

Edgewater Community Newsletter

ISSUE 2

FEBRUARY 2024

INSIDE THIS ISSUE:

January Board
Highlights 2

Insurance
Guidelines 3

Recipes 4, 5



Edgewater Condominium Association

Meeting Highlights- January 27, 2024

-OFFICE PAINTING: The Office painting update is complete and the cabinets have been hung. An engineer drawing will be framed with a protective cover and hung in the office.

-UNIT CHECKS: During unit checks, two were found to have the heat off and/or disconnected. The homeowners were made aware of the violation of the Rules and Regulations and the situation was rectified. Going forward, pending review of the current wording in the Rules and Regulations, a change will be made for homeowners to “Opt Out” to have their units checked rather than “Opt In” as it is now. This change will allow more units to be checked and serve as a preventative measure for the damage that could occur due to the cold temperatures if unoccupied units are not at the proper temperature.

-WEST WWTP PUMP GENERAC GENERATOR: The 2024-25 Budget allows for the installation of one of two generators as a preventive measure to keep our pumps working in case of a power outage and thus prevent an overflow situation. The first of two will be installed this year and will be powered by propane.

-THERE’S AN APP FOR THAT: Monitoring and managing your property from anywhere using your smartphone or computer is available by adding remote monitoring. With these cool devices and a high-speed Internet connection at your rental site, you can use a smartphone, tablet or computer to: Control heating and cooling; Automate lighting; Receive alerts if your smoke or CO detectors are alarming; View real-time surveillance video of the activity outside your house. Something to think about in WNY is installing a freeze/heat alarm, for instance, to make sure your home does not incur damage from frozen pipes or high heat and humidity. Adding remote monitoring and control to your property doesn’t have to be difficult or expensive. The majority of the devices available to do so are designed for do-it-yourself installation as well as priced for budget-conscious property owners.

-WE ARE HERE TO HELP: A reminder that we are here to help with any questions you have related to your remodels and construction updates. If you aren’t sure on a procedure or process, please feel free to reach out and we can help answer your questions and point you in the right direction if needed.

-NEXT MEETING: February 24, 2024, 11am EST via Zoom.

Respectfully submitted,
Kimberly A. Alonge, Secretary

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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.

WARMED & SPICED TORTILLA CHIPS

INGREDIENTS

One 12-ounce bag corn tortilla chips
Olive oil, for spritzing
1 to 2 teaspoons chile-lime seasoning, such as Tajin

DIRECTIONS

Preheat the oven to 300 degrees F.
Pour out the bag of tortilla chips onto a baking sheet or two.

Spritz with a little olive oil from an olive oil spritzer, then sprinkle with some chile-lime seasoning.

Transfer to the oven for about 10 minutes.

Remove the chips to a basket and serve immediately.



LAZY LASAGNA

CLASSIC MARINARA SAUCE INGREDIENTS

Yield 8 Cups

1/3 cup olive oil

6 cloves garlic, minced

Three 26-ounce cartons chopped tomatoes

1 teaspoon Italian seasoning

1 large basil sprig

Kosher salt and freshly ground black pepper

3 tablespoons unsalted butter

Heat the olive oil in a large saucepan over medium heat. Add the garlic and cook, stirring frequently, until it just turns golden, about 4 minutes. Add the tomatoes, Italian seasoning, basil, 1 teaspoon salt and a few grinds of fresh pepper. Bring to a simmer and cook, stirring occasionally, for 7 minutes. Take off the heat and stir in the butter until melted. Add salt and pepper to taste.

INGREDIENTS

1 tablespoon olive oil

1 pound mild Italian sausage, casings removed

2 cups Classic Marinara Sauce, (recipe follows)

12 ounces mafaldine corte or farfalle pasta

8 ounces mini mozzarella balls

3/4 cup ricotta

1/4 cup grated Parmesan

Torn basil leaves, for topping

INSTRUCTIONS

Heat the olive oil in a Dutch oven or large, wide pot over medium-high heat. Add the sausage and cook, breaking up clumps with a wooden spoon, until brown, about 6 minutes. Add the Marinara and 3 1/2 cups water and bring to a boil. Add the pasta, then partially cover and cook, stirring occasionally, until the pasta is al dente and the sauce is coating it nicely, about 16 minutes. Stir in the mozzarella and ricotta, then sprinkle with the Parmesan and basil. Serve.

