



Indian Ridge Community Quarterly

January 2019

Issue 7, Winter 2019

Board of Directors Election

Join a Committee

Safety Concerns

Rover's Ridge Registration

February EPC Expo/ First Aid Training

PUD Landscape Committee Update

HOA Landscape "Accessorizing"

**Important Gate Access, Patrol
and Security Reminders**

Sirit Tag Protocol

Pool Maintenance and Heating

Assessment Payment Options

HOA Assessment Changes for 2019

Remodeling or Updating Property

Maintenance Service Requests

PUD Lighting Program

Online Access to Information

Frontier Cable/Internet Upgrades

Special Trash Pick-Up Requests

YOU HAVE "THE RIGHT STUFF" – SO SIGN UP!

MESSAGE FROM THE GENERAL MANAGER

Dear Indian Ridge Homeowners:

One of the most important events for the Association is the election of the Board of Directors and appointment of committee members. The HOA and PUD Associations are seeking homeowners to serve on their respective Board of Directors. At each of their 2019 Annual Meetings scheduled to be held in March, two Board Members are to be elected to serve three-year terms. In addition, the Architectural, Finance, Landscape, Emergency Preparedness, and Security & Safety committees are soliciting members.

This is your opportunity to contribute your expertise to the governance of your community! Please submit your candidate or committee interest form for one of the open Board or committee seats so we can continue keeping Indian Ridge one of the premier communities in the desert. A Candidate Statement form for you to complete for serving as a Board member and a Committee Interest form for serving as a committee member is available through the Association Office or on the HOA/Caliber homeowner portal on the www.indianridgecc.com or www.albertmgt.com websites. Please return your Candidate Statement no later than January 25th for the HOA or January 28th for the PUD.

Thank you for your participation!

Jeri L. Mupo
General Manager
Indian Ridge Homeowners Associations

HOA Board of Directors

Jim Loeb, President
George Bers, CFO
Dianne Knapp, Secretary
Steve Heiferman, Director
Joel Mark, Director
Dan Newell, Director
Sharon Severson, Director

HOA Board Meetings
Management Office
Conference Room
173 Rainbird Circle

January 30 at 1:30 p.m.
February 27 at 1:30 p.m.
March 27 at 1:30 p.m.

ANNUAL MEETING
March 4 at 3 p.m.
IR Clubhouse

PUD Board of Directors

Judy Friedman, President
Doug Lindal, Vice President
Pete Williams, CFO
Allen Bauman, Secretary
Ron Anderson, Director
Michael Sacks, Director
Jim Stubbs, Director

PUD Board Meetings
Management Office
Conference Room
173 Rainbird Circle

January 29 at 8:00 a.m.
February 26 at 8:00 a.m.
March 26 at 8:00 a.m.

ANNUAL MEETING
March 11 at 3 p.m.
IR Clubhouse

LET YOUR VOICE BE HEARD

BOARD MEMBER SELF-NOMINATION

There are seven members on each of the PUD and the HOA Boards of Directors. Your Board participation ensures the continued success of our Community's governance. Please share your wisdom and experience in guiding the Community and submit your Candidacy form. Each Board is soliciting two Board members to run for office for 3-year terms. Sign up; we know you have "the Right Stuff"! Self-Nomination forms are available on-line, at the Management Office, or a click away: email assistantmanager@irhoa.com and we'll email you back a form for your submission. Remember that Candidates must be titled unit owners in good standing.

ABOUT OUR COMMITTEES...

HOA and PUD Committee members are integral to maintaining and improving the Indian Ridge Community. There are Committees specific to the HOA and PUD as well as Joint Committees combining HOA and PUD members awaiting your participation.

The PUD and the HOA Architectural Committees strive to maintain the architectural standards and conformity which exists in our community. The Committee also works to ensure that the harmony of external design complements the existing design of the community, while also trying to encourage the residents to update their homes. The PUD encourages new landscaping, garage doors, driveways, walkways, entry gates and patio areas. Meetings are once per month and the HOA Committee meets on the first Thursday morning and the PUD Committee meets on the second Tuesday afternoon.

HOA Finance Committee members are responsible for working with Management to establish the annual Operations Budget and gain approval for the yearly budget. The Committee reviews the finances of the HOA and makes recommendations to the Board. The Chairperson typically provides a monthly financial summary to the Board of Directors. The HOA Finance Committee meets on the second Thursday afternoon of every month.

The HOA Landscape Committee assists the Board of Directors by monitoring all landscape and pest control matters and providing gathered information for review and evaluation by Management and the Board. Their goal is to maintain the highest standards of landscape excellence, by insuring that the landscape maintenance is performed per specifications and on a timely basis as scheduled, in order to preserve and enhance the beauty of the HOA community. This Committee meets on the first Wednesday morning of each month.

Committee Meetings*

PUD Landscape
Second Tuesday at 1:00 p.m.

PUD Architectural
Second Tuesday at 2:30 p.m.

HOA Landscape
First Wednesday at 8:15 a.m.

HOA Architectural
First Thursday at 9:00 a.m.

HOA Finance
2nd to last Wednesday
at 3:00 p.m.

**Emergency Preparedness
(HOA & PUD)**
2nd to Last Tuesday
at 1:00 p.m.

**Security and Safety
(HOA & PUD)**
First Thursday at 2:00 p.m.

**Community Planning
(HOA, PUD, IRCC)**
First Tuesday at 2:00 p.m.

*subject to change

Go to

www.indianridgecc.com/HOA/HOA

Calendar for the joint HOA/PUD
Calendar of events.

Newsletter Committee

Dianne Knapp
Doug Lindal
Sharon Ochoa

The PUD Landscape Committee monitors and makes recommendations regarding maintenance, appearance, and quality of PUD Common Area Landscape in conjunction with Management and on behalf of the PUD Board of Directors. Their goal is to maintain high standards of landscape excellence and ensure the landscape maintenance is performed on a timely basis as scheduled, or needed, in order to preserve and enhance the beauty of the Indian Ridge PUD community. This Committee meets on the second Tuesday afternoon of each month.

The Joint Emergency Preparedness Committee (EPC) is responsible for emergency planning and preparation and community education. The ability of the EPC to carry out its mission is dependent on the willingness of residents to volunteer to assist in a disaster. Resident volunteers are needed to serve in an emergency as radio operators (simple training provided) and medical team members (those with current or former first aid or medical training).

The EPC meets monthly on the next to the last Tuesday afternoon.

The Joint Security and Safety Committee discusses safety issues within the community and makes recommendations to the Boards on their findings. The Committee will again be bringing up speed enforcement alternatives to both the Boards of the HOA and PUD. The Committee reminds the residents of the Indian Ridge Country Club to be aware of securing your own property and reporting any suspicious activity to either our Security Staff and/or the Riverside County Sheriff's Department. This Committee meets on the first Thursday afternoon of each month.

The Joint Community Planning Committee (CPC) is charged with the investigation and the development of formal recommendations to the Boards of Directors of each of the three parties, the HOA, the PUD and the IRCC, concerning long-range plans and shorter-term actions to improve the overall economic and social well-being of the Indian Ridge Community. Meetings take place November through May on the first Tuesday afternoon of the month.

Please do not let your absence during "off season" discourage you from volunteering as either a Board Member or Committee Member. There are no meetings held in August, and many of our Members communicate telephonically or by internet when away from their Indian Ridge homes. Virtual attendance at meetings is commonplace.

SAFETY CONCERNS: CARS, GOLF CARTS, PEDESTRIANS AND CANINES

STOP MEANS STOP. STOPPING SAVES LIVES.

Drivers of all vehicles, watch out for pedestrians. Please follow the posted speed limit, come to a complete stop at stop signs, and be vigilant for walkers, joggers, cyclists, children, and pets.

Association Staff

Jeri Mupo
General Manager
gm@irhoa.com
(760) 772-7234 Ext. 225

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Community Services &
Facilities Manager
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(760) 772-7234 Ext. 231

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(760) 772-7234 Ext. 229

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(760) 772-7234 Ext. 224

Lily Avina
Receptionist
customerservice@irhoa.com
(760) 772-7234 Ext. 223

Maintenance Staff

Jose Aceves
Eric Escobar
Juliana Alvarez
Maria Montoya

Pedestrians, stay close to the curb and don't walk in the middle of the street. Wear brightly colored clothing and/or reflectors at night so you can be visible to oncoming traffic. Please keep your dogs on leash while walking the property no matter how autonomous your pooch may be.

Golf Carts are not toys, but they may be weapons. Children are not permitted to operate golf carts. The operation of any vehicle on Association property requires a current license or permit. Please respect STOP signs and the Speeding Limit of 20 MPH.

Take personal responsibility for behavior in and around the Indian Ridge Community.

ROVER'S RIDGE REGISTRATION

Annual registration for Rover's Ridge began November 1st and new tags for the Dog Park are still available. Dog Owners must come to the front desk to complete the application and waiver, accompanied by a check for \$50.00 per dog, and provide proof of current rabies vaccination in order to obtain a tag. Please remember that Rover's Ridge Dog Park may only be used by dogs that are registered with the Indian Ridge Management/Administration Office and sport an official Rover's Ridge dog tag. Please contact the Front Desk at (760) 772-7234 Ext. 223 or customerservice@irhoa.com for more information.

Thank you for abiding by the Dog Park Rules and for cleaning up after your pooch. Please keep your dogs on leash while in the community outside of the dog park.

FEBRUARY 6th EMERGENCY PREPAREDNESS EXPO

The 2019 Emergency Preparedness Expo will be held at the Club House on February 6, 2019, from 1:00-2:30pm. A refresher on emergency procedures in Indian Ridge will be provided, the location of the new 2019 ECCs will be announced, and a vendor will be available to sell emergency supplies. Tours and lots of information will be presented on how you can keep your family safe during an emergency. The Emergency Operations Center (located in a fenced area by the tennis courts on Club House Way) will be open for tours at 12:00-12:45pm and 2:40-3:30pm. Look for balloons!

Important Dates:

- Feb. 6 - Emergency Expo at the Clubhouse, 1:00 -2:30pm. Tours of the Emergency Operations Center on Club House way 12:00-12:45pm and 2:40-3:30pm. Look for the balloons.
- Feb. 16 – Free First Aid Training for residents. Two sessions at 10:00am and 2:30pm. Space is limited. Email kruegercath@gmail.com to register.

Important Contacts

Main Gate

Gate Access, Security and
After-Hours Issues
(760) 772-7240
www.gateaccess.net
irsecgate@gmail.com

****Call 911 for Emergencies****

Management Office

Hours of Operation
Monday – Friday
8:30 a.m. – 4:30 p.m.
(CLOSED FOR LUNCH
12:00 p.m. – 1:00 p.m.)

173 Rainbird Circle
Palm Desert, CA 92211

Main (760) 772-7234
Fax (760) 772-7239

Dial 0 for Receptionist
Dial 1 for Main Gate
Dial 2 for Work Orders
Dial 3 for Architectural
Dial 4 for Accounting
Dial 5 for Community Services /
Facilities
Dial 6 for the General Manager

Management Company

Albert Management, Inc.
41-865 Boardwalk Ave.
Suite 101
Palm Desert, CA 92211
(760) 346-9000
www.albertmgt.com

Payment Address
c/o Albert Management
P.O. Box 51430
Los Angeles, CA
90051-5730

To volunteer to support Indian Ridge in an emergency, to find out more about automatic gas shutoff valves, or to sign up for first aid training contact Catherine Krueger, Emergency Preparedness Committee Chairperson, kruegercath@gmail.com, 206-972-9484.

For EPC news and resources and an online copy of the Indian Ridge Emergency Preparedness and Response Manual, go to www.indianridgecc.com, select HOA in the upper right-hand corner, then Homeowner Portal login (or create a login if a first-time user), then select - Documents - Resource Library – Emergency Preparedness Committee.

PUD LANDSCAPE COMMITTEE UPDATE

The Landscape Committee has been busy working on updating and improving the look and efficiency of our landscape throughout the PUD including the inner and outer perimeters, the pool areas and the medians. We expect to complete the strategy in all three areas over the next 18-24 months.

We recently completed work on the Hovley gate. We have also installed new, check valves, flow sensors and smart controllers throughout the PUD...all of which will reduce costs and increase efficiency.

Our focus is currently on the inner perimeter starting with the East end of Fire Dance and moving West with Gold Canyon, then Arrowhead to follow. Our objectives are as follows:

- Remove sunburn susceptible plants and replace with more heat tolerant plants
- Remove outdated/overgrown plants and replace with plants providing more color
- Install plants that are more water efficient and require less maintenance
- Cover all bare dirt areas with primary, secondary and tertiary rock types to add color and style
- Add balance to a xeriscape design while keeping the overall lush green look our homeowners have always preferred.

