

# Edgewater Condominium Association

# COMMUNITY NEWS

Volume 13 □ Issue 9 □ September 2013

## New Guidelines for Board Meetings Announced

All regular and special meetings of the Board shall be open for attendance by any unit owner.

An agenda item for questions and comments by the owners will be added at the beginning and end of the agenda for the meeting. Owners' comments must be reasonable in length and content, be made in a professional manner, reflect common courtesy and be suitable for discussion in an open Board meeting. No personal attacks on other Owners or anyone in attendance at the meeting will be permitted. In addition, at the discretion of the chair, other input may be solicited from owners in attendance at any time during the meeting. Owners in attendance will not be allowed to participate in the meeting unless they have a thought or idea that will assist the Board to move forward on the topic being discussed and are recognized by the chair and invited to do so. Anyone not adhering to these requirements will be asked to leave the meeting.

Owners who wish to propose an agenda item for consideration at a Board meeting are encouraged to provide a written description of the proposal one week in advance of the Board meeting. Acceptance of any proposed agenda item will be at the Board's discretion. The Owner's participation will be limited to presentation of the matter for the Board's consideration. Any further participation will be at the sole discretion of the Chair.

**Next Board Meeting:**  
**Wednesday, September 25**  
**7:00 p.m., Lakeside Lounge**

### Board of Managers

*Jeff Hoy, President*  
724-944-6285  
[hoyjt@roadrunner.com](mailto:hoyjt@roadrunner.com)

*Jim Parks, 1st Vice President*  
843-812-6372  
[TheParks@islc.net](mailto:TheParks@islc.net)

*Ray Mapston, 2nd Vice President*  
716-326-7617  
[susanray66@msn.com](mailto:susanray66@msn.com)

*Debbie Ferris, Treasurer*  
937-974-4922  
[ferriscparetired@gmail.com](mailto:ferriscparetired@gmail.com)

*Janet Greene, Secretary*  
716-581-3875  
[greenecres979@yahoo.com](mailto:greenecres979@yahoo.com)

### Staff

*Rick Clawson, Administrator*  
716-326-2186 office  
716-753-6348 cell

## Delinquent Assessment Procedures Effective January, 2014

At the August 24, 2014 Board Meeting, the Board of Managers approved a resolution to begin a delinquent assessment collection procedure beginning January 1, 2014.

Assessments for common charges are due and payable in equal monthly installments on the first day of each and every calendar month. Special assessments shall be due and payable on the due date specified by the Board of Managers in the notice imposing the assessment or in the ballot presenting the special assessment to the members for approval. Regular and special assessments shall be delinquent if not paid by the 15th calendar day after they become due.

Currently, if any assessment payment is delinquent for more than 30 days, interest shall be imposed on the delinquent assessments at a legal rate. This resolution was approved by the Board of Managers December, 2010. The current interest rate being charged is 16½%.

On December 31, 2013 an accounts receivable aging report will be generated from our accounting system. Any homeowner who has a balance due listed in the column of 1-30 days or greater will receive a detailed statement sometime in January 2014 along with a letter asking to review this statement for accuracy.

Beginning January 1, 2014, any installment payment of a regular assessment or a special assessment that becomes delinquent shall be charged with a late payment penalty of \$25.00.

When a homeowner becomes delinquent, a phone call will be made by the Office Administrator along with a mailing of a detailed statement generated from our Accounting System via regular mail. The account will continue to be monitored by the Treasurer and Office Administrator until payment is received. If the account continues to remain delinquent for 90 days, a certified letter will be mailed to the homeowner along with a Notice of Delinquent Assessment Lien.

The Board of Managers may record a Notice of Delinquent Assessment Lien in the County Recorder's office when assessment fees, late charges, interests and other costs are delinquent 90 days.

This process does not apply to anyone who has entered into a payment plan with the Board of Managers prior to January 1, 2014.

Any questions can be directed to our treasurer, Deborah Ferris at [ferriscparetired@gmail.com](mailto:ferriscparetired@gmail.com) or 937-974-4922.

**Call 9-1-1**  
Save a Life  
Report a Fire  
Stop a Crime

Edgewater Condominium Association  
**COMMUNITY NEWS**

Dear Edgewater Owner:

At our August board meeting we had considerable discussion on rules and regulations with regard to placing items and decorating visible areas of our units. Since this subject can be a sensitive item with differing opinions I have asked our administrator to include an item in this newsletter asking for your input as to what you feel is objectionable and not objectionable for decorating the front and rear visible areas of individual units. As you know we live within the confines of a homeowners association, not a neighborhood as in a village. While there are certain ordinances that need to be followed in a village we need to be aware that we all own the common areas of our association and want to keep it presentable and clean so that we do not degrade its value either visually or monetarily. Like it or not we need to maintain and enforce rules and regulations to that end. This is your home as well as your neighbor's home, so think about the question "What do you think is objectionable and not objectionable for the front and rear visible areas of our units?" and respond to the newsletter request with your input. As you think about this question some things to include in your evaluation should be:

- ◆ How will the present visual effects be maintained over time? (What happens if the owner fails to properly maintain the items?)
- ◆ Will the visual effect cause the association maintenance expense? (Will maintenance personnel need to stop mowing to move an object like chairs or benches?)
- ◆ Does the visual effect create a safety issue?

These are just a few things to think about as you provide your opinion.

Thank you,

*Jeff Hoy*

Jeff Hoy  
 President



**Employee Appreciation Luncheon**

Janet Greene is seen with Casey Fuller, Alex Nusom, Dennis Reardon and Tom Somerfeldt honoring them at the recent appreciation luncheon.

**Rec & Social Leadership Change**

Alice Parks, Rec & Social Chairman for the past several years, resigned recently.

