an option.
8. **REFINANCE**- As opposed to mortgage modification, refinancing means you will be acquiring a new loan based on your current credit standing. If you have already missed mortgage payments, your credit score may make it difficult to find a loan with cheaper payments.
9. **SERVICEMEMBERS CIVIL RELIEF ACT** (military personnel only)- If a member of the military is experiencing financial distress due to deployment – and that person can show that the debt was entered into prior to deployment – he or she may qualify for relief under the Service members Civil Relief Act.
10. **SELL THE PROPERTY** – Homeowners with sufficient equity can list their property with a qualified agent who understands the foreclosure process in their area. Unfortunately, many homeowners in today's market have experienced a decline in home value and may owe more than what the home is worth.

To learn more about shorts sales visit  
[www.AvoidNMForeclosure.com](http://www.AvoidNMForeclosure.com).

This represents only a summary of the solutions available to homeowners facing foreclosure. We just wanted to share this valuable information with the residents of Heritage Hills as we all hate to see foreclosed homes sitting vacant in our neighborhood.

### **Pete & Lisa Veres, CDPE (Certified Distressed Property Experts)**

All information is based on data supplied by SWMLS cannot be guaranteed and may not reflect all real estate activity in the local market. This courtesy information was provided by Pete Veres, 505-362-2005 Elite Asset Management Team, RE/MAX Elite 8300 Carmel NE ABQ, NM 87122, 505-798-1000



# Renew Your Membership Early This Year!

For \$15 in May 2011, your membership will continue through September 2012! Mail your membership to:  
 HHNA, PO Box 936, Albuquerque, NM 87199-3608,  
 or bring it to the General Meeting, May 19<sup>th</sup> in the cafeteria at Dennis Chavez

*Heritage Hills Neighborhood Association (HHNA) is a nonprofit 501 (c) (7) organization registered with both the State Public Regulation Commission (PRC) of New Mexico and the City of Albuquerque Office of Neighborhood Coordination (ONC).*

**Note: The HHNA Neighborhood Patrol needs a telephone number to contact you if there is a situation at your residence requiring your attention. Your number will not be used for any other purpose nor will it be distributed elsewhere.**



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**Last Name(s):** \_\_\_\_\_ **First Name(s):** \_\_\_\_\_

**Address:** \_\_\_\_\_ **Telephone Number:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

Are you interested in: joining the Safety Patrol \_\_\_\_\_? serving on the Board of Directors \_\_\_\_\_?  
 I would like to help with National Night Out \_\_\_\_\_?

**Without a telephone number our Neighborhood Patrol will not be able to contact you in an emergency. All information will be used for contact by HHNA only.**

## Map of Homes Being Sold - Real Estate Trends - Received Updates

Courtesy Service provided by the Elite Asset Mgt. Team RE/MAX Elite 8300 Carmel NE Suite 201, Abq, Nm 87122:  
 505-362-2005, 505-798-1000.

## . HHNA NATIONAL NIGHT OUT – 2011

Heritage hills Neighborhood Association is giving a preliminary announcement for its 2011 National Night Out.

O.K. so what's it all about? For the last five years we have participated in this national event, held the first Tuesday of August each year. It is designed to bring national and local attention to:

- Heighten crime and drug prevention awareness;
- Generate support for, and participation in, local anticrime programs;
- Strengthen neighborhood spirit and police-community partnerships; and
- Send a message to criminals letting them know that neighborhoods are organized and fighting back.

**When:** Tuesday, August 2, 2011 in the evening

**Where:** At volunteer houses on your street or close by

**Who:** Volunteers are needed to host these events on your block! Call any of our Board members and let them know you will volunteer

**How:** Volunteers set up a table in their front yard and supply snacks and drinks plus any information we can get you, or you can supply on crime fighting. HHNA will reimburse your costs up to \$15 per household of volunteers.

Our previous efforts have been quite successful. The only way for this year to be successful is if you are willing to step up and do your part by volunteering as a host – so call and let us know you are willing to make this year our best ever – and thank you.



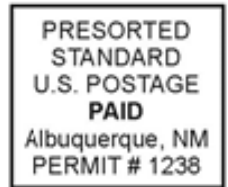
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\*Applications received February 1 – June 30, 2011. No closing costs offer valid NM and CA only; the credit union will pay normal closing costs associated with the specified loan types. For properties in states other than NM and CA, the credit union will cover the following closing costs: origination, appraisal, flood certification and tax monitoring service. Borrowers in all states pay all title insurance fees. A \$20 application fee applies to all loans. Contact SLFCU for details.