



April 2024, Newsletter

After a fairly mild winter, activity is starting to gear up for the association board, for our vendors, and for co-owners. This newsletter will give you a summary of various activities that are occurring or about to occur, including a pond warning. An important update on Insurance, and information you will need to review your personal coverage of your unit. Additionally, we have a profile on board member, Mike Gray, and a request for you to consider serving on the volunteer board.

Landscaping and grounds: things to know

- Our mowing day will continue to be Thursdays.
- Landscape modification forms are on our website:
<https://wwpines.net/wp-content/uploads/2019/01/Master-Modification-Form.pdf>
- Volunteer grounds cleanup is scheduled for **May 18**. Meet at the bridge at 9 a.m. Wear work gloves, if you have them.

Buildings:

- The annual building inspection still needs volunteers. Please contact Wayne Terpstra at wmpsterpstra@gmail.com. Training will be on **May 18th** in the morning. Inspections can be done at your own pace over the following week or ten days. No special builders' skills required.
- Deck staining/power washing for units is scheduled for the week of June 17th. Units scheduled for routine staining include these: 410-495 East, 436-497 West. Deck furniture must be removed for staining. Plan your window washing accordingly.
- Building modification forms are on our website:
<https://wwpines.net/wpcontent/uploads/2019/01/Master-Modification-Form.pdf>

Roads and driveways:

- Roads and driveways to be worked on will be in July, exact dates to be determined yet.
- Driveways to be replaced will be determined in May, homeowners affected will be notified directly.

Ponds: Our first pond treatment of the season will be April 24th. **Warning: people and pets need to stay out of the water for 24 hours after treatment.**

Garage Sale: Garage sale is **June 1st!** Please contact the secretary (jaballard80@gmail.com) who will put you in touch with other interested co-owners.

Insurance Update:

As you will remember from earlier News Articles we needed to switch insurance carriers at the end of February. Farmers Insurance had canceled our policy as they moved away from covering larger condominium associations like ours. We reached out to some twelve insurance agents representing the major carriers. In the end six companies quoted coverage for our association with annual costs ranging from \$46,486 to \$127,604. We chose to go with Farm Bureau Insurance as it offered the best coverage for the least money.

Farm Bureau Insurance offered us similar coverage to what we had with Farmers with the same \$10,000 deductible. The Association's insurance through Farm Bureau provides blanket replacement cost coverage for buildings of \$58,143,586. It also provides liability and directors insurance of \$6 million, with fraud and theft insurance of \$990,000.

That building coverage includes any improvements or betterments that individual condo owners may have made (i.e. a kitchen renovation with new cabinets and countertops, updated bathrooms, expanded decks, fireplaces or four-season rooms). It also covers any damage to the interior of the condominium (including paint, wall coverings, floor coverings, interior trim, and light fixtures). One change is that Farm Bureau Insurance doesn't cover appliances. Those will need to be covered by co-owner's building or personal property insurance.

Farm Bureau Insurance also requires us to post signage around our ponds that states "swim at your own risk and no ice skating or fishing". Those new signs will go up later this spring.

Recommended Coverage

There are several elements of individual co-owner's condominium insurance coverage including:

- **Building property:** the unit itself, including paint, wall coverings, floor coverings, and fixtures covering damage caused by fire, weather, theft, frozen pipes, etc.
- **Personal property:** furniture, clothing, jewelry, electronics, kitchen goods, artwork and other movable goods.
- **Personal liability:** legal expenses from claims or lawsuits against you
- **Loss of use:** costs of lodging/transport if unit is uninhabitable
- **Loss assessment:** your portion of any losses shared out by the association, including association deductibles.

The Board has no real recommendation on personal property, personal liability and loss of use coverages as they will vary depending on the owner's circumstances.

However, the Board recommends and requires the following individual condominium coverage minimums for two of the insurance coverage elements:

- Recommended: Building damage coverage of at least \$10,000 as this coordinates with the Association's coverage and continues our Bylaw policy of the Association being responsible for the structure of the buildings from the drywall outward and each member being responsible for the paint inward.
- Required: Loss assessment coverage of \$10,000 as this matches our Association's deductible of \$10,000.

Now is a good time to review your insurance needs with your agent. It is also a good time to take an inventory of your personal property and note any improvements that have been made to your unit. In the case of a major incident such as a fire, to show the insurance adjustors having an up-to-date inventory of your personal belongings ensures that you get fully reimbursed for your loss. Your insurance agent can help you with ideas about creating such an inventory and storing it in a safe place.

Here is #5 in a series of profiles of Waterway Pines board volunteers:

Have these profiles encouraged you to take a turn volunteering on the board? Are you interested in the issues that board members deal with? Are you willing to give up some time to benefit the community?

Time is ticking. We need at least three volunteers to step up by mid-summer before the election in October.

Previous newsletters profiled our president, Dan Ward; building and maintenance supervisor, Wayne Terpstra; and roads/driveways/plowing supervisor Jim Rohrer; and treasurer Doug Hayden.

This month's profile is of board member Mike Gray.

Hi, Mike. Let's start by having you describe your responsibilities.

- Sprinkler systems
- The ponds
- Pest control
- Waste and recycling

Note: At the final meeting of the board in December each year, various areas of responsibility are often shuffled. This isn't true of major areas like landscaping, the treasurer's work, or buildings. But it is true of the areas Mike deals with, as well as snow plowing, garbage collection, zoom support, and a few others.

What's your background?

I worked for nearly 40 years for a global food manufacturer in the quality division. I was responsible for maintaining quality expectations for several categories of raw

ingredients. Areas of expertise included pest control, chemistry, microbiology, plant pathology and genetics.

How much time do you spend on board work?

2-3 hours a week during the winter months, 8-15 hours during the spring/summer due to having 3 warm weather areas of responsibility (ponds, pests, and sprinklers).

Have you enjoyed your time on the board?

My time on the board has been limited, but I have enjoyed it so far. I try to treat my fellow co-owners as they treat me when they have issues.

Any further reflections for those who might be thinking about volunteering for the board?

I have always felt that all WWPC members should serve at least on term on the board.

Board Opportunities:

So, can you see a place where you fit in? Do you already have skills or interest in certain areas? Are you interested in learning new things? Do you have questions? Do you need more information? Remember, without a volunteer board going forward, the current board will have to make significant changes in how the association operates. That likely means hiring a management company, which will entail additional costs (in dues), a layer of bureaucracy between co-owners and vendors, and the likely change of some of our vendors. **We need you!**

To volunteer for the board, beginning in January 2025, contact Julie Ballard at jaballard80@gmail.com. Julie can also answer questions or put you in touch with people who can give you more information.