

# Annual Owner's Meeting, Tuesday October 23rd, 7:00 Pm

Please mark your calendars for this years' annual owners meeting Tuesday, October 23rd at 7 pm. (a) the Newberry Clubhouse. Please be sure to drop off or mail proxies to our clubhouse location at 1701 W. Greenthorn ave, even if you plan to attend so that we may achieve our quorum requirement, The first 150 received in our office will proxies automatically be entered to win a \$100 dollar gift card raffled the night of the meeting. Achieving quorum before the meeting insures that it can take place without delay. Items on the agenda will include community policing, election of two (2) Board Members and a summary review of the years achievements. Owners in good standing interested in running for the Board should declare their intent by submitting a brief (paragraph-size) resume to our office no later than Monday September 24th to be added on the ballot. Board positions are demanding, but allow the best opportunity for owner's to influence community decisions. Light food & refreshments will be served as usual, so be sure to take advantage of this yearly opportunity to meet your Board & neighbors in a casual and informative setting. Meeting notices to arrive by mail first week in October.



A special thanks to the many residents that have embraced the county ordinance and our policy change that requires all trash and recycling to be placed curbside in sealed containers. Please also remember that trash (household waste) must be separated from recycling material such as cardboard, bottles, cans, paper and plastics. For those few holdouts that still believe they're above the need to comply with sensible rules, expect violation charges to arrive by mail at any time. Also note that exceptions are not likely to be made given the considerable amount of time and publicity this campaign has already received. If by chance you still didn't get the memo, ALL TRASH AND RECYCLING MUST BE PLACED CURBSIDE IN A **SEALED CONTAINER WITH LID- NO EXCEPTIONS !** This is the only effective way to keep buzzards, crows, skunks, raccoons, dogs and cats from tearing open plastic bags and leaving scattered debris all over common areas, littering our views and requiring a never ending clean-up effort.

OFFICE HOURS:8:00-4:30 Monday-Friday closed 12-1 for lunch Phone:703 430-3099/ E-mail ncaass@aol.com After hours emergency pager: 703 282-8859 newberryonline.com Road Runner Towing: 703 450-7555

# Fireplace Inspections Required!

Please remember that insurance regulations require fireplaces be inspected every year **before they're used.** If you plan on using yours, you must get it inspected before November 1st. Inspections are reasonably priced and cleanings can be done at the same time. If you fail to inspect your fireplace and should experience a chimney fire, the insurance company may take issue with negligence when considering a claim. Don't take chances, contact a chimney sweep for an inspection before it gets cold. **Proof of inspection must be submitted to our office before using your fireplace.** 

### Parking Reminder

If it's still not obvious, this area has a parking problem. Too many cars and not enough spaces makes finding an extra spot Greenthorn or in Overflow very challenging, especially at night. We'd like to continue reminding everyone that if you have a vehicle you're not using and it's only taking up space, sell or donate it for a tax deduction. Vehicles parked on the property must be legal (valid tags, safety inspection and current county sticker) as well as operational- no flat tires or major damage allowed. You may also not leave a vehicle disabled overnight for major repairs. If your vehicle is towed for an expired permit or parked without one in a guest or overflow area, the cost is \$170 per occurrence plus storage. Don't make a bad decision by parking in someone's reserved spot, even for short while, or you'll get towed without warning. That also goes for vehicles double parked, or parked in fire lanes. Expect continued enforcement of expired tags and inspections that require vehicles either be brought into compliance promptly or removed from the property. For more on our rules, see our web-site parking (a)newberryobnline .com

## **Insurance Woes**

It's probably no secret that the insurance industry is reeling from recent floods and many other natural disasters. Many of you may also notice your car insurance renewals will show substantial increases, despite no claims and a clean driving record. The sad reality is when it comes to the insurance industry, everyone pays more when large losses occur, regardless of fault. To make matters worse, our condo insurance has been plagued with a large number of claims that have now averaged nearly \$100,000 annually over the past five years. That's close to the amount we pay in premiums, same something clearly unsustainable. Adding to our woes, the recent fire that occurred as a result of an improperly discarded cigarette butt combining with a tiki torch in a shed will likely also exceed \$100,000 dollars in damages. Condominiums in general are becoming less attractive to the industry because of their large risk/exposure from aging infrastructure. As you might imagine, this all adds up to some nervous times around policy renewal periods. Probably a safe bet we should expect a substantial rate increase and hope we're not cancelled and have to look for high risk insurance. So what's the Board to do? One option is to increase the deductibles again from \$5,000 to possibly \$10,000, and inevitably adjust monthly fees to absorb the additional costs. None of these options are attractive and all can have a negative impact on the wallet if we don't get smart about minimizing losses. We can no longer afford to ignore rusting pipes, or old supply lines to refrigerators, toilets, dishwashers, and washing machines. The same goes for old rusty water heaters that are much simpler and less costly to replace before they leak. Lastly, let's be responsible when disposing of cigarette butts, because when it comes to insurance, everyone pays, regardless of whose fault it was.

### **Pet Policy**

Please remember that all pets must be registered at the office within (30) thirty days of residing in the community. Pets may not be secured to common area rails fences or balconies and pet waste needs to be disposed of properly and promptly. Parents should be reminded not to allow young kids to walk large dogs they can't control, and everyone should always have insurance, especially if your dog should bite someone and you're liable for damages.

#### **Yours vs. ours?**

I've often heard it said, "if it's outside it's the condos, if it's inside it's the owners." That may be a popular line used by many fast talking realtors, but the reality is a little more complicated. To better understand who's responsible for what, you have to go the governing documents which spell it out in black and white. For those who would prefer to avoid all that fine print, here's a quick summary of who owns what:

The owner is responsible for the interior of the unit including all the plumbing, electrical and heating and air conditioning, and anything dedicated for that unit's exclusive use, regardless of inside or outside. An example of this would be a plumbing problem [outside] that only services that unit is that units responsibility to repair. Other unit owners items include the windows, front door, sliding door, exterior lights and the fence enclosures. What's sometimes a little confusing is that in the event of an insurance loss such as a fire, the condo insurance will restore everything (minus the deductible) that was originally in the unit, including cabinets, fixtures, and appliances, but not upgrades such as hardwood floors, granite counters tops or other improvements. If you'd like to know more about who owns what, give our office a call or dust off that big book and start reading the fine print.

## "The world is not your Ashtray"



#### "Security Alert"

The office was recently informed that several vehicles were broken into in what appears to have be a random act on Warwick ct. These may have been opportunistic individuals looking for an easy grab, or someone more calculating with dubious motives. The important thing to remember is regardless whether these are kids looking for loose change or professionals intent on stealing, they can't get their hands on what you don't leave behind. Everyone should know that vehicles are only as safe as the short time it takes to shatter glass and then someone has access to everything inside. Never leave wallets, laptops, gps or other valuables that might even attract thieves in the first place. If you see someone hanging around vehicles, call the police on the non-emergency number at (703) 777-1021. On a similar note, a resident also reported an intruder jumping into his backyard detected by a motion activated surveillance camera. While nothing was reported stolen, the incident serves as a good reminder to be vigilant if you see something or someone suspicious, and always report it to law enforcement promptly. The police can't be everywhere all the time, so they rely on us to be their eyes and ears. Let's make sure we make it as uncomfortable as possible for anyone who might think this community is an easy target.

## Budget meeting 9/18, after regularly scheduled Board Mtg.