

GREEN LEAVES

The Newsletter of the Fairlington Green condominium Association

Winter 2007

HAPPY NEW YEAR!!!

The board extends all best wishes to the residents of Fairlington Green with hopes that you will enjoy much happiness, peace, prosperity, and good health in 2007.

MESSAGE FROM THE PRESIDENT

As we ring in 2007, many of us will take time to reflect on the events of the last year and to set new goals for the year ahead. As I have considered such things for the Fairlington Green, several issues seem important to highlight.

The water main break of early last year that damaged 8 units combined with the dramatic weather events of the early summer, which compounded erosion and drainage problems, have brought numerous claims against the association related to the resulting damage to individual units. So recently the Board has focused quite a lot on several policies that guide and inform decisions on such matters. It is important that all co-owners understand these policies so that they are best prepared to handle problems they may face in the future.

Many residents have asked about the Fairlington Green **master insurance policy** and what it covers and does not cover. Attached at the end of this newsletter is information from the Association's insurance agent regarding the master policy. Using this information to guide your selection of personal homeowners insurance is highly recommended by the Board. If you have any questions or need clarification, please contact Steve Navar at Legum and Norman or a Board member.

The **water penetration liability policy resolution (No. 1, 1990)** of the council of co-owners establishes the responsibility for repair and damage based on the cause of water entry. The Board recommends that all homeowners familiarize themselves with this resolution so that they are well informed should a problem occur in their unit (see colored insert for full policy text). The policy helps to clarify when damage is exclusively the responsibility of the homeowner or the association and when the responsibility is shared. In all cases, the policy clearly states (consistent with the terms of our insurance policy) that should the association be responsible, they are only responsible for the repair of the damage-causing

defect and direct damage (structural and original surface elements) to individual units or common elements. When the association repairs affected property, it is only restored to the original standard of the unit (based on the 1972 conversion standard and specifications). Therefore, any renovations, upgrades, or alterations installed in a unit will not be covered. Additionally, the replacement or repair of personal property within the unit is the responsibility of the homeowner and is not covered by the association's insurance or this policy.

As stated in the attached information regarding the master insurance policy, a \$10,000 deductible exists for the flood coverage that would address issues of water penetration. Based on the terms of the council of co-owners **insurance deductible responsibility policy (No. 1, 1994)**, **individual co-owners** affected by the circumstances of the claim **will be responsible for covering the full cost of the deductible and any other costs not covered by the insurance policy**, unless association negligence or common element defect contributed to the adverse events. The same policies would also apply for a non-flood event where the deductible is \$5,000. Again, adequate individual homeowner insurance policies will help greatly to offset your personal expense in the event of such circumstances.

When you face a problem in your home, please be sure to consult the governing documents for guidance on the next steps to be taken and clarification on your personal responsibility. All major and common element problems should be reported to the community manager (Legum & Norman) and they will provide you with additional instruction on what action might need to be taken by you and/or the association. Please note that if you anticipate any association responsibility or reimbursement for non-emergency repair or restoration, it is always necessary to obtain the approval of the Board in advance of any work that is initiated.

In all cases of damage or defect in an individual unit, the Board acts to effectively respond to the needs of the co-owner and carefully considers the terms of our policies, by-laws, and master deed to establish what responsibility the association may or may not bear for

these events. As advised by our insurance agent and legal counsel, the Board will always be particularly judicious in deciding what circumstances warrant a claim against our insurance policy. Frequent and/or frivolous claims not only contribute to increasing annual premiums (an increasing cost directly reflected in your monthly condominium fees), but they also jeopardize the ability of the association to maintain and secure insurance coverage in the future. Such difficulties in obtaining future coverage would create catastrophic consequences for our association and would ultimately cost individual homeowners not only considerable treasure, but also peace of mind.

I hope this information proves helpful in the decisions you will make regarding your personal homeowner's insurance coverage and what expenses and responsibilities you might anticipate related to your residence in Fairlington Green. If you should require additional information or clarification, I can be reached at stacey.knobler@gmail.com.

—Stacey Knobler

UPCOMING BOARD & HOMEOWNER MEETINGS

The Fairlington Green Board of Directors will meet on Thursday, January 18 at P.M. at the offices of Legum and Norman at 4401 Ford Avenue, Suite 1200 in Alexandria. The location is close to the Fairlington Villages just across King Street. Homeowners are encouraged to attend the meetings. If you wish to bring a matter to the attention of the Board, time is set aside at the beginning of each meeting for a Homeowner's Forum. If you wish to take advantage of this opportunity, please contact Steve Navar at Legum & Norman at least three days in advance of the meeting to have your item placed on the meeting's agenda. If you plan to attend a board meeting, please be advised that sometimes illness or emergencies may prevent the board from achieving the *quorum* required to conduct Board business or the meeting may be cancelled due to inclement weather. In these instances Board meetings will be rescheduled.

Future meetings are currently scheduled on the following dates at the Legum & Norman offices at 7 p.m. February 22, March 22, April 26, May 24, and June 28.

Please check the Fairlington Green website at: www.fairlington.org/greenindex.html for updated information on upcoming meetings, board meeting minutes, the Green Leaves newsletters, the Fairlington Green Handbook, and events.

KNOW YOUR ASSOCIATION

Whether you are a long-time resident or new to the community, take the time to get to know your association and about life in the Green.

The governing documents of the condominium are provided to co-owners at settlement and include the Master Deed and By-laws of this Association and other pertinent information. Co-owners are strongly encouraged to read them as they explain their rights and responsibilities as co-owners. In addition to these documents, the Welcome Handbook (available on the Fairlington Green website and through Legum & Norman) provides much useful information about living in the Green. All documents are available upon request from Legum & Norman.

WE NEED VOLUNTEERS: THE COMMUNITY AFFAIRS COMMITTEE

During the homeowner's forum of the association's October meeting, several co-homeowners suggested the formation of a *community affairs committee*. The objectives of such a committee would be to promote a sense of cohesion and community engagement among the residents of Fairlington Green. Events and activities would be designed by the committee and supported by the Board in order to achieve these objectives. One member of the committee would serve as a liaison to the Board in order to periodically update the Board on the activities of the committee.

The Board agrees that such efforts would make a very positive contribution the Green. We hope that you might consider volunteering. If you are willing to serve the community in this capacity, please contact Corry Schiermeyer (corry2000@comcast.net) for more information. We will hope to discuss and establish the committee during one of the next few monthly meetings of the Board.

SNOW REMOVAL

Legum & Norman maintains a list of individuals who may have special difficulties during times of snow and ice (for example, the disabled or elderly). The snow removal crews are notified of these special needs and will ensure that these individuals receive the assistance they need. Please contact Steve Navar to be placed on the list.

And of course, we can all help by being good neighbors—checking on those who may need assistance, keeping shoveled walkways clear, sprinkling small amounts of sand or salt on ice patches to facilitate melting, etc. Please consider doing your part after a storm.

BRRR! HOW TO SAVE ON HEATING WHEN IT'S COLD OUTSIDE

It's that time of year again when we switch our thermostats from air conditioning to heating. Make sure to change your filter and schedule an annual maintenance

check-up. These steps will reduce your energy costs and extend your system's service life. When turning on your furnace for the first time, open the windows to ventilate stale air.

Are you wondering whether you should have your ducts cleaned? It's not recommended for every home. See www.epa.gov/faq/pubs/airduct.html for more information about duct cleaning.

Furnace owners: You can save money by lowering your thermostat 5 degrees before you go to bed at night. When no one is home, set it back to 55 degrees. The more often you can set back the temperature for 8 hours or longer, the more energy and money you'll save. For every degree you raise or lower the setting from 68 degrees, you can see a difference of up to 3% in energy costs. Consider replacing your old thermostat with a newer clock model if you haven't already. These new devices can be set to automatically lower temperature at bedtime and raise them again in the morning.

Heat pump owners: Don't set your thermostat back during heating season. Just find a comfortable setting and leave it there. Lowering the setting on a heat pump system will cause the backup heat to come on when it's raised in the morning. Backup heat uses a lot more energy than the normal heat mode, meaning you'll waste more energy than you may have saved during the night. If you have a heat pump, select an automatic setback thermostat specifically designed to work with heat pump systems.

You can read more energy saving tips at <https://www.dom.com/customer/efficiency/res/index.jsp> and http://www.eere.energy.gov/consumer/your_home/.

PROTECT YOUR ELECTRICAL LINES AND YOUR WALLET

The electrical lines that run between the meters and our homes are aging and occasionally fail. Homeowners are responsible for repairing these lines if a failure occurs. Because replacement of these lines can run into the thousands of dollars, homeowners are urged to purchase insurance for the replacement of these lines. Dominion Products and Services, an affiliate of Dominion Power, offers the In-Home Electric Line Repair Program for a monthly fee of \$3.50 added to your utility bill. This program is designed to reduce the cost of unexpected electrical repairs to your home. Please note if your lines need replacement, this coverage does not include common areas inside or outside of the fenced back yard, which are the responsibility of the individual homeowner. You can enroll by calling 1-866-328-8651 or online at http://retail.dom.com/products/warranty/va_electricline.jsp.

YOUR ASSOCIATION FUNDS AT WORK...

Tree removal and replacement has begun around the community. There are several dead and dying trees—many of them quite large and hazardous—that must be removed in order to maintain a safe and healthy landscape in the neighborhood. As one of the most prized natural elements of the Green, our trees not only add beauty and value to the community, but also provide important benefits such as privacy, street noise reduction, and erosion mitigation. Therefore, their maintenance as well as their replacement remains a priority for the association's work.

Erosion & drainage repair efforts have moved into the second phase of the schedule. Phase I work was recently very successfully completed in one of the neighborhood's most troublesome and damaging areas. Construction and other solution designs are now in development and will be presented to the Board at their January meeting. The additional corrective work will begin as the weather permits.

A Reserve Study to assess the condition of common elements, to evaluate maintenance and replacement schedules, and, to recommend appropriate levels of cash reserves to effectively and adequately address these schedules will be performed in early 2007. The Board is currently reviewing a number of proposals from professional engineering firms and will select a company to begin work by early February. An accurate and comprehensive reserve study is a critical tool for effective financial planning and annual budget development within the FG association.

LANDSCAPE COMMITTEE UPDATE BEAUTIFICATION...

Thank you, thank you, thank you...

To all our residents who have decorated their homes with beautiful wreaths, greens, red ribbon, window candles and tree lights, and other displays in celebration of Christmas, Hanukkah, other personal holidays, and the New Year. You continue to make our Community a source of great pride and distinction.

Though many, many residents have participated in this wonderful holiday spirit, our Landscape Committee wishes to identify some exceptionally creative and beautiful displays.

We thank these residents for their contribution to our Community:

Charlene Smith, 3200 S. Stafford Street

Annette Sirmon, 4222 S. 32nd Street

Debbie Grant, 4107 33rd Street

...and the residents of 3279-3281 S. Stafford Street

