Edgewater Community Newsletter

ISSUE II

NOVEMBER 2022





Office Renovation Continues with Early November Completion



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Edgewater Condominium Association Board of Managers' October 29, 2022 Meeting Highlights

The Board of Managers' meeting was held on Saturday, October 29, 2022, at 11:00 am online via Zoom. Highlights of the meeting include:

- Office Restoration Work is still underway. Windows are in and siding placement has begun.
- 508/509 Lakeside Deck Repairs Stratton Services will start the week of 10/31/22.
- Sidewalk & Cement Replacement Is scheduled for October; Masonry & More (Norm Leamer) began work last Friday and will continue as weather permits.
- New TV for the Lounge has been installed: The new TV, purchased with some of the proceeds from the Community Yard Sale, has been installed in the Lakeside Lounge. Thank you to the Social/Recreational Committee for your efforts!
- **Bike Racks and Bikes** Bikes must be moved to the pool building in the designated area. Bikes must be labeled. Bike racks will be picked up at the end of November and all bikes must be removed by then.
- Social/Recreation Committee: Winey Wednesday's will continue as long as the weather is nice. Please make sure you request to join the Edgewater Facebook page to get notifications of impromptu events.
- **Chimney repairs** Are budgeted and ongoing as needed. A number of them have been done. If you experience any issues or leaking let Rick know.
 - **Roof Inspections/Replacements -** We are planning to have all roofs inspected to firm up the replacement schedule for roofs as well.
- Lakeside Lounge Windows Work is ongoing looking at replacing the glass in the windows.
- New Gator- The new gator has been purchased and will be here in December ready for the winter.
- **2023 Budget-** The 2023 Budget was presented with plans to vote and approve at the November Board of Managers Meeting. The budget is very tight and we know what we have to spend in which areas. There is no increase in HOA fee for 2023, but there will be a discussion at the June Annual Meeting regarding a possible HOA fee increase for the 2024 Budget year. It has been several years since there has been an increase in HOA fees.
- **Rules & Regulations Updates-** The updates to the Rules & Regulations are highlighted in the November newsletter. Updates include those regarding: The Lakeside Lounge, Antennas/Satellite Dishes, Recycling, Pest Control, Bike/Kayak Storage, and Hot Water Tanks. Please reach out to a Board member if you have any questions. The updates will be voted upon by the Board at the November Board of Managers Monthly meeting and distributed to owners in the January Annual Mailing.
- Next Meeting: The next meeting will take place at 11:00 am on Saturday, November 26th online via Zoom. Attendance at monthly meetings via our online platform has been super and we will continue our monthly meetings online via Zoom until further notice.

Respectfully submitted, Kimberly A. Alonge, Secretary



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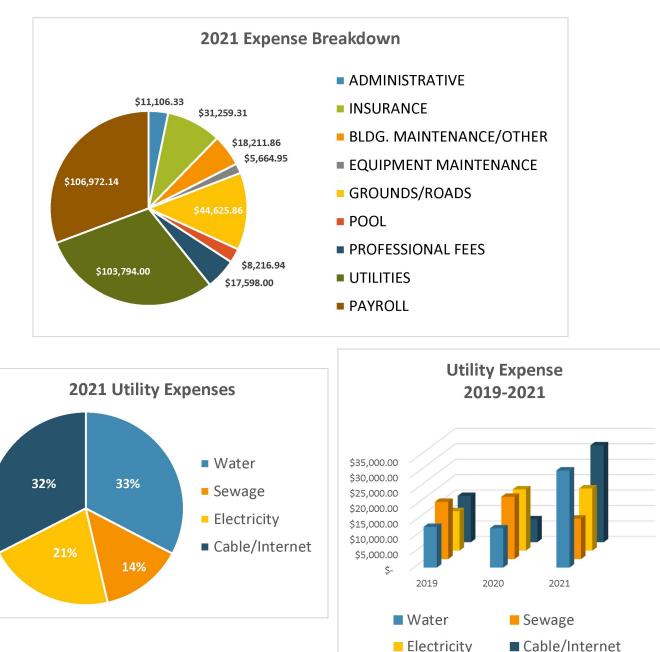
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A Message from the Board of Managers...

Over the past few years, our Edgewater Condominium Association has faced the COVID-19 pandemic and the challenges it presented, including substantial increases in costs for materials and utilities. These increased costs impact our ability to maintain our community grounds, roads and buildings.