Jeff Hoy, Board President, thanked Alice for her many years of service, and appointed Janet Greene as her replacement.

**Rec & Social Meeting September 11**

There will be a Rec & Social meeting on Wednesday, September 11th at 10:00 a.m. in the Pool Building.

Anyone is invited to attend this meeting to discuss and plan for late Summer and Fall activities for Edgewater residents.

If you are unable to attend but would like to make suggestions or participate in future events and activities, please contact Janet Greene with your ideas.

She can be contacted by phone at 716-581-3875; email at [greeneacres979@yahoo.com](mailto:greeneacres979@yahoo.com) or USPS mail at 808 Edgewater Drive.



**ITEMS FOR SALE**

- AIR CONDITIONER** - SHARP (FREE STANDING), VENTS OUT BEDROOM WINDOW (QUIET) \$250.
- 19" SYLVANIA TV** - BLACK - CABLE READY \$35.
- 6 FT. MAPLE DRESSER** - 7 DRAWER - VERY GOOD CONDITION \$150.
- MAHOGANY PLANT TABLE** - GOOD CONDITION \$20.
- FLORAL PATTERN DISH SET** - 4 DINNER PLATES, 8 CUPS AND SUACERS, 8 CEREAL BOWLS, 8 BREAD & BUTTER/SALAD PLATES \$15.
- LARGE CHRISTMAS COOKIE PLATE** - HAND-PAINTED SANTA CLAUS FACE - MILK GLASS \$10.
- ANTIQUE WHITE WICKER CABINET** - STANDS BEHIND COMMODE 25.
- HANDMADE BLUE QUILT** - WEDDING RING PATTERN - IN WHITE WICKER FRAME \$10.

CLAFLIN - 410 EDGEWATER DRIVE - 326-3919

- DISHWASHER** \$125.
- SLEEPER SOFA** ORANGE, QUEEN-SIZE 200.
- LANE RECLINERS** - TWO - WHITE LEATHER, PUSH-BACK. 200 EACH.
- MARK JOHNSTON** - 805 EDGEWATER DRIVE - 838-6539 OR 440-7033

## Insurance Guide for Unit Owners

As a courtesy to our owners, the Grimaldi company has provided an insurance guideline to ensure adequate coverage. Please be sure to review it to make sure you are protected.

Edgewater Condominium Association

# COMMUNITY NEWS



## John J. Grimaldi & Associates, Inc.

### ~INSURANCE GUIDE FOR UNIT OWNERS~

It is the responsibility of each unit owner to carry his/her own personal property and casualty insurance covering their personal property, personal liability and additions or alterations, which have been made to your unit. This outline of recommended coverage and the insurance requirements outlined in the association legal documents should be used when you discuss your specific insurance needs.

#### **PERSONAL PROPERTY**

Determine the replacement cost value of your personal possessions, excluding items of special value such as jewelry, furs, antiques, and collections. Request a replacement cost coverage policy subject a \$250 or \$500 deductible. Coverage must be written on an "All Risk" basis.

#### **ADDITIONS/ ALTERATIONS/CONDOMINIUM DEDUCTIBLE**

Your Association coverage **does not** include coverage to replace any improvements, alterations or upgrades that you have made to the building within your unit such as a finished basement or an upgraded kitchen. **You must include coverage for the Association deductible (\$10,000) under your HO-6 or condominium owner's policy dwelling section.** This dwelling coverage must be written on an "All Risk" basis. Please refer to the association documents relative to Insurance to determine your specific needs.

#### **LOSS ASSESSMENT ENDORSEMENT**

This coverage protects the unit owner from special assessments resulting from inadequate association insurance, such as a large liability loss that exceeds the limit of the association policy or a property loss for which the association insurance is inadequate. We recommend a minimum of \$10,000 written on an "All Risk" basis.

#### **RENTAL ENDORSEMENT**

If your unit is rented for investment purposes, you should endorse your policy, in addition to the above coverages, to include loss of rents coverage and include loss or theft of your personal property.

#### **PERSONAL ARTICLES FLOATER**

Most policies limit coverage for loss caused by theft of jewelry, furs, guns, silverware, antiques, coin and stamp collections. Items such as these should be appraised and specifically listed to insure full payment.

#### **COMPREHENSIVE PERSONAL LIABILITY AND MEDICAL PAYMENTS COVERAGE**

Protects you and your family from liability claims for bodily injury or property damage to others for which you are held legally liable. This coverage is provided for occurrences within your unit and for Personal activities away from the unit. We recommend you purchase a minimum of \$300,000.

#### **PERSONAL UMBRELLA**

This coverage is written on a separate policy and is available for amounts of \$1,000,000 or more. It provides excess liability coverage over your personal automobile liability, HO-6 liability and other personal liability policies such as boats, rental property, etc.

137 Summer Street • Buffalo • New York • 14222 • Phone (716) 636-1355 • (fax) 636-1350

# COMMUNITY NEWS

## Rules & Regulations Survey

Listed below are a few topics that have come to light regarding rules and regulations here at Edgewater. There is also an area for you to give your opinion on these, other rules we have now, or some you would like to see presented.

Please share your topic/opinion below

Common Topics	YES	NO
Personal decorations should be allowed in the front of the units.	<input type="checkbox"/>	<input type="checkbox"/>
Patio pavers should be allowed in the rear of units as long as they do not exceed 36"	<input type="checkbox"/>	<input type="checkbox"/>
Front door rules are too restrictive and should be modified to allow larger glass area	<input type="checkbox"/>	<input type="checkbox"/>
Residents should be allowed to have food in the pool area away from the pool at the tables.	<input type="checkbox"/>	<input type="checkbox"/>

## Summer Fun At Edgewater

