

# The View from the Highlands

## Spring 2016 Newsletter

The Highlands at Ocean Point, Manomet Point, Plymouth, MA

<http://www.highlandsoceanpoint.com/>

Dear Highlands Neighbors,

As you know, what's been called the "Valentine's Day Artic Outbreak" brought us the coldest temperatures since 1957, causing a blitz of burst water and sprinkler pipes across the state, including three separate leaks in our buildings. Owners of four units were displaced from their homes, three of whom have still not been able to move back in. This issue is devoted primarily to an explanation of how and why these leaks happened, what the status of repairs, and what preventative measures are being taken to reduce the chances of this occurring again.

We were saddened to learn that Donna Crone, who responded to each of these leaks in freezing weather in the middle of the night, will be leaving us in the near future. Donna, who served the Highlands as a Board member for many years, and who has served as onsite Property Manager for the Highlands, the Dunes and OPMT since 2009, has announced that she plans to sell her condo, and therefore will be leaving her position. The Board joins the many Ocean Point residents who have expressed their thanks to Donna for her many years of service and their regrets to see her leave. We also wish Donna the very best in her new home and much-deserved retirement from having to respond to middle of the night emergencies!

The Highlands Trustees will be considering a number of options for oversight of maintenance and repairs, including hiring another onsite manager who would be on call 24/7 as Donna has been, sharing the job between two or three people, hiring a professional property management firm to handle maintenance, or some combination of these options.

Your thoughts on this matter are welcome. Anyone interested in learning more about the on-site Property Manager position may contact any Trustee, or email [hoptrustees@gmail.com](mailto:hoptrustees@gmail.com).

Our thanks to contributors to this issue Tom Young and Mal Marvill. As always, please send community news, items of interest to the Highlands community and any suggestions for the next newsletter to [helenatthebeach@gmail.com](mailto:helenatthebeach@gmail.com).

Sincerely, Highlands Board of Trustees



## Upcoming Events

**June 20**

**Highlands Board of Trustees Regular Meeting**, pool clubhouse, all welcome. 6 pm.

**July 25**

**Annual Meeting of Highlands Unit Owners** at 7:00 p.m., at the pool clubhouse.

## Community News

### New Neighbors

Welcome to new Highlands neighbors **Kristin Funsch** in 2508, and **Ilene and Janice Galinsky** in 2909.

### Awning for Sale

**Rita Potocsky**, 3004, has an awning with remote control, used only once, for sale. Contact Rita at 508-591-7683 for details.

## Valentine's Weekend Sprinkler Leaks

On the afternoon of Sunday, February 14, a sprinkler pipe burst in building 30, in a bedroom, causing extensive damage to two units, and minor damage to several adjoining units and 4 garages and basement storage areas. Overnight, in the early hours of February 15, another pipe sprung a leak in a back stairway on building 24, causing extensive damage to one unit. That same evening, a third sprinkler pipe burst in building 29, in a stairway leading down to a basement storage area. Damage here was mostly confined to the basement and the living area immediately outside the basement door. Basement storage for two adjoining units in 29 were also damaged. By Monday night, February 15, six residents (from four units) had been displaced from their homes.

As damaged areas are being removed and the damage is being assessed, insulation is being significantly improved in each of these areas before closing the ceilings back up. The drip edge vent along the entire west side of building 30 will be insulated with foam, and the repaired pipe in building 24 has been wrapped and foam insulation sprayed there. A faulty heater in this back stairway will be repaired. Insulation around the sprinkler pipes in the exposed section of building 29 where the pipe burst will be improved before closing the ceiling back up. Owner Tom Young offered to gather some preliminary information about our sprinkler system for this issue; see his article below. The Board will continue to investigate the overall condition of the sprinkler system and whether may be any additional contributing issues that need to be addressed.

The Association has hired a public adjuster to handle our insurance claim; several unit owners have done the same. Since none of us have experience with a claim of this magnitude, the Board asked our insurance adjuster to meet with the Board and owners of affected units on April 6 to get an understanding of the process, to ask questions and determine roles and responsibility to oversee the repair work. There will be additional meetings and ongoing communication with owners of affected units as this process of submitting an insurance claim and repairing the damage continues.

### ABOUT OUR SPRINKLER SYSTEM

- Contributed by owner Tom Young, 411



As most of us know, we had a deep freeze in February resulting in several residences being damaged due to frozen sprinkler system pipes. It was certainly most unfortunate that this happened and I know we all feel very sorry for those affected.

Could this have been avoided? Probably not. I've done some research and have talked with several people, including the Plymouth Fire Department, Fire Sprinkler Specialists, our sprinkler maintenance company, and the National Fire Prevention Association, who are all in agreement that what happened here was mostly unavoidable and not unique. The primary reason was a combination of the very cold air and the accompanying high winds. The fierce winds forced extremely cold air into our vented attics and some of our exterior walls causing pipes to freeze that under normal circumstances would not have.

