



Smoke Signals

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DRUM POINT VILLAGE WEST

October 2002

Water Restrictions

"Unfortunately, the drought situation here in Brick has actually gotten worse this month, as salt water intrusion has forced the Brick MUA (Municipal Utilities Authority) to shut down the Metedeconk River intake pipes," Brick Mayor Joseph C. Scarpelli said. (from Asbury Park Press)

Under NJDEP Administrative Order 2002-21, the State has imposed a state-wide mandatory water use ban due to the severity of the drought. The State outdoor water use ban applies to everyone, especially private well owners. State and Township restrictions prohibit:

1. The watering of lawns at a residence, business or institution.
2. The washing of streets, roads, sidewalks, driveways, parking areas, brick walkways, decks and patios.
3. The washing of motor vehicles and trailered boats at a residence.
4. Ornamental water use.
5. Washing of buildings (including houses, garages, sheds and similar structures), decks, fences, lawn furniture, windows, and similar outdoor use of BTMUA water and well water for home maintenance and cleaning including by homeowner and commercial businesses. Commercial power washing may only be done if the contractor is trucking in the water from a source outside of Brick.
6. Use of water for the testing of lawn sprinklers.

The ban on non-essential outdoor water use includes newly seeded or sodded lawns and lawns that have recently had fertilizers, pesticides and herbicides applied to them.

State penalties are now in effect. These include warnings, fines up to \$1000 and possible imprisonment. For More Information, call 1-800-4-ITS-DRY, visit the state's drought information web site at www.state.nj.us/dep/drought, or call the Township of Brick at 732-262-1010.

IN THIS ISSUE

- 1 Water Restrictions
- 1 Lawn Restoration Project
- 2 New Drainage Pipe for Manhattan Drive
- 2 Insurance Rates to Increase
- 2 FY2003 Budget Pie Chart

Lawn Restoration Project

Due to the fact that we had an extremely hot and dry summer – the hottest and driest in 100 years! – coupled with water restrictions, our lawns now look dismal. At the Board's direction, our Landscaper – George Morano – is undertaking a project to restore our lawns by next spring. This is what is being done to the 5+ acres of lawn area throughout the community:

- All areas were aerated – this is the process that leaves all the little "plugs" around. This opens up the soil to let oxygen in to strengthen the existing grass and the roots of newly germinated grass.
- All areas were "slit seeded". This step made all the little stripes on your lawns. Seed was put down with a special piece of equipment which embeds the seed at a depth of ½ inch. This is a superior method to laying seed on top of the soil where it can be blown or washed away.



- The seed that was used is a fast-germinating variety of rye grass that is formulated for our specific soil conditions. The dew we get at night is enough to germinate much of this seed. Of course, some rain would help as well, but no one can control that.
- Excess thatch was removed. Some of this thatch is the result of the grass killed during this past summer, and some was created during the slit seeding process. The Landscaper left some thatch in place to help retain the moisture that we get at night.
- Fertilizer and lime were applied to all lawn areas. This are the small white and dark gray granules that you have seen around your units.
- In the spring, another seeding will be done with a fescue mix which is hardier than the rye, but does not germinate as quickly.

The entire project was designed to save us considerable \$money\$ by restoring the existing lawns without replacing several acres of sod. Ironically, more than half of the cost for this project comes from funds that would have been used to pay the water bill for August – November 2002. And, to keep our budget from being overly stressed, George Morano has agreed to let us spread the payments for this project over a ten-month period.

With just a little cooperation from Mother Nature, our lawns will be looking good again next spring. George is doing a great job for us. Thank you George for all your help during this difficult period!

New Drainage Pipe for Manhattan Drive



Most of us are accustomed to waking to the sounds of our alarm clocks. Not so the week of September 30 to October 4. Our alarms were replaced by the rather rude sounds of heavy construction equipment at 7:00 AM.

Somehow, during the construction of the Mignatti units, one of the utility companies cut through the drainage pipe that runs beneath the eastern section of Manhattan Drive. This drainage pipe was installed to connect the two drainage basins. The Township's position is that the utility went through the pipe causing a partial collapse and threatening both the drainage pipe and the utility service. It appears that, for some time now, Mignatti, the utilities, and the Township have been engaged in a debate as to whose responsibility it should be to fix this problem. A settlement was recently reached and construction commenced during the first week of October. As a result of this construction, the utility has been re-routed and the damaged section of drainage pipe has been replaced.

The Board of Trustees will be demanding that the Township have the affected section of the street stripped and repaved. Please bear with us through this process as these things are seldom resolved in one phone call or one meeting.

Insurance Rates to Increase

Like many other Condominiums, we are facing a potential 50% increase in our insurance rates. While September 11th is part of the cause, the entire insurance industry has been going through some pretty tough times lately, and it's time to pay the piper.

During much of the last decade insurers paid out an average of \$1.07 in claims for every \$1 in premium revenue. This imbalance had been previously offset by strong gains in returns on invested claim reserves. Insurance companies were actually generating their profits more from investments than they were from their underlying insurance contracts – which were in fact losing money. Even before September 11th, some insurers began having major problems due to decreased profitability from their investments, as well as increasing claims from past years with inadequate reserves in place. Adding these problems to DPVW's recent claims history, the Association is looking at a significant increase in our insurance premiums.

While first refusing to renew their policies, our current insurer has advised that they are now willing to renew, but the premium will be in excess of \$21,000 for the year – an increase of more than 50%. In the meantime, the Association is working with our broker to aggressively shop our policies to other insurers. While we hope to reduce the increase, we fully expect to pay significantly more for insurance during the coming year. Unfortunately, this may lead directly to an increase in our monthly maintenance fees.

It's My Money, So Where Does it Go?

At one time or another, homeowners must ask themselves the question: "What does my \$125 per month get used for." The following pie chart should help to answer your questions:

