

## **Community Update - July 10th, 2020**

Dear Coldwater Crossing Condominium Owners:

We hope that everyone is doing well and staying healthy during this challenging time of COVID-19. The Board and Management communicate frequently via phone/email and the board meetings are currently being held via Zoom. We care deeply about the community and continue to try and do what is best while also being responsible financially.

Below are several updates we hope you find helpful.

### **FOUR ASSOCIATIONS WITHIN COLDWATER CROSSING**

Did you know there are actually four (4) Associations within Coldwater Crossing each having their own expenses and budgets who work independently from one another?

- Condominium Association (includes Lehighs, Silverbrooks, & Waterbury Ct Twins)
- The Villages Homeowner's Association
- The Estates Homeowner's Association
- The Master Association

### **DIFFERENCE BETWEEN CONDO ASSOCIATION AND HOMEOWNER'S ASSOCIATION**

We are part of a Condominium Association. The main difference is scope of ownership. Each member of the Condo Association individually owns his/her unit but maintains a joint ownership in the building and grounds. Members of a Homeowner's Association (HOA) individually own their lots and homes. Homeowners in an HOA have no vested interest in common areas owned by the HOA. Condo fees are paid to typically support the upkeep on one's own property, while HOA fees support another's holdings. Coldwater Crossing Condo Association is unique in that owners are responsible for the maintenance of the exterior of their unit. One of the big differences between a Condo Association and an HOA is the insurance. Condo Association insurance covers replacement of the buildings. Our Condo Association also owns the roads in the community vs the Township. Therefore, we are responsible for snow removal and maintenance of the roads.

## **WEBSITE REMINDER**

Condo Rules & Regs, Declaration, Bylaws, Board meeting dates, minutes, budget, financials etc, are located on the Coldwater Crossing website. You will find most of your up to date information there.

<https://www.coldwatercrossing.org/>

- Click on “*Members Area*”
- Enter your logon info
- Go to “*Resources*” tab and in the drop-down menu click “*File Archive*”
- You will see a section dedicated to the condominiums

## **INSURANCE CLAIM UPDATE FROM 2019 HAIL STORM**

This has been a long road and required quite a bit of follow up. The insurance adjuster submitted his final report to the insurance company the week of June 29. It shows some very compelling data. We are now waiting to hear from the insurance company for their response to the adjuster’s report.

## **CONDO FEE RELIEF**

An email blast was sent out June 18. The Condominium Board understands the effect the COVID-19 pandemic has had on some owners financially. The Board reviewed several scenarios in detail to see if the budget allowed for some type of relief of condo association fees. The Board voted to take \$10,000 from the emergency fund and \$5,260 from the snow budget which totals \$15,260. After dividing by 218 condominium units, the Association will be crediting each owner’s account \$70.00. That will leave the Association \$27,477 in the snow budget for November and December 2020. This credit will be applied to your account automatically. You can take advantage of the credit any time by simply reducing your scheduled payment by \$70.00. If you have ACH set up, your fee will automatically be reduced for July. We wish we could have provided more relief; however, it just wasn’t feasible. Our vendor, insurance, and other expenses have not decreased in any way which would allow us to pass along any additional savings. As always, if any owner is in need of temporary assistance, please submit a proposal to Management. This information is always kept confidential and will be reviewed on a case by case basis.

## **ALTERATION REQUESTS**

Reminder to submit an Alteration Request Form for any changes to the exterior of your unit including patios, decks, privacy walls, storm doors, landscaping, etc. Specification for changes can be found on the website along with the Alteration Request form. If you have completed any changes previously without an Alternation Request, please make sure you file one. There will be an audit in the near future.

**EXTERIOR POWER WASHING** – Some units are showing algae on the exterior. Please arrange to power wash the exterior of your unit. If you choose to hire a contractor, perhaps coordinate with your neighbor(s) to get the best pricing.

**TRASH/RECYCLING DUMPSTERS** – The layout of the trash and recycling dumpsters has been an ongoing problem that we inherited from the builder. The Board had hoped to hire an engineer this year to reconfigure these areas. However, we are not sure if finances will allow for this in 2020. Below are reminders when it comes to the trash/recycling areas:

- If you have any bulk items, call Republic Services (610-432-7574) to schedule pick up and let management know you have scheduled.
- Flatten all boxes prior to putting them in the recycling dumpster.
- Be mindful not to block the trash/recycling areas with any vehicle so the trucks have easy access for pickup.

**PEDESTRIAN/VEHICLE SAFETY** – With summer upon us, there are a lot of residents enjoying biking and outdoor activities. For those residents riding bikes, scooters, etc, please be mindful to keep distance from any parked vehicles. Vehicles should adhere to the speed limit and stop signs throughout the community.

**TREE REDUCTION & DEAD TREE REMOVAL**

Tree reduction and dead tree removal were completed in February.

**NEW RULES & REGULATIONS VIOLATION REPORT FORM**

A *Rules & Regulations Violation Report Form* has been created and can be accessed on the website. All violation reports **must** be submitted using the new form. This will allow Management to have a formal tracking system. When filling out the form, you will be required to reference the page and paragraph # which references the violation being reported. <https://www.viethconsulting.com/members/form.php?orgcode=CWCR&fid=3670567>

**REVISION TO RULES & REGULATIONS**

The following are additions made to the Rules & Regulations. (*Please see enclosed updated copy.*)

**#28/Sale of Units**

*C. At the time a resale certificate and package are ordered, an exterior property inspection will be completed by management to ensure the exterior of the property is in compliance with the Rules & Regulations. If any exterior improvements were made, there must be an approved alteration request on file. Any violations will be listed on the resale certificate and will need to be corrected prior to the transfer of ownership.*

**Compliance Inspections**

*Exterior community-wide property inspections will take place approximately April 1 and October 1 every year to ensure owners/properties are in compliance with the Rules & Regulations. Sporadic exterior inspections will continue throughout the year as usual.*

Roofs

*An alteration request must be submitted prior to the replacement of any roof. The approved roof manufacturer, style and color is: GAF Timberline HD Weathered Wood*  
<https://www.gaf.com/en-us/roofing-products/residential-roofing-products/shingles/timberline/architectural/timberline-hd>

We hope you find this information helpful. As always, if you have something you wish to discuss with the Board, please call Management to be placed on the meeting agenda. Enjoy your summer!

Sincerely,  
Coldwater Crossing Condominium Board

Enclosed: Updated Rules & Regs