

THE GRAPEVINE



Published by and for Forest Glade, Mutual 14 of Leisure World

No. 7, July 2021

The next Board meeting will be August 17 at 9:30 am by Zoom. For details email a request to: m14@mutual-14.org

Or dial by your location:
+1 301 715 8592 US (Washington, DC)
+1 929 205 6099 US (New York)
+1 312 626 6799 US (Chicago)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)
Meeting ID: 820 4730 1521
Passcode: 640315



Budget Committee-Meetings are held quarterly. Next meeting TBA



Building Rep Committee: Meetings held quarterly. Next meeting is August 10.

The President's Message

The painters are almost finished for this year. I think they did a good job and Buildings 10, 12, and 13 look great. Next year we'll get Buildings 11, 14, and 15 done.

Just days after the June Board meeting, I was sure we were finished with the pipe leak in Building 14's carport: the valves replaced, the pipe repaired, the holes filled in, and several water lines cleared of sediment. Then a second rupture!! That repair was put on hold because of the electrical maintenance project and the July 4th holiday. It's now scheduled for July 21-23 and should be finished by the time you read this. H&H has also patched the asphalt in the parking lot and will repair the concrete carport floor as soon as possible. To date, these repairs have amounted to \$26,009.50.

The electrical "preventive maintenance" inspection went off without a hitch and took less time than expected. My biggest worry was that thunder and lightning would stop the work and make it impossible to turn the electricity back on. Mother Nature and Pepco are not easy to deal with, but the storms held off. I was told by the technicians that the reason it went so quickly is that our electrical equipment and connections were in surprisingly good shape. There were no major repairs or replacements necessary. County Code requires an inspection every three years but not necessarily to this extent, so we won't have to turn the power off like this again for a very long time.

What else can go wrong?! Completely separate from this electrical equipment and inspection, a fuse blew in a transformer on Vantage Hill Road, causing a loss of power for several hours to five houses on Saturday, July 10th. Then the transformer itself died, affecting ten houses and all the Glade Drive apartments for a good part of Sunday, July 11th. Pepco installed a new transformer (at their expense) and all's well since then.



A new Master Insurance Policy covering all of Leisure World, including Mutual 14-Forest Glade, will go into effect on August 1, 2021. Natural events like hurricanes and forest fires as well as neighborhood events like pipe bursts and fires that have caused major damage to several units or entire buildings in Leisure World have put us in a higher risk category and made it more difficult to find companies willing to offer property coverage. Our premium and our deductible will increase as a result and that will affect our condo fees. I don't have real numbers yet, but when I do, I will communicate that information to everyone so you can also upgrade your personal homeowner policies accordingly.

I've had a lot of calls this month about mice! It's the owner/resident's responsibility to prevent them from getting in, or to have them removed once they're there. Mice can get through a space the size of a nickel. The cheapest and most effective solution is to stuff steel wool into all openings where pipes and wires enter your unit, and, if you have an attic, scatter packets of poison bait. This applies to the plaza homes as well as the apartments. Note that Mutual 14-Forest Glade Rules state: "No food for birds or other wildlife is permitted anywhere in the mutual to avoid attracting rodents."

You never know how much you rely on someone until they go away. Pat Leanza has returned from his two-week vacation and those common area light bulbs will be changed by the time you read this. Welcome back, Pat, you were missed!

Kathy Viney

Call or text 301-598-2691

Notes From The Board

Roger Blacklow, M14's representative to the Leisure World Board of Directors reported that:

1. The Board rejected the resolution that all mutuals ban smoking.
2. The search committee has received resumes for a new manager. They hope to have a new manager in place by the end of the year.
3. The Board has purchased a new non-ambulatory van.

Leisure World has engaged an independent reviewer to study Comcast problems being encountered by residents. The company is CTC and will submit a scope of work defining the necessary repairs.

If you have any suggestions or comments about the possible increase of the Leisure World resale fee from 2% to 3%, please contact Roger Blacklow at 240-560-7789.

Mutual 14 – Forest Glade's regular trash & recycling pick-up: Tuesday & Friday mornings

Mixed paper collection is every Wednesday.

Garden refuse pick-up: Monday & Thursday mornings. Call Grounds Dept. at 301-598-1314.



 **IN MEMORIAM** 

Our Deepest Sympathies go out to the family and friends of Benjamin Meyers (B16-1B), a resident since 2013, who passed away in early June. His long-time caregiver, Mary Ann Lowy, is moving on to other employment. We wish her well.

 **Landscape Committee** 

There isn't much to report as we don't do much in the heat of summer. That said, we think McFall & Berry have dropped the ball. We have dead bushes that should be removed. The bushes are still there. The weeds are overwhelming the flower beds which we are addressing. Just remember to keep an eye on your own weeds.

Hopefully come fall we can get some replacement plantings installed.

Sharon Moores

301-219-1793

Unit Status Report as of July 12, 2021

Unit(s) For Sale / Rent / Sold:

- B14-3C Dusaniwskyj to Libra Investments, Sold @ \$125 (Closed 6/7)
- B15-2G Hunter to Hamilton, Sold @ \$250 (Closed 6/25)
- B14-1B Moffson/Cohen to Eller, Sold @ \$173 (Closing 8/13)
- B16-1B For rent to prequalified tenant or going up for sale
- B17-2G For Rent

<u>Occupancy:</u>	<u>June 4</u>	<u>July 12</u>
OWNER OCCUPIED	145	144
UNOCCUPIED	11	13
RENTALS	37	37
TOTAL UNITS		
	193	194¹
Delinquencies > 60 days (a/o 5/18/21)	4	3 ²



Building 16 has a rental unit going up for sale. When that unit sells, as a result of our Bylaw change of 2019, that unit will move from the “rental” column to the “owner occupied” or “unoccupied” column.

¹ One unit is both unoccupied and a rental. That is why the total seems incorrect.

² Two units are \$30 late charges. The third is an insurance reimbursement. The Mutual has turned the insurance claim over to our attorney. She has filed a lien on the unit.



Welcome to Our New Residents...



Mutual 14 – Forest Glade extends our warmest greetings to new owners: Lenore Smith-Aman & Ron Guidry (14 Vantage Hill Court) and Joseph & Cecilia Hamilton (B15-2G).

WHO TO CONTACT with your property maintenance issues:

Whether inside a unit or in the common areas, an emergency is defined as an event in which injury to a person, or damage or destruction to property, is imminent. Don't waste precious time calling the Board President or the Mutual Assistant!

** During regular business hours call PPD (Physical Properties Dept.) at 301-598-1500.

** After hours or on holidays and weekends, call Security at the Main Gate at 301-598-1044.

** Dial 911 for fire.

All other non-emergency property maintenance issues, and questions about ABMs, who pays for what, etc. should be directed by email to m14@mutual-14.org. If you don't have access to email, phone Kathy Viney, the mutual president.

Kathy Viney

301-598-2691

Open Forum Points from the July Board Meeting

*A suggestion was made for the Board to appoint two people to the Board of Directors in addition to the current five to make a total of seven members.

*A resident asked that if the painters enter someone's unit and he is not vaccinated, that the worker please wear a mask.

*A former Board member recognized all the Board's work and thanked them for it.

*All residents are invited to submit proposals for future Leisure World enhancement projects (FEP). Please see the last page of this issue of The Grapevine for instructions on how to submit your suggestions.



New Individual Insurance Responsibility: What Owners Must Know

Regardless of the kind of policy a community association has, owners and tenants should purchase a personal policy to fully protect their interests.

Master Policy Coverage

The master policy provides property coverage under a “single entity” basis. Single entity coverage insures the general and limited common elements, and coverage also extends within individual units to fixtures, appliances, walls, permanent floor coverings, and cabinetry, but only for like, kind, and quality to that conveyed by the developer to the original owner. In other words, building coverage under the master policy in this type of policy is limited to the original plans and specifications.

Any individual unit improvements made subsequent to the original conveyance, such as building a wall to divide a room, or upgrading carpeting or other floor coverings, wall treatments, appliances, cabinetry, etc., are not covered by the master policy. These improvements are the responsibility of the unit owner to insure.

Owner Insurance

All owners should consider an individual condominium unit owners policy (typically referred to as a HO-6 policy). This policy can provide coverage for owner’s responsibility of the “deductible” on a master insurance policy as provided by the Maryland Condominium Act; personal property; unit improvements, betterments, additions and alterations as noted above; additional living expenses; and personal liability. The master policy will not cover personal property, such as clothing and furniture within individual units, nor will it provide coverage for personal liability or additional living expenses.

Non-resident owners may not need coverage for personal property or additional living expenses; however, they do have all the other insurable exposures of a resident owner. Additionally, non-resident owners can be insured for loss of rental income. Renters should purchase a HO-4 policy to provide coverage for personal property, additional living expenses, and personal liability.

Policy Deductible

Coverage can be arranged under most HO-6 policies to pay for damages to a unit over the personal policy deductible up to the master policy deductible. This type of coverage is generally referred to as “building” or “dwelling” coverage under a personal homeowner’s policy. Unit owners should check with their HO-6 policy agent or the insurance company to determine if they have appropriate “building” or “dwelling” insurance to cover damage to their unit up to the master policy deductible.

In 2020, the Maryland Condominium Act was amended to increase the amount for which an individual unit owner shall be held responsible when the cause of damage to any portion of the condominium originates in their unit.

This amendment, which took effect October 1, 2020, increased the owner’s responsibility from \$5,000 to \$10,000 if a casualty loss originates in a unit or from a component that services only that unit. **This increase in deductible responsibility to an owner may only be applied if the association’s Master Policy deductible is at least \$10,000.**

This article provided by Leisure World management to all residents on July 16, 2021.



Social Committee



I found out that all you need to do is ask for help when food and drink are involved. It has been 20 months since our last social and I had no idea what to expect, who still wanted to help, and who would come forward. I was completely surprised and delighted with everyone's reaction.

Our new committee includes Myriam Sanchez, Gabriel Arias, Fay Shilling, Cindy Wright, Ellen Wilson, Judy Block, Ellen Goldman, Julie Gibbons, and Geneva Foster. Then Wayne Curlow (Myriam's husband) stepped in to grill the dogs and Patty (Gabriel's wife) was an absolute pro at any task we gave her.

Gabriel and Wayne did all the grilling, and we wouldn't have had a picnic without them. Thanks!

I also want to thank Diane Reynolds and Trish Stonebanks for collecting the money for their buildings. One of the greatest things about the picnic was seeing and meeting all our new neighbors. Hope to see everyone at the next picnic.

We hope to have our next picnic on Saturday, September 18th at 5:30 p.m. Watch for the flyers.

Sharon Moores

301-219-1793



Reminders & Vital Info



Water Valve Test

Residents are urged to test their water valves to make sure they can be turned off in the case of an emergency. The main shut off is usually behind the dryer or washing machine; also check under bathroom sinks, under toilets, and under the kitchen sink. All of them should be in the normal position (parallel to the water pipe). Turning them to the right (clockwise) will close the valve. If the valve drips or will not turn, you need to call a plumber or PPD to get it fixed. You are responsible for the water valves.

Washing Machine Hoses

If your washer hoses are 10 years old or older, they are liable to burst and cause a great deal of inconvenience and damage from flooding. Best to be safe than sorry. Call PPD or a plumber to inspect and replace any hoses that are in bad shape. This is an owner's responsibility.


M14 ONLINE  **M14 ONLINE**

Have questions about the Mutual or questions for the Board? Want to submit an ABM? Email the Mutual by using our e-mail address:

M14@mutual-14.org

Our Web Site: www.mutual-14.org

Mutual 14 is also on the Leisure World Residents' website at:

mutual14.lwmc.com/HomePage/38013

Power Problems?

Please remember that if you have a power outage,

DO NOT call Pepco!

Call the Main Gate, 301-598-1044.

The Main Gate reports outages to Pepco. **We do not have individual accounts with Pepco.** This means Pepco does not have a record of your individual residence if you were to call them.

Leisure World Executive Meetings: The LWCC Executive Committee met Friday July 16 at 9:30 a.m. in Clubhouse I. See Leisure World News to access recorded meeting.

The LWCC Board of Directors will meet on July 27 at 9:30 a.m. via Zoom: <https://ti-nyurl.com/LWMC-Zoom1>. The ID is 835 046 4611 the password is 3547

From the Leisure World News: "Executive Committee and Board of Directors meetings are recorded and available to view live or after the meeting at (residents.lwmc.com) >Your Community > LWCC Executive Committee and Board Meeting Recordings. dropdown arrow."



Happy Birthday!



Agnes Glass (8/6), Beth Leanza (8/9), Gerald Unger (8/15), James Reilly (8/17).

If you would like to share your birthday, please email us at: grapevinem14@gmail.com

Light Bulb out in the Hallway?

Call Pat Leanza 301-598-4569

Comcast Issues? Call 1-855-638-2855

BOARD OF DIRECTORS

President: Kathy Viney
301-598-2691

Vice President: Bobbie Palmer
301-598-7712

Secretary: Ruth Hunter
240-221-3185

Treasurer: Gary Leber
301-822-4686

Director: Jane Carona
301-922-2994

COMMITTEE CHAIRS

Building Rep: Ruth Hunter
Budget & Finance: TBA
Landscape: Sharon Moores
Social: Sharon Moores



CALL FOR PROPOSALS FOR PROJECTS TO BE CONSIDERED FOR ADDITION TO THE TRUST FACILITIES ENHANCEMENT PLAN (FEP)

At its 29 June 2021 meeting, the LWCC Board of Directors approved the issuance of a Call for Proposals to add projects to the Trust Facilities Enhancement Plan (FEP). This notice constitutes an invitation to submit proposals and is open to any individual or group, including management.

Project Proposals must include the completed Application Form and supporting documentation, and delivered in a sealed envelope to the CPAC Administrative Assistant located in the Administrative Building, or by email to CPAC@Iwmc.com, no later than 4:30 pm on Monday, 01 November 2021.

Project Proposals must include the following:

1. A project title and brief description
2. Statement of need for the project including consideration of its alignment with the 2020 Strategic Plan
3. A brief discussion of who (residents, Mutual, and/or employees) will be either positively or negatively affected if the project is approved
4. Estimated cost of the project (rough estimate only at this stage), if available
5. Estimation of how long the project will take to complete

A full package of instructions, including the required Application Form, is available from the CPAC Administrative Assistant (and must be obtained prior to preparing a project submission).

An opportunity for any individual or group considering submitting a proposal to ask questions and obtain clarification of the requirements and submission process will take place on Tuesday, 17 August 2021 at 2:00 pm via Zoom. Those wishing to participate in this opportunity must sign up with the CPAC Administrative Assistant (301-598-1336 or CPAC@jwmcacom) so that the Zoom link can be provided.