

THE GRAPEVINE



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

No. 8, Aug 2021

The next Board meeting will be Sept. 21 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: 848 6781 5385
Passcode: 436706



Budget Committee-Meetings are held quarterly. Next meeting TBA



Building Rep Committee: No meeting in Nov '21. Next meeting is Feb. 8, 2022.

The President's Message

It's important that I repeat the point of my July 30th letter. Owners are now responsible for the first \$10,000.00 if damages to your unit, another unit, or the common elements originate from your unit. The mutual would pay the \$40,000.00 balance of the \$50,000.00 deductible and the Leisure World Master Policy would cover expenses above that amount. **Your HO-6 personal homeowners' policy coverage should include the \$10,000.00 deductible or it will have to come out of your pocket.**

Another change to the policy is that **"betterments and improvements" are no longer covered.** If your unit has been upgraded with things like hardwood flooring, marble countertops, custom cabinets, high-end appliances, heat pumps, etc. and they are damaged in a fire or water event with losses above the \$50,000.00 deductible, the Leisure World Master Policy will only replace with "builders' grade" *in the original footprint of the unit.* If you wanted to include those same upgrades in the ensuing renovation, you would have to pay the difference. **If you have added a sunroom or bonus room or have an enclosed patio or balcony, the Leisure World Master Policy will not cover that addition.** It will only pay to replace the *original footprint of the unit.* You should document all your "betterments and improvements" with photos and receipts (stored off-site physically or digitally) and cover their replacement costs under your HO-6 personal condominium homeowners' policy. Please talk to your insurance agent about upgrading your coverage.

While on the topic of personal homeowner's insurance, a little bird here in the mutual reminded me of another scenario that is often used for estate planning purposes that could affect your insurance coverage. If you live in a unit that you do not own, that is legally owned by one or more of your children, you are technically a tenant (whether or not you pay rent). You should have an HO-4 or "renter's insurance", while your son or daughter (your landlord)



should have separate HO-6 coverage as discussed above. Talk to your insurance agent! (Note: Montgomery County does not require owners in this scenario to have a lease or a county rental license.)

At the Special Board Meeting held on August 3rd, the Board of Directors reviewed proposals from Magnolia Plumbing, RVCarey, and Jiffy Plumbing concerning the water pipe problem at building 14. The scope of work being the same and each being supervised by certified Master Plumbers, it came down to price and confidence. Jiffy was by far the cheapest because they don't sub-contract the excavation work, and they have been very responsive to our questions and concerns. They were given approval to continue the project.

Parking is at a premium here in Forest Glade, and not just because half of Building 14 has no access to their carports. Some residents are habitually parking in open lots instead of using their assigned carports. This makes it more difficult for guests, caregivers, contractors, and residents with second vehicles to find a place to park. **If you have an assigned carport space, please use it!** PS: Open carports are reserved for motor vehicles, golf carts, grocery carts, bicycles & tricycles only. If anything else is out there, store it behind closed doors. We shouldn't have to see your stuff.

We've had fire alarms go off twice this month. The smoke sensor in the lobby above each elevator door is photo sensitive. Smoke, spray paint fumes, or invisible particles in humid breezes have set it off and sent residents scrambling. The Fire Department doesn't like coming out for false alarms. If it happens again, the County will start charging us. Dynalectric, our Fire Alarm technicians also charge to come re-set the alarm and elevators. Past Boards were strongly urged by the elevator technician to keep the lobby doors closed, and now the fire alarm technician has seconded that advice. Consequently, the hooks have been removed from the lobby doors. There are a few doors with drop-down door stops that can only be removed with difficulty. If you see any lobby door propped open for no obvious reason --- CLOSE IT!

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 Comcast Office in Club House I will reopen after Labor Day
2. A Comcast service increase of \$1.75 per unit will be put in effect starting January of 2022.
3. A personal comment from Roger: the significant shortfall in the LW Replacement Reserve is the key reason for the impending resales fee increase effort; the effort is a fiduciary response to maintaining adequate reserves for the LW facilities. With a mandatory fully funded reserve about to become law, the only other source to fund this would be an increase in monthly condo fees, i.e., a tax on residents.

If you have thoughts about the resale fee increase, send your comments to Roger Blacklow at 240-560-7789 or Kathy Viney at 301-598-2691.



The new Forest Glade signs have arrived and will be installed when the team from the woodshop is available and the weather co-operates.

Smoke detector replacement in all units will probably begin before the end of the year. EVERYONE will be getting a new, 10-year battery sealed detector. Patio homes will get a combo smoke/carbon monoxide unit per Montgomery County Law as they have attached garages. Owners or a neighbor must be present or arrange a time with PPD for installation as you MUST install a new detector. If you do not, you will have to pay for the install and new detector to be in line with the rest of the Mutual. Schedules for installation will be distributed later this year.

Dryer vents will be cleaned this fall. Information will be forthcoming as soon as the Mutual gets the proposal from PPD.

Unit Status Report as of July 12, 2021

Unit(s) For Sale / Rent / Sold:

B14-1B Moffson/Cohen to Eller, Sold @ \$173,000 [closing 8/13]
 B16-1B For Sale @ \$145,000 (currently rental so will become owner occupied)

<u>Occupancy:</u>	<u>July 12</u>	<u>Aug 6</u>
OWNER OCCUPIED	144	146
UNOCCUPIED	13	11
RENTALS	37	37
TOTAL UNITS	194¹	194¹

Delinquencies > 60 days (a/o 7/16/21)	3	2
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¹ One unit is both unoccupied and a rental. That is why the total seems incorrect.

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 Leon Francis who died August 1. Leon is survived by wife, Erlinda (B13-3E).



Social Committee



Everyone seemed to have such a good time at the last picnic that we are going to try to have one more on Saturday, September 18th at 6:00 p.m.

As the virus is on everyone's mind, we will make a decision at the end of this month as to what to do. If we are having a picnic, you will see flyers in the lobbies.

Sharon Moores

301-219-1793



Landscape Committee



I hope everyone is pleasantly surprised how nice most of the grass looks this summer. McFall & Berry tried a new weed killer this year that seems to be a lot better. This treatment cost us \$5,000+ but if we do this every year, we hope things will improve every year. Crabgrass seems to grow everywhere even in streets and sidewalks. If you have a patch of a lot of crabgrass, it is usually an area that was bare and should have been seeded and wasn't.

The gardens look pretty good, but we have some that need TLC. Take a look and please tend to them.

Sharon Moores

301-219-1793



Welcome to Our New Residents...



Mutual 14 – Forest Glade extends our warmest greetings to new residents Boris & Maria Nogales (B16-3B)



A CAUTIONARY TALE

If you are delinquent in payments owed to the Mutual, it is important that you resolve the situation as quickly as possible. Failure to do so can cause your indebtedness to increase by 30% or more.

Here is a recent example. A homeowner's ice maker developed a leak that damaged his unit and the unit under his condo. The repairs for the damage to the two units came to \$3,229.81. Although the Mutual President spoke to the owner, and the owner agreed the debt was owed, he failed to reimburse the Mutual. After 90 days, the Board voted to place a lien on the property to secure the amount owed and the matter was turned over to legal counsel.

Now, instead of owing \$3,229, this owner is now obligated to pay \$4,202! The costs associated with taking legal steps to secure the money for the Condominium Association are passed back to the delinquent owner. The lawyer charges for writing the owner a letter, for calculating the debt and interest, and for filing the matter with the court. This impacts the delinquent's credit report, and the money owed to the Mutual, plus legal fees and interest, will be extracted when the unit is sold, either by the current owner or his heirs. The longer the debt remains unpaid, the higher that amount will become, with legal fees and interest being added each year.

Please be aware of this tool the Mutual has for securing unpaid bad debt. Work with your Mutual on a payment plan, if necessary. We don't want anyone to end up paying any more than their honest obligation.

Ruth Hunter, M14 Secretary

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 resident said dryer lint was coming out on the catwalk. The Mutual cleans dryer vents every other year. Outside that timeframe, clearing lint out of the vent is your responsibility.

*One person suggested that any unit owner who doesn't allow PPD in to install the new smoke detector be fined.



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 Aug 20 at 9:30 a.m. via Zoom. See Leisure World News for info to view the recorded meeting.

The LWCC Board of Directors will meet on August 31 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!



John Loveday (9/26)
Allyne Ike (9/30)

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