Our Committee meets on the second Tuesday of every month from 1:00 – 2:30 in the HOA office on Rainbird Circle. In addition, we occasionally have brief, ad hoc meetings with our landscape company to make decisions regarding what plants should be installed and where. Each committee member is also responsible for inspecting his/her area of the PUD once per month to make recommendations regarding needs to improve that area. Total time commitment is about 3-3 ½ hours per month. We are always looking for volunteers who might be interested in joining our committee.

We welcome your feedback!

Utilities

Frontier Communications
(844) 660-0648
Option 1 for Repair
Option 2 for Orders/Billing

Burrtec Waste
(760) 340-2113

So Cal Edison
(800) 611-1911

So Cal Gas
(800) 427-2200

Coachella Valley Water District
(760) 398-2651

Indian Ridge Country Club

Main Number
(760) 772-7272

Administration
(760) 834-6308

Pro Shop
(760) 772-7222

Golf Course Maintenance
(760) 772-7212

JK's Café
(760) 772-7273

Tennis, Health & Fitness Desk
(760) 772-4432

Spa
(760) 772-7277

Membership
(760) 772-7281

On Site Sales
(760) 772-7274

indianridgecc.com

HOA LANDSCAPE “ACCESSORIZING”

Would you like to upgrade, modify, or “accessorize” at your expense the common area in front of your home with larger approved plants, different or additional approved plants, or other design changes within the overall landscape design of the Community? Please submit a work order request to the Community Services and Facilities Department (email joe@irhoa.com or melissa@irhoa.com) to begin the process.

IMPORTANT GATE ACCESS, PATROL AND SECURITY REMINDERS

Thank you for your vigilance in helping to keep our Indian Ridge Community safe. Remember to:

Keep your permanent guest and vendor list updated. Purge vendors you no longer use immediately so they cannot access the property using your name and address. You can do this online at www.gateaccess.net or by calling the Main Gate at (760) 772-7240 or the Administration Office at (760) 772-7234 during business hours. Please advise your guests that motorhomes and trailers are not allowed to be parked overnight in the Indian Ridge Community.

Ensure that you designate vendors as *vendors* (people who do work at your home) and *not guests*. Otherwise you will be responsible for the vendor that you have designated as a guest.

Whereas you may enter temporary and permanent vendors and guests on gateaccess.net, the vacation watch module is no longer accessible. Patrol will no longer be authorized to conduct vacation watch services for individual homeowners. As many of our homeowners already employ independent home watch service providers, we encourage you to ask your neighbors for referrals.

In coming to its decision, your Board of Directors carefully weighed the risks and benefits of providing a Vacation Watch service for the small percentage of homeowners who use it. The measure has been undertaken to protect the Indian Ridge Community as a whole from potential legal liability and undue financial risk to your Homeowners Associations.

Whether or not you use a security system, let common sense guide you:

Keep your doors locked and/or set your alarms, even when you are home and *especially* while you are sleeping. Placing a security bar in your sliding door is always a good idea.

Lock your vehicles and do not leave items in plain sight, especially anything valuable.

Vendors are now issued a decal, affixed on their back window, for identification purposes. Notice speeding or improper parking? Report the decal number to the Main Gate or to Joe Rice, Community Services & Facilities Manager at (760) 772-7234 Ext.231 or to joe@irhoa.com.

Please report any suspicious activity you see to the Main Gate at (760) 772-7240, such as someone tailgating through the gates, going through mailboxes, and anything else that seems out of place. It is always better to err on the side of caution.

SIRIT TAG PROTOCOL

Sirit Tags need to be renewed every three (3) years. If your Sirit Tag was issued in 2016, please check your expiration date! The 5-digit number on your headlight's Sirit tag identifies you and your vehicle model and make in the Administration Office's records. To renew your Tag, please bring your current vehicle registration and proof of insurance to the Administration Office (or email the information to us). The first two Sirit Tags for homeowners are free and each one thereafter is \$20. *(The Management Office does not accept cash or credit cards, so please make sure to bring a check or money order.)* If you no longer drive the vehicle that has been registered with the HOA, please inform the Administration Office so that the corresponding Sirit Tag may be disabled. Verify your expiration date and sign up for automatic email reminders by calling Customer Service at (760) 772-7234 Ext. 223 or emailing customerservice@irhoa.com.

POOL MAINTENANCE AND HEATING

HOA pools are serviced Mondays, Wednesdays, and Fridays.
PUD pools are serviced Tuesdays, Thursdays, and Saturdays.

