

# Westbury Village News

Winter Newsletter

1st Quarter 2024

## Do I Have Enough Insurance?

One of the most common mistakes made by owners within Community Associations is the failure to obtain a homeowners insurance policy. Here are two examples of very different fire situations, both of which exposed unit owners with insufficient insurance.

In the first instance, an owner within a Community Association experienced a significant fire. The association maintains the exterior of the buildings, but the Declaration required the owner to insure the home. The homeowner assumed that since the Association maintained the exterior that it also insured the interior. Maintenance provisions are not the same as insurance provisions and as a result the fire damage was not covered. You can imagine the owner's anguish.

In the second instance, an owner within a condominium suffered interior unit fire damage. While this Association's policy covered the structural components of the condominium, the owner assumed the Association covered everything and had no insurance. This owner also had uninsured damage to carpet, clothing, and furnishings. The governing documents of community Associations define insurance responsibilities, and they are separate and distinct from maintenance responsibilities. Do not assume that the Association maintains and insures. It is advisable to have your own professional insurance agent review your governing documents to advise you on your insurance requirements.

## How Much Noise Do I Make?

Noise is an inevitable reality in condominium communities. Condominium dwellers live in such close proximity, it's essential that we consider the effect noise will have on our neighbors when deciding on floor coverings, where to mount the flat-screen television or when to knock out a wall.

We/you and your neighbors all have a right to enjoy our homes in peace and to furnish them as we like. But remember, how you furnish your unit may be a nuisance to your neighbors in theirs.

Hard flooring—wood, ceramic, stone is fashionable and collects far fewer allergens than carpet, making it very popular. However, it can be a problem for the folks' downstairs, even if you make an effort to tread lightly or wear soft shoes. If you're considering installing hard flooring in your unit, first install a sound barrier—like cork—to reduce noise. And hope the people above you do the same.

Flat-screen televisions are becoming more affordable every year, and many of our residents have them. Please mount your screen on an interior wall—not a wall you share with a neighbor. Reverberations from wall-mounted televisions can be an annoyance for those on the other side.

How much noise does it take to be a nuisance? One definition says nuisance is a level of disturbance beyond what a reasonable person would find tolerable. In addition, sometimes the question isn't how much noise we make, but when we make it. You or your neighbor might find the raucous party next door entirely tolerable—until about 10 or 11 p.m. A noisy renovation downstairs might be intolerable if it's a holiday for you. Whatever you're planning, give some thought to the day as well as the time of day for your activity. If you have noisy neighbors, talk to them. They probably have no idea they're disturbing you. Maybe you work nights and their teenager—whose room backs up to yours—blasts the audio system after school each day.

## Community Manager Contact Information

**John Morway (614) 488-7711 extension 564**

If you call and get the welcome greeting you may immediately press 564 to reach his extension.

**Emergency (614) 722-7007**

Call this number if you need to report an emergency. An emergency is when there is immediate danger to life or property, or suspension of services.

**Remember to say your unit number, and that you are calling from Westbury Village!**

## Board Meeting Information

Meetings are usually held at the Clubhouse on the 2nd Monday of each month at 6 PM. All interested homeowners are encouraged to contact the Community Manager prior to the meeting to verify meeting time, place and date in case of any changes.

## Board Meeting Notes

A summary of the actions taken by your Board of Directors

Oct.    **No Meeting**

Nov.    **Approved**

- Adopting 2024 Operating Budget and assessing the total amount to all owners of record equally. The annual assessment is due and payable in 12 equal monthly installments on the first day of each month commencing January 1st, 2024. Authorizing the Board, acting through the Community Association Manager, to expend the funds collected in accordance with but not in excess of the limitations of the individual budget categories established by the budget. Authorizing the Board, acting through the Community Association Manager, to transfer unexpended funds from one budget category to another when needed throughout the year. Allocating all unexpended funds in the budget to reserves on December 31st, 2024 or (in case of a shortfall) replenish the Operating account from the Reserves on December 31st, 2024 up to two months operating expenses, and, when the Reserve Study is next updated, recalculate the Reserve Contribution based on the amount actually in Reserve at that time.
- 2024 fertilization service agreement with Trugreen at a cost of \$2,567.
- 2024 pest control service agreement with Columbus Pