



## Newsletter, February 2025

Welcome to the first newsletter for 2025! This edition of the newsletter will cover our proposed calendar for the year, an update on insurance coverage, and a refresher on a few of our policies and procedures, and a correction on recycling trash.

### Proposed Calendar for 2025 - mark your calendars for upcoming events

Spring clean-up (volunteers needed)	May 17th
Conduct building inspections (volunteers needed)	April 26th - May 2nd
Garage sale	May 17th
Pond clean-up	TBD
Building washing & deck staining	June 23rd - 27th
Ice cream social	July 9, (rain date July 10)
Annual meeting	October 14th

Instructions on how to volunteer for either spring clean up or building inspections will be communicated in the April newsletter.

In addition, roadway and driveway work will occur in the summer, likely July and August. Painting dates have not been confirmed yet, as they are weather dependent. We will be communicating dates and units affected for all ongoing maintenance and repair work as they become available.

### Recycling Correction

Arrowwaste has reminded WWP that their recycling center **cannot** handle recyclable material in plastic bags. Please place your recycling in the recycling bin **without a bag**. During windy weather, we ask that you not place your recycling bin out until the morning of pickup to prevent recycled material from blowing throughout WWP and the ponds. Thank you for your cooperation!

### Insurance update

Insurance costs are rising across the country, particularly along the southern states on both the east and west coasts. We too are experiencing insurance cost increases.



As you might remember, at the end of 2023, Farmers Insurance had canceled our policy as they moved away from covering larger condominium associations like ours. We reached out to a number of insurance agents representing the major condominium 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.

We had budgeted for a 10% increase in insurance for our 2025 budget. We received our renewal policies and our premiums for 2025 are 12.5% higher than last year. Below is a chart showing what our Association has paid for insurance over the years.

Year	Insurance Company	Cost	Increase (reduction)
2018	State Farm	\$24,866	
2019	State Farm	\$26,255	5.6%
2020	Farmers Insurance	\$24,616	(6.2%)
2021	Farmers Insurance	\$26,544	7.8%
2022	Farmers Insurance	\$28,028	5.6 %
2023	Farmers Insurance	\$31,915	13.9%
2024	Farm Bureau Insurance	\$46,533	45.8%
2025	Farm Bureau Insurance	\$52,355	12.5%

The insurance premiums are significant. To make sure you get the full advantage of our Association's insurance and your personal insurance, you may want to take an inventory of any improvements that have been made to your unit (i.e. new kitchen countertop or cabinets, bath remodel, new flooring, etc.) and/or your personal property (appliances, furniture, clothing, jewelry, cars, etc.). When we see scenes from California's wildfire and North Carolina's hurricane devastation, we can realize how



complete the destruction can be. So go throughout your condo, open closets and kitchen cabinets/drawers and take some photos or videos of your belongings. Your personal insurance agent may have some good ideas on how to record and store such an inventory.

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

- Building property: the unit itself, including paint, wall coverings, floor coverings, fixtures and fixtures covering damage caused by fire, weather, theft, frozen pipes, etc.
- Personal property: furniture, appliances, 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 your unit is uninhabitable
- Loss assessment: your portion of any losses shared 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 \$20,000 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.

This was a rather long article. If you have any questions please reach out to me via email ([doughayden@outlook.com](mailto:doughayden@outlook.com)) or phone (616-994-2165).

## **Modification Requests**

The bylaws were written in order to protect each co-owners investment. One such rule is found Under AMENDED AND RESTATED CONDOMINIUM BYLAWS, Article VII, Section 1 c, (see full rule below). In summary, If you will be making any updates to your



unit that will require the penetration of an outside wall or structural interior wall you will need to fill out a modification request form.

Also, anything permanently affixed to the outside of your unit must be approved through this same process. The form can be found on our website under forms, below is a link to that site, (note you must login to access the forms).

Paper link: [Master-Modification-Form.pdf](#)

Online link: [OnLine Modification Request | Waterway Pines Condominium Association](#)

All modification requests are reviewed at our monthly meetings and a determination made. Some examples of requests are adding or expanding your deck, installing a charging outlet in your garage, installing a tankless water heater, etc. We are not just looking at, is this allowable, but also, is it being installed properly by the contractor so as to not hinder the integrity of the building.

Rule: Amended and restated condominium bylaws, Article VII Section 1 c: No member shall alter the exterior appearance or structurally modify his unit (including interior walls through or in which there exist easements for support or utilities) or change any of the limited or general common elements from the way it or they were originally constructed by the Developer, including, without limitations, painting the exterior or erecting antennae, lights, aerials, awnings, doors, shutters or other exterior attachments or modifications, nor shall any member damage, modify or make attachments to common element walls between units, which alterations in any way impair the sound-conditioning properties thereof, without the express written approval of the Board of Directors.

### **Absentee Form**

As a reminder, if you will be away from your unit for more than two weeks, please fill out an *Extended Absence Form*, which can be found on our website:

Electronic form: <https://wwpines.net/index.php/forms/>, click on “extended Absence and Checklist”, or

Paper form:

[https://wwpines.net/wp-content/uploads/2022/12/Extended\\_Absence\\_Form.pdf](https://wwpines.net/wp-content/uploads/2022/12/Extended_Absence_Form.pdf)

Please deliver to the secretary, Julie Ballard, 485 E, either electronically, by dropping it off, or snail mail. On the back of the absentee form is a checklist, which is very helpful



when planning to be away for an extended time period. Note: when turning off your water, make sure it is the valve for your unit only, and not the valve for the whole building, (one unit in each building has such a valve).

The sole purpose of this form is to protect your real estate value and the value of the adjoining co-owners' property and to relieve the association of any preventable casualty loss or unnecessary expense due to accident or co-owner negligence.

**The next WWPC newsletter will be in March, 2024.**