We are fortunate to have our internet, Spectrum TV and water/sewer use included in our monthly dues. However, these services are not free. In fact, the Association's electricity and water bills have increased substantially during the past few years. This, coupled with the necessary repairs and improvements that have taken place have left little cushion in the budget.

Let's all conserve to keep our association water bill down as we navigate another tight budget year.



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Community Garden...

The community garden was a huge success this year thanks mainly to the effort of Tony Lazarony, Unit 505.

Tony is already planning for another successful growing season in 2023. Thank you, Tony!



Bicycle Storage ...

The bike racks will be removed by the end of November. Anyone wishing to store their bikes in the pool building may do so, providing they are properly identified. Bikes must be removed from the pool building by May 1, 2023.

Dog Walking ..

A reminder to all that pet walking and waste disposal also includes the areas across from all buildings, including the areas across from the 400, 500, pool, 900 buildings and the exit road.





Winterization Continues ...

As our preparations for winter continue, all outdoor hoses will be removed from buildings this month and put into storage until Spring in preparation for winter.

Proposed Rule Changes ...

The following changes, highlighted in red, will be voted on at the November Board of Managers Meeting.

Lakeside Lounge

All owners, occupants, members of their families, renters and/or guests are permitted to use the Lakeside Lounge between the hours of 9:00 a.m.to 11:00 p.m. Under no circumstances is the Lounge to be used for overnight guests or owners. The lounge is primarily for social functions attended by Association residents and their guests. The secondary use is by owners or occupants for their private social parties and functions. The following rules shall apply for private functions:

- Private parties shall be scheduled with the ECA Office in advance. Functions involving 10 or more people must get prior Board approval. A refundable deposit of \$50 and form (obtainable from the ECA Office) must be submitted prior to use. Social activities involving minor children shall be sponsored and chaperoned by a parent group. The Board shall determine the adequate number of adult chaperones required based upon the number of children attending.
- Reservations will be made with the ECA Office for the Lounge on a first- come, firstserved basis. The only permanent type reservations that will be accepted will be for general Association functions.
- The owner or occupant reserving the lounge is to be present and responsible for the activity at all times.
- All other rules and regulations of Edgewater Condominiums shall apply.
- The individual reserving the lounge is responsible to ensure all trash is removed and the lounge is left in the condition it was prior to use. Failure to do so may result in the forfeiture of the deposit and / or other enforcement action.

Antenna; and \$atellite Dishe; -

- Homeowners wishing to install an antenna or satellite dish system (defined as a satellite dish, any mounting brackets and appurtenances, and associated wires or cables) on common elements must complete an application and waiver form (obtained from the Association Office) and submit it to the Board of Managers for approval at its discretion. The following guidelines must be followed:
 - The device must be secure and weatherproof enough to minimize the chance of it coming loose or falling as to cause damage to other common areas or personal property.
 - The device must be kept in good condition at all times.
 - The device must be mounted below the roofline by the chimney (so it can not been seen from the roadside of the building).
 - If damage does occur for any reason, the owner of the device is fully responsible for any damage it may cause. If the roof is damaged or a leak develops, the board will hire a contractor to repair the roof at the owner's expense.
 - The contractor must sign the application and waive form, along with the owner, and have a certificate of insurance on file with the Association Office prior to installation.

- The person requesting permission is to pay all expenses to have the device installed.
- The person requesting permission must pay for any damages that may occur during
 installation by the contractor. The Edgewater Manager must be on the grounds the
 day of installation to answer any questions and to supervise.
- In the event that the unit sells, the owner prior to the sale of the unit must remove the device and all associated hardware, brackets and wiring. If the new owner that is purchasing the unit wants to take over the device, the new owner MUST sign a new application and waiver form taking full responsibility of the dish.
- EFFECTIVE JANUARY 1, 2023 As internet and cable service are available through the HOA, installation of Antenna and Satellite dishes will no longer be approved. Maintenance of any existing devices and responsibility for any damage or leaking caused by such devices remains the responsibility of the owner of the unit having had the device installed. All existing devices will be removed and no longer authorized for use at such time as roof replacement occurs for the building upon which the device is installed.

Refuse Removal and Recycling

- Each unit and the common elements shall, at all times, be kept in a clean and sanitary condition. Owners and tenants shall not allow any rubbish, refuse, garbage, or trash to accumulate in places other than the receptacles provided.
- All present and future recycling requirements of the county, town and Association must be followed. Owners and tenants shall place all trash in the appropriate dumpster. The recycling dumpster is clearly marked as to what items may currently be recycled. Any items not specifically identified as recyclable on the dumpster are considered regular trash and must be placed in the Trash Only dumpster. Any items currently accepted for recycling, as identified by the signage, must be clean and dry, and in the case of cardboard, must be broken down flat to conserve space in the dumpster.
- Tires, construction materials and household furnishings such as furniture, mattresses, etc., electronics, and any other items prohibited by posted signage, are not accepted with the trash and may not be placed in the dumpster areas. It is the resident's responsibility to dispose of these types of items appropriately. Owners are responsible to ensure their contractors do not dispose of any construction materials in the dumpster and remove such materials from the premises.
- Occupants shall not allow anything to fall or be thrown from windows, doors, balconies or walkways.

Pest Control

- The Board of Managers or any contractor or workman authorized by the Board of Managers may enter any room or unit in the building at any reasonable hour of the day for the purpose of inspecting such unit for the presence of any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate any such vermin, insects or other pests.
- Homeowners shall be responsible to rid any pest that may occupy their unit at the

- Owners shall take precautions to ensure no food items are left accessible to pests during periods of extended absence from their unit., such as seasonal absences.
- From May through October, no bird feeders with the exception of hummingbird feeders, are permitted.
- During the winter months, November through April, bird or animal feeders are not allowed to be attached to the building, front or rear decks, or located within 20 feet of a building. Feeders during the winter months are restricted to garden areas located a minimum of 20 feet from all buildings.
- Feeding wild animals of any kind is not permitted any time of year, except as provided above.
- Seed and feed on the ground attracts rodents and is not permitted at any time.

Miscellaneous Rules

- Car washing. Car washing is permitted in a designated area by the recreation building.
- Sunbathing. Sunbathing is permitted on the lakeside of units, or in the pool area only.
- Fish cleaning. Please see the office for the proper location for cleaning fish. All waste from cleaning fish must be disposed of either off Edgewater property or put in the freezer until the night before refuse pickup.
- Grilling. Grilling is to be done on the ground level only and at least 20 feet away from the buildings or rear patios. Open flame grilling is forbidden on balconies, wooden decks, or under balconies. Grills on picnic tables must have protection under the grills. Debris from grills must be put in proper receptacles. Grills must be stored along the side of buildings or in other areas specifically designated by the Board when not in use, and must be clearly marked with an approved identification tag, available at the Association Office, identifying the owner.
- Bicycles. Bicycles may only be stored outside the owner's unit within designated areas in the provided bicycle racks. Bicycles may not be stored on unit fronts, walkways, or attached to trees or other association property. Bicycles must be clearly marked with an approved identification tag, available at the Association Office, identifying the owner.
- Kayaks. Kayaks may only be stored outside the owner's unit within the designated area near the beach stairs. Kayaks may not be stored on unit fronts, walkways, or other association property. Kayaks must be clearly marked with an approved identification tag, available at the Association Office, identifying the owner.
- No items other than grills, bicycles, and kayaks, may be stored outdoors upon the common elements. Owners storing grills, bicycles and kayaks as outlined above are solely responsible for the safety, security and proper use of such items. The association is not responsible for any such items, whether properly secured or not.
- Bug zappers. Bug zappers are not permitted on any building or patio area. Silent bug killers must be approved by the Board of Managers.
- Signs. All signs must be obeyed.
- Lakeside fence. No one is permitted at any time to climb the fence on the lakeside or to walk on the lake side of the fence. Parents are especially cautioned to watch their children at all times.

Repair and Maintenance

- Owners must promptly perform all maintenance and repair work to their unit that could potentially affect the property in its entirety or any part belonging to other owners.
- All repairs to internal installations of the unit located in and servicing only that unit shall be at the owner's expense.
- The Association is responsible for repairs to the exterior of the unit (i.e., roofs, exterior walls, patios, balconies). However, homeowners are responsible for any repairs to patios and balconies that have been enclosed.
- Hot water tanks shall be replaced within a responsible period of time. The Board recommends every six to eight years. Owners are required to replace their hot water tank within 10 years of the date of installation and submit proof of replacement to the Association Manager's Office. All hot water tanks should also be clearly marked upon the tank with the date of installation. If a tank that has not been documented as having been replaced in accordance with this requirement malfunctions, causing damage to the homeowner's unit or neighboring units, the homeowner will be financially responsible for the repairs and any associated insurance deductibles of all effected parties. The documentation of water tank replacement submitted by owners will be maintained in the Association office.









~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 <u>does not</u> 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.

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