Our sprinkler system has been and is currently well maintained. Antifreeze is installed in the parts of the systems (referred to as loops) that are most susceptible to changes in weather – the attics. The antifreeze used in our system is a glycerin based product recommended for the CPVC piping used in our buildings. When the antifreeze is installed it is rated at 30 below zero. Over time, it loses some of its effectiveness much the same as antifreeze in our automobiles does. As part of our annual sprinkler maintenance program, the antifreeze is tested and recommended for replacement when its effectiveness reaches 5 below zero. The antifreeze in all 5 buildings was rated "good" when it was tested last October.

There are alternative fire sprinkler systems available; dry, foam, and chemical, to mention a few. The wet system that we have is a very practical and economical to operate. All the systems are designed to do the same thing – put out a localized fire before it becomes a major fire.

## **ABOUT OUR INSURANCE**

In the wake of the recent damage to several units caused by a series of sprinkler leaks in three buildings, many owners have had questions about our insurance. The following information is provided to assist in explaining what is covered and how the master policy dovetails with the individual unit owner policy (the HO-6 policy). The Declaration of Trust, available on the Highlands website, on the "Condo Documents" page (<http://www.highlandsoceanpoint.com/condo-documents.html>), provides the insurance requirements for the association, and dictates how the master policy is to respond in the event of a claim.

### **What is covered?**

The Master Insurance policy includes coverage for: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, theft, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing or appliances, frozen pipes, convector units, and mechanical breakdown of commonly owned equipment.

### **What is "all-in" coverage and does our policy have it?**

All-in stands for all-inclusive coverage. As per the Declaration of Trust, Section 5.12.1, the master policy insures all the buildings of the association for their full replacement cost. This includes fixtures and building service equipment, heating and air conditioning services, all bathroom fixtures, lighting fixtures, ceiling surfaces and tiles, and all interior partitions and, additions and alterations within Units.

### **What is not covered?**

The Master Insurance policy will not cover wear and tear, deterioration, mold, damage by insects or animals, settling or cracking of foundations, walls, basements, roofs etc. There is no coverage for damage caused by repeated leaking or seeping from appliances or plumbing including from around shower, bathtub, toilet and sink. These events are properly classified as maintenance items.

Also not covered by the master insurance policy is the Unit Owner's portion of the master policy deductible, personal property and personal liability. The Unit Owner's individual policy should be endorsed to include special coverage for their unit (this endorsement is commonly referred to as an HO 17 32 Special Coverage A endorsement). This limit should be equal to at least the portion of the master policy deductible, in this case \$10,000.

### **Who is responsible for paying the deductible?**

According to the Highlands Declaration of Trust, section 5.12.2, "In the event of any loss which relates solely to the Common Areas and Facilities, such deductible amount may be assessed to all Unit Owners as a special assessment of Common Expenses...In the event of any loss which relates in whole or in part to items forming part of a Unit, the Trustees may assess to the Unit Owners of such Unit, as a special assessment, being in an amount directly proportional to the amount of such loss ...In other words, if the damage is to Common Areas only, the deductible is assessed to all owners equally. If the damage is to one unit only, the deductible is assessed to that Unit. Damage to several units is assessed to those units, proportionally.

### **What is considered personal property?**

It has been said that, if you were to take your unit and shake it upside down, anything that falls out would be considered personal property, and should be covered by the HO-6 policy. The Declaration of Trust, section 5.12.7, states that, "Unit Owners shall carry insurance for their own benefit insuring their furniture, furnishings and other Property located within their respective Units ... Unit Owners are advised to obtain loss coverage to the extent required by the Federal National Mortgage Association.

## Local News and Entertainment

- Contributed by owner Mal Marvill, 414

We are so lucky to be conveniently located near several popular entertainment venues.



The **PRISCILLA BEACH THEATRE**, "Broadway in a Barn Since 1937", is located less than two miles away! Upcoming performances include:

**May** "Breaking Up is Hard to Do"

**June** "Noises Off, Funniest Farce Ever Written"

**July** "A Chorus Line"

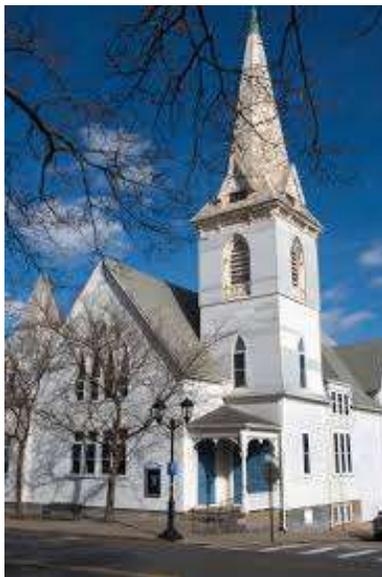
**August** "A Funny Thing Happened on the Way to the Forum"

**September** "Arsenic and Old Lace"

For tickets and information visit <http://www.pbtheatre.org/>; or call 508 224-4888

And, right up the street on Warren Avenue, visit the **PLIMOTH PLANATION CINEMA**, in the Henry Hornblower II Visitor Center at Plimoth Plantation, to see the best and latest foreign and independent films. Shows are 4:30 and 7:00 p.m., seven days a week. Saturday night is "Date Night", serving beer and wine along with a variety of unique concession items. Treat yourself or a friend to a special cinema club card for just \$10.50 to be entitled to a \$1.50 discount off the purchase of Plimoth Cinema movie tickets with each visit. Plantation Museum Members receive additional discounts.

**Now Showing:** "Hello, My Name is Doris" and "Marguerite", both through April 14. For more information, visit their website: <http://www.plimoth.org/plimoth-cinema>; or call 508 746-1622 x8877 for current film listings.



Another cultural gem, in beautiful Downtown Plymouth, is The **SPIRE CENTER FOR PERFORMING ARTS**, at 25 ½ Court Street, on the corner of Brewster St. The Spire is dedicated to performing arts and educational programs which support the vibrant arts community in the Greater South Shore area. Appearances scheduled:

**April:** Susan Werner; Jesse Terry; Jazz and Blues Jam Sessions; Iris DeMent; Session Americana; Mark Erelli; Greg Brown; The Sweetback Sisters; Limelight Magazine Music Awards; Sean Rowe with The Sea The Sea; The Mark Greel Band; Kathy Mattea.

**May:** Cheryl Wheeler; Love is Blind: Music Inspired by Amy Winehouse; The Jon Butcher Axis; Karla Bonoff; Jazz Fest 2016

**June:** John Fullbright; Chandler Travis Philharmonic; Ellis Paul; Kate McGarry

**July:** Mary Fahl (Former Lead Singer of The October Project)

**Aug:** Ayla Brown, Jenn Bostic and Damian Horne; Lori McKenna Band

**Sept.** The Neilds; Yoko Miwa Trio; Rik Emmett (of Triumph) Acoustic Duo

For more information and future performances visit: [www.spirecenter.org](http://www.spirecenter.org) or call 508 746 4488.



## FHA Application Update

Last September, in response to Owner requests, the Highlands Board of Trustees unanimously voted to apply to the U.S. Department of Housing and Urban Development's Federal Housing Administration (FHA) for approval.

The Federal Housing Administration (FHA) is a government-backed agency providing mortgage assistance to homebuyers using loan-qualifiers that are lower than those required by independent mortgage outlets. The FHA does not lend money for mortgages. Rather, they back loans, giving lenders assurance that if the borrower defaults, the government agency will step in to help the lender recoup a large part of the loan. FHA-backed loans tend to offer borrowers low down payments, low closing costs and easy credit qualifying. For owners aged 62 or older who live in their own home and own it outright, the FHA Reverse Mortgage program allows homeowners to convert a portion of their equity into cash.

Since the government backs the loans, the FHA requires that both lenders and properties be approved by the agency in order to do business under their guidelines. Buyers of condominiums, especially, are restricted as to the communities they are allowed to purchase in because of strict regulations set by the FHA on the community's financial stability.

Condominium communities face rigid standards when applying for FHA approval. They must be fiscally sound, be majority owner-occupied, have a low delinquency in dues payments, be well-maintained, and have reserve funds for emergencies. The FHA process reviews several aspects of condominium management, so approval is indicator that a condominium complex is in good financial shape, which benefits all owners. Further, FHA approval is necessary for an Owner who wishes to apply for a reverse mortgage.



When a condominium community applies for FHA approval, it is important to compile a package that provides complete evidence that all requirements are met, since, should the FHA deny the application, re-application is not allowed for two years. In order to have the best chance of being approved, the Board asked Lorell Management to compile the documentation required, and to contract with an FHA consultant to ensure that the Highlands meets all requirements before the package is submitted.

In October, Lorell Management reported that the contractor had requested several narratives to explain certain aspects of our finances, which Lorell was in the process of providing. In December, Lorell reported that the 2016 budget and the 2015 final balance sheet would be required in the package. The 2016 budget was finalized in the November Board meeting, and the 2015 balance sheet was forwarded to the consultant when it was completed by the accountant in January.

In early April, Lorell reported that the application has been further delayed because they have been unable to acquire from the state Department of Housing and Economic Development an official list of the units originally and currently on the Affordable Housing Program. However, in consultation with the FHA consultant, Lorell has decided to submit the application with an explanation of the state's position. It is expected that, when the FHA formally requests this list, the state may provide the information directly to the FHA. The Board will let Owners know as additional information becomes available.



## Spring Reminders and Notes

### **GAS GRILL GUIDANCE**

Over the past year, some owners have raised the presence of gas grills on decks as a safety concern, and asked the Board for guidance as to exactly what is and is not allowable.

Changes to the Massachusetts Fire Code went into effect on January 1, 2015. Section 10.11.6 states that, in multiple family dwellings, no hibachi or grill or other similar device may be used "on any balcony, under any overhanging portion, or within 10 feet of any structure", and may not even be stored on a balcony.

However, there is an exception allowed for permanently installed grills: "Listed equipment permanently installed in accordance with its listing, applicable codes, and manufacturer's instructions shall be permitted." This exception, section 10.11.6.3, allows for an exception for grills that are permanently installed, with gas directly piped-in (no propane tanks allowed), only if they are to code and inspected by the town gas inspector upon installation and whenever the grill is changed.

As the warmer weather approaches, the bottom line is that owners who have or plan to have a gas grill on their deck must have the propane piped in. The Highlands rules and regulations provide additional guidance on the use of allowable gas grills.



### **PLEASE DON'T FEED THE GEESE**

With the return of warmer weather, flocks of Canadian geese have been spotted in the area. As beautiful as they are, the mess they leave behind causes a real sanitation problem for the grounds, so please – do not feed the geese, or any birds or wild animals on the property.



**TRASH PICKUP IS MONDAYS AND FRIDAYS**

**RECYCLING PICKUP IS THURSDAYS.**

## News from HOP Board of Trustees Meetings

### At the July 2015 Annual Owners Meeting,

- Two new trustees were elected, Gary Gersten and Tony Baldwin. Gary is a civil engineer with 30 years professional experience in corporate real estate, as well as experience on a condo board. Tony owns his own real estate company here in Plymouth specializing in commercial real estate and property management, and has experience developing condominiums. Welcome to Gary and Tony!



Gary Gersten, 2910



Tony Baldwin, 2401

- The Highlands new website was launched (<http://www.highlandsocceanpoint.com>), after which updates to the old website were discontinued as a cost-saving measure.

### In September, the Board

- Elected its officers for the year (Lesley Pitts, chair, Helen Jones, secretary, Gary Gersten, treasurer, as well as the Highlands representatives to the OPMT Board of Trustees (Pam Claughton, Tony Baldwin and Gary Gersten).
- Voted to apply for FHA approval, in response to owner requests. (see article this issue)

### In November, the Board

- Passed a \$413,922, budget for 2016, and 11% increase over the 2015 budget, and therefore passed an 11% increase in the 2016 annual assessments/condo fees.
- Identified sealcoating of the parking lots as the priority for special projects this year.

### In December,

- The Treasurer reported that the Federal Housing Administration (FHA) has requested additional documents, including the final balance sheet for 2015, and that they will be provided as soon as they are available.
- The Board began discussing Kingston Propane charges and decided to contact the company.

### In January,

- The Treasurer reported that we overspent our 2015 budget by \$45,000, largely due to maintenance costs; however, this was partially offset by the April 2015 special assessment of \$22,250. He further reported that 2015 reserves are paid in full, and that some payments have been made on the loan from reserves taken out in 2014.
- The Board approved a joint Alternative Energy Plan to be undertaken in partnership with the Dunes and OPMT.
- The Board decided to meet with Kingston Propane (jointly with the Dunes, if possible), to ask about the meter service fee and answer any other questions the two Boards may have about our terms of service.

**In March,** the Board discussed the multiple sprinkler leaks and possible steps that could be taken to mitigate severe cold around the pipes that burst (see article this issue).

### Some of the major projects completed this year:

- Repairs to several badly rotted areas on the wall of building 4
- Roof replacement on building 30
- Replacement of mailboxes at building 25 and 29
- Several repairs to various components of the sprinkler systems
- Cleaning of all dryer vents

## Ocean Point Management Trust (OPMT) Updates

### Pool to Stay Open Longer into the Season

At the October 5 annual owners meeting, at the request of owners, the OPMT Board decided to keep the pool open through September 18, 2016.



### Kingston Propane

On Saturday, March 12, the OPMT Board met with Kingston Propane District Manager Keith Bossung to explore the possibility of negotiating a better rate and better understand the recent increase in their meter service fee. The discussion was inconclusive, and OPMT reps are continuing to investigate other providers. Minutes from that meeting will be posted to the OPMT webpage on the Highlands website as soon as they are available.

