



Smoke Signals

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DRUM POINT VILLAGE WEST

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Holiday Decorations

With the approaching holidays, many homeowners will be decorating the exterior of their units. While everyone looks forward to the beautiful holiday displays, please remember the following when installing holiday lighting and decorations:

- For this year, holiday lighting and decorations may be displayed between November 27th and January 29th
- Decorations and lighting must not be attached to nor damage the buildings, siding and other Common Elements. There are widely available plastic hooks that allow lights to be hung from gutters without attaching the lights directly to the gutters, nor damaging them.
- Decorations and lighting may be attached to the shrubbery and landscaping in the common areas – no damage please
- Decorations and lighting must be kept within 10 feet of the exterior walls of the units
- If you have any questions about holiday decorations, please ask a trustee or give us a call

Comparing Assessment Rates

When looking at our monthly assessment rates, homeowners have often asked how our rates compare to those of other associations. The answer is not just about comparing rates, but comparing the amounts spent on specific expense categories.

Wilken and Guttenplan (W&G), a CPA firm in East Brunswick, represents more than 650 homeowner associations in New Jersey. W&G surveyed all of their NJ clients to determine average assessment rates and amounts spent in various expense categories. The following are the results of W&G's survey for Condominiums similar to ours, and are compared to DPVW's information:

Item	W&G Average		DPVW	
Monthly Assessment	\$195.00		\$140.00	
Monthly Expenses				
Administrative	\$56.59	29.0%	\$8.32	5.9%
Operating	\$87.22	44.7%	\$99.85	71.3%
Recreation	\$3.55	1.8%	\$0.00	0%
Utilities*	\$16.01	8.2%	\$5.10	3.6%
Reserves	\$31.63	16.2%	\$26.73	19.1%

From these results, DPVW's monthly assessment is \$55 less (or 28% less) than the average NJ condominium of similar size. Even if we had a swimming pool and recreation area, we estimate that our monthly assessment would still be \$40 less (or 20% less) than average.

Most striking is the fact that DPVW spends less than 6% of its income on administrative expense, while the average condo spends almost 30% in this category. Conversely, DPVW spends almost three-quarters of its income on operations, while the average NJ condo spends less than one half.

* During the comparison period, DPVW spent far less on water than in typical years. In a typical year we would spend an additional \$3.95 per unit/month on utilities.

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CONDOLENCES

We sadly report that our neighbor George Casper passed away shortly after the last regular newsletter was published. George had lived in Drum Point Village West for almost 10 years. We hope you will join us in offering your condolences, prayers and best wishes to his son, John Casper.

Landscaping Work

As most of you have seen, there has been a great deal of work done on the landscaping in front of the Miller units. The old Bradford Pear trees were removed and were replaced with flowering plums. New stone beds have been also been installed and flowers have been planted in front of many units.

Unfortunately, it was necessary to remove the pear trees. We didn't want to have to take this extreme step, but the trees had lived as long as could be expected for their species, and they were rapidly deteriorating. Most importantly, as they started to fall apart, they were posing a hazard. Extensive research was done on the pear trees prior to them being removed. During this research, it became clear that what we were experiencing was typical for these types of trees. Many cities and towns in the Northeast are having similar problems as reported in the local newspapers.

The original stone beds in front of the Miller units were over 15 years old, had worn very thin, and the weed barrier fabric beneath the stones had rotted away. Since there had been no appreciable work done on this landscaping since the units were first built in 1988, it was necessary to replace the stone beds. Flowers were planted to try to fill in some of the empty spaces and add some summer color.

Before any of this work was approved, several landscapers were asked to present proposals to us at open Board meetings. The Board was very impressed with the original proposals but the cost was much more than the Association could afford. The landscapers were asked to revise their proposals to a cost that was more within our reach. We then selected what we felt was the best proposal and provided the most for your money.

As a result of this project, some homeowners of Mignatti units have questioned why the association is spending so much money on the Miller units and not on the Mignatti units. Please be assured that your Board of Trustees is carefully selecting projects to be done based upon factors of both urgency and cost.

Three years ago, when the Mignatti units were brand new, stone beds were installed in front of the Mignatti units at significant expense to the Association. Also, there is an equal amount of money being spent on the Mignatti side but it is often less visible. As an example, termites were discovered in one of the Mignatti buildings last year. The Board and our pest control company had agreed that we would need to start termite protection once the Mignatti buildings were 5 to 8 years old – the termite treatment done by the builder should have lasted that long. We were quite surprised when termites showed up early this year, and were compelled to immediately start a termite program for the Mignatti buildings. "Sentricon" termite detection and treatment systems have been installed around two of the Mignatti buildings, and two more Mignatti buildings will be done each year until all of them are protected. In the end, the cost for this termite system will be roughly equal to the cost of the Miller landscaping project. ♦

WOULD YOU LIKE TO CONTRIBUTE A STORY OR TOPIC TO THE NEWSLETTER?

We welcome your topic suggestions or complete articles on any topic that is relevant to condominium life or specifically to Drum Point Village West.

Please mail or e-mail your stories or suggestions to us.



Several homeowners have approached Board members and asked if it is possible to have a community yard sale. The Board members feel that this is a great idea. To make this happen, we need one or two interested homeowners to volunteer to organize it. You will need to pick a date and location, canvass the homeowners to see who wants to participate, obtain a one day permit, advertise the sale, etc. If anyone would like to form a committee to do this, please call us at 732-886-7941.

Next Board Meeting

All members of the Association are invited to attend. The next meeting of the Board of Trustees will be:

November 10, 2004 at 8:00pm
The Mill Brook Manor Clubhouse
Saw Mill Road
Brick, New Jersey

What Color Paint?

The Association has established a reserve funding plan to repaint the front doors of the units every 7 years or so. The next painting is planned for sometime in 2008. If you need to touch up your door before then, here are the paints you will want to use:

For the front doors of the Mignatti Units, you may use Sipersteins Kyanize Latex Semi Gloss Housepaint # 13-3263 Barn Red or Glidden – Bold Terra Cotta 28YR 10/372.

For the front and garage doors of the Miller units, you should use Benjamin Moore Custom color GN-37. This "Old Moore's Colors" formula is: Deep Base 096, DY 2x 24.00, RX 16.00, BK 3x 4.00, WH 20.00.

You should be able to give these color names, codes or formulas to a Sipersteins, Glidden, or Benjamin Moore, and they should be able to custom mix the appropriate matching color for you.

Thank You, Thank You!!

Three of our neighbors volunteered to take care of the pet waste cans. They are Glenn Monteiro, Isabel Byrne and Kevin Limongelli. These folks put the cans out for collection on Tuesday nights, bring them back in on Wednesdays and put new liners in them. This is working out very nicely and it seems to have solved the "dog poop" problem that we had.

Thanks to all of you from all of your neighbors!!

Q & A: Water Leak Damage

Portions reprinted with permission from the September 2004 edition of *The New Jersey Cooperator*

At our latest annual meeting a question came up about water leak damage and the resulting financial responsibility. The following question and answer was found in a recent edition of *The Cooperator* (New Jersey's Condo, HOA, and Co-Op Monthly newspaper). Although the circumstances are slightly different than the question raised at our meeting, the answer eventually did cover the very same issue.

Q: "We had a water pipe break in a common wall, which flooded two units... Both owners are looking to the HOA for repairs to both the plumbing and the units."

A: "Unless your governing documents assign responsibility to the HOA (a very important factor), the location of the plumbing leak is critical. If the leak came from a common water supply line, the HOA should fix the plumbing. If the leak came from a supply line serving only a particular unit, that unit owner is responsible for fixing the leak... Even if the leak came from a common water line, it doesn't mean the HOA should fix the resulting damage to units unless the HOA was negligent in responding to the plumbing repair [for a common water line] in a timely manner. If there was no negligence, the resulting unit damage should be paid for by the affected unit owners or their insurance. The same principle would apply to a leaking roof... And, the HOA is under no obligation to reimburse unit owner insurance deductibles... Unit owners [are required] to insure their unit and personal property for this very reason."

In the case of Drum Point Village West, the Association is responsible for the main water supply line only. Once the water main initially passes through the floor and into the unit (just before the water meter), all other pipes past that point are the individual unit owner's responsibility, regardless of the location of those pipes. Most interesting was the article's answer about the issue of leaking roofs and deductible reimbursements, as those were two of the questions raised at our annual meeting. The general answer is, you must insure what you own, and the association must insure what it owns. Also, unless negligence is proven, one party is not responsible for damage to the other party's property. The same would be true in the case of a fire that started in one unit and spread to another unit. Unless negligence is proven, the Association would be responsible to restore the framing and exterior surfaces, and each unit owner would be responsible for repairing their unit and replacing their personal property.

Fence Installed – Dog Walk Area Has Been Lost

As many of you are already aware, the owner of the property directly to the east of DPVW has installed a fence along the property line, and has posted no trespassing signs along Drum Point Road.

Prior to this property being purchased from the Township, the unit owners and tenants of DPVW had used that property as a

dog walk area. Unfortunately, none of us can use that land any longer.

Prior to the fence being installed, we received comments from several unit owners in the buildings directly adjacent to the new fence. They were concerned about the impact to our property, the impact to the trees on our property and the adjacent property, and about where dog owners would walk their dogs after the fence was installed.

In answer to the first concern, we are happy to report that the fence was installed with only slight impact to the trees and shrubs located on our property. The landowner who installed the fence was also careful to not cut down any large trees. In fact, the property line runs right through a large pine tree. Although the landowner could have applied for a permit to remove the tree, he decided to move the path of the fence so that the tree would not need to be removed.

Regarding the second concern, it is obvious that the eastern edge of the property can no longer be used as a dog walking area. To do so would be unfair to the unit owners of the affected buildings – for both dog owners and non-dog owners alike. Also, it is in keeping with the spirit of the Pet Rules adopted by the Association in 2003. Please note the following:

Dogs are not to be permitted to urinate or defecate on the Limited Common Elements or Common Elements – this includes patios, walkways, streets, driveways, lawns, etc. There are designated areas provided for walking dogs:

- At the front of the complex behind the lighted sign and the adjacent remaining undeveloped land along Drum Point Road
- In the wooded area along the west side of Black Fox Trail
- In the wooded area to the west of the cul-de-sac of Manhattan Drive
- In the wooded area along Drum Point Road to the west of Black Fox Trail

Thank you for your understanding and cooperation.

Garbage and Recycle Calendar for Rest of 2004



For DPVW, the regular garbage collection day is Wednesday, and recyclables are collected on Thursday. However, when a holiday falls on or before our collection day, collection(s) delayed by one day. The following is a list of the remaining 2004 Township Holidays that affect garbage and/or recyclables collections:

Date	Holiday	Garbage Delayed?	Recycles Delayed?
11/02/04	Election Day	Yes	Yes
11/11/04	Veteran's Day	No	Yes
11/25/04	Thanksgiving	No	Yes
12/24/04	Christmas Day	No	No

Garbage cans and recycle bins should be kept inside of your garage except the evening before and day of collection.

FY2004 Annual Meeting Results

The annual meeting of the homeowners for FY2004 was held on April 2, 2004. Of the 95 units in Drum Point Village West, 27 Units were represented in person at the meeting and another 45 units were represented by limited proxies. Eight units were not eligible to vote.

This meeting included the election of three trustees. Although candidates were solicited almost three months prior to the meeting, no one ran in opposition to the incumbents. The results of the elections are:

<u>Candidate</u>	<u># Votes</u>
Paula Grope	56
Gene Ann Pesano	65
Phyllis Ventrello	50

Other business transacted at the meeting included homeowner voting on six proposals brought before the meeting by the trustees and homeowners. These included five proposed amendments to the Master Deed. In order for these amendments to be ratified, 58 Units must have voted in favor. In addition to the amendments, there was also a capital improvement proposal that required the approval of at least 44 units.

The results of the voting on these 6 proposals are as follows:

<u>Proposal</u>	<u>For</u>	<u>Against</u>	<u>Passed?</u>
Expand the Definition of Snow Removal	64	7	Yes
Immunity from Bodily Injury Claims	59	11	Yes
Capital Improvement: Drilling a Well	67	4	Yes
Procedure prior to Voting for Trustees	67	3	Yes
Notification to Homeowners of Approved "Exceptions"	67	3	Yes
Stop the Archiving of Social Security Numbers	12	56	No *

* Although this proposal failed to pass, the Board of Trustees approved a motion at the meeting to destroy any archived Social Security numbers and to not archive them in the future.

FY2005 Meeting Planning

The initial stages of planning for the FY2005 Annual Meeting have already begun. The FY 2005 Meeting is tentatively planned for the last week in March or the first week in April. And, in response to concerns raised at last year's meeting, we plan on having this meeting on a Wednesday evening this year.

If you want to propose any changes to the Master Deed and/or By-laws, please mail them to the P.O. Box. Be sure to include your name and contact information.

Snow Removal Procedures

With winter approaching, once again it is time to think about snow removal procedures. The following are general guidelines for snowfalls exceeding two inches:

- For every four to six inches of snowfall, the landscaper will make a single pass to keep the streets clear for emergency vehicles.
- Driveways and sidewalks will be cleared once the snowfall has stopped and we are reasonably certain that more snow is not coming. At the same time the streets will be completed.
- The township has advised us that if, due to a snow emergency, you are unable to get out of your unit to pick-up a prescription or receive emergency medical treatment, please call the Brick Police Department at 262-1100 for assistance. They will be happy to assist you.

Insurance Premium Decrease

As you may be aware, our insurance premiums represent our second largest budget line item, and our insurance rates have been increasing dramatically over the past 3 years.

Recently, we have been working to reduce those premiums. This included asking our current insurance broker, and a new broker, to bid our policies out to several different insurance carriers. The result of this activity is that we will be staying with our current broker and carrier, and our coverages will remain the same, but our premiums will drop by more than 15% effective October 28, 2004. Overall, this represents a savings of over \$3700.00 per year, or \$3.26 per unit, per month.

We hope this will help to stabilize our assessment rates for the near term.

CONGRATULATIONS

During the past several months, we've had quite a few new arrivals at Drum Point Village West. The Association would like to acknowledge and congratulate the following homeowners on the purchase of their townhomes:

Frank Antonowicz	Cathy Capko
Anthony Cardace	Elizabeth Duarte
Vincent Fevola	Joe & Doreen Fontana
Lech & Hedwig Gawronski	Scott Giordano
Robert & Denise Harm	Jennifer Rother
Scott Stanford	

We are also happy to report that John and Kathy Seaman are the proud parents of a baby girl born just last week. We hope you will join us in giving a very special welcome to the newest member of our community.

Congratulations to All!