Pool heaters are on from 7 a.m. to 10 p.m. Pool temperatures are set not to exceed 82 degrees; spa temperatures are set not to exceed 102 degrees.

Pool heaters are turned on after October 1st upon homeowner request (email melissa@irhoa.com or phone (760) 772-7234 Ext. 224).

All pools/spas are turned on for Winter holiday period and for spring break (2 weeks). The pool/spa heaters are turned on a few days before the holiday period starts. After Spring break, all the pools are turned back off unless a homeowner has requested that a given pool be kept on for the season.

As part of the HOA's four-year rotation schedule, during the 2019 calendar year, HOA pools 3, 5, 7, 9, 11 will not be heated at all.

ASSESSMENT PAYMENT OPTIONS

ACH Debit – Automatic from Your Checking or Savings Account

Many homeowners utilize our automatic debit payment service through the Association's bank, Pacific Premier Bank. Your monthly assessment is automatically withdrawn from your bank by Pacific Premier Bank and deposited in to the Association's bank account on the first business day following the fifth of the month. The payment will post to your homeowners account automatically when the processing is completed each month by the bank. No late fees, stamps or remembering on your part, just sign up for the service – the rest is taken care of for you each and every month thereafter.

Your Online Bill Pay Service

Some homeowners prefer to use their own bank's online payment services. When using this system through your bank, please make sure the payment is paid to the order of the name of your specific Association (Indian Ridge HOA or Indian Ridge PUD HOA) and include your account number in the appropriate location and the mailing address, as listed below.

Coupon Book – You Mail the Payment

Each year the Association provides coupon payment books to those not on automatic debit payment services mentioned above. It is very important to utilize these payment coupons when making your payments, as the coupons are encoded for efficient and accurate posting of payments. For the most efficient and accurate processing, your check should always be payable to the specific name of your Association and mailed with the payment coupon directly to the Association bank lockbox address.

Please mail your payments directly to:

Indian Ridge Homeowners Association
PO Box 51430
Los Angeles, CA 90051-5730

In Person – Drop off Your Payment

Some homeowners prefer to drop off their payments at the on-site HOA office each month. While convenient, making regular monthly payments at the office delays processing since these payments still have to be sent to the bank lockbox for processing. If you prefer to deliver your payment to the Association or management office, please still include your payment coupon to assist us in accurate and timely processing.

If you have any further questions, please contact Shannon Abner, Office Manager, at officemanager@irhoa.com.

HOA ASSESSMENT CHANGES FOR 2019

The annual budget reports were mailed or emailed to homeowners in November providing the monthly assessments for the Indian Ridge Community.

The HOA monthly maintenance assessments have changed. Effective January 1, 2019, the revised monthly maintenance assessment is as follows:

Acacia:	\$815.50
Mesquite:	\$843.25
Palo Verde:	\$852.50
Bougainvillea:	\$852.50
Smoke Tree:	\$871.00

Please note, if you pay by your personal online banking, you will need to change the amount of your monthly payment with your banking institution. If you pay by ACH (money drawn by the Association's bank), the amount will be changed automatically. We strongly encourage you to sign up for ACH if you have not already done so. If you have any questions, please contact Shannon Abner at officemanager@irhoa.com. Thank you for your cooperation.

The PUD monthly assessments remain unchanged at \$485.00 per month.

REMODELING OR UPDATING YOUR PROPERTY

If you are considering any exterior upgrades to your home, please consult with Doris Urbina, Architectural and Compliance Manager, for any projects that may require Architectural Committee approval (architectural@irhoa.com; (760) 772-7234 Ext. 229).

Doris will answer your questions and guide you through the process. Please do not assume that your contractor has obtained approval for you. Per your CC&Rs, you, as the homeowner, are responsible for submitting the necessary paperwork and securing approval before starting any project. Doris must receive your application 10 days prior to the next scheduled Architectural meeting.

Just a few of the items that require prior approval from the Architectural Committee include:

- Decorative Items or Art Objects
- Windows and Garage Doors
- Courtyard Gate Entry Doors Modified to Contain Pets
- Placement of Air Conditioning Units

To review your community's Architectural Guidelines and download an Architectural Application, login to the Caliber Homeowner Portal and click – Documents - Resource Library – Architectural.

MAINTENANCE SERVICE REQUESTS

We ask that you report to us your landscape issues. The Community Services and Facilities Department tracks and resolves service requests that are called in or emailed to the Management Office. If you report a problem directly to the landscape staff, your communication may not be conveyed thoroughly. For questions or concerns regarding landscaping or another maintenance issue, please email melissa@irhoa.com, or phone the Administration office at (760) 772-7234 Ext. 224 to report your service request. In addition, please phone or email the Management Office (or the Main Gate, if after hours) if you observe broken sprinkler heads or excessive water run-off.

PUD LIGHTING PROGRAM

The association has a lighting program for any exterior light repair needs. Please contact the Community Services and Facilities Department (melissa@irhoa.com; (760) 772-7234 Ext. 224) if you wish to have burned out bulbs replaced or outdoor light fixtures repainted at a bulk rate.

ONLINE ACCESS TO INFORMATION: www.indianridgecc.com

Indian Ridge Homeowners may now go to www.indianridgecc.com for one-stop access to all things Indian Ridge. Click on “HOA” at the Indian Ridge Landing Page to gain access to important documents and forms, to view your account activity and work order status, and to catch up on Board and Committee activity by reading notes and minutes.

Two email addresses per household may be registered with the Administration office for distribution of important information about your Indian Ridge Community. Please call (760) 772-7234 or email Shannon Abner at officemanager@irhoa.com for the “Email Distribution Form” or visit us at the Office, 173 Rainbird Circle. You can provide alternate addresses to the Administration Office for mail. Please contact Shannon Abner for details.

FRONTIER CABLE/INTERNET UPGRADES

Our FiOS® by Frontier® contract upgrades are here. Homeowners are enjoying higher-speed broadband with FiOS Internet 100/100 Mbps, the “Ultimate” channel lineup (over 370 channels including Pac 12 Network and Tennis Channel), and an additional HDTV box at no additional cost.

If you were previously paying for enhanced service such as broadband speed up to 100 Mbps or enhanced channel programming and HDTV boxes, please call Frontier and check your future bills to ensure that you are not being charged for these new bulk service features.

When you call Frontier at the dedicated bulk customer service number, (844) 660-0648, verify that you are receiving the “Indian Ridge” customer package benefits, as described above. The equipment you have under this option are: 1 wireless Router, 1 HD Set Top Box, 1 HD DVR, and 1 Digital Adaptor. According to the contract upgrade, Indian Ridge residents will be able to exchange their HD Set Top Box, HD DVR, Routers and Digital Adaptor Converters for another piece of equipment without incurring a “non-recurring charge” until May 1, 2019.

It is important that you reach the Bulk Services center at 844-660-0648, option 2, *not* the 800 number that appears on your bill. *The “retail” 800 number service desks do not have access to Indian Ridge contract and account information.* The Bulk Services operation hours are Monday – Friday, 5 a.m. to 6 p.m. PST and Saturday 5 a.m. – 5 p.m. PST. Have your Frontier account number and the 4-digit PIN which appears on your Frontier bill available. Billing adjustments, if applicable, will be made once you contact Frontier.

Some upgrades are able to be made without a technician appointment; others will require a technician to set up or exchange your equipment. You may make an appointment up to one month in advance.

SPECIAL TRASH PICK UP REQUESTS

Trash pick-up day throughout the Indian Ridge community is on Mondays. Homeowners may subscribe to Burrtec’s curbside service (“Pull Out Yard Service”) at a cost of \$10.53, billed quarterly (\$31.59) whereby the trash collector will pull your bin(s) from your side enclosure and return them after emptying them. Disabled residents who meet the Department of Motor Vehicles requirements for an N-1 permanent disabled placard are entitled to special walk-in backyard or side yard collection of trash, recyclables, and green waste at no charge. Contact Burrtec at (760) 340-2113 or at customerservice@burrtecdesert.com for more information.

In order to dispose of large, bulky items that do not fit in the regular trash bin, residents can contact Burrtec at (760) 340-2113 to schedule a Bulky Item Pick-up. Place up to four items at the curb by 6:00 a.m. on your regular trash day. This service can be used weekly and is offered at no charge to residents. Homeowners can also dispose of E-Waste (old televisions, computer monitors, other electronic devices with a plug or circuit board) by contacting Burrtec at least 48 hours in advance of their regular service day to schedule a Bulky Item Pick-up. Residents may also drop off small E-Waste to Burrtec’s Recycle Center located at 41-800 Corporate Way (behind the Hovley Post Office in Palm Desert), Monday through Friday, from 9 a.m. to 4 p.m., excluding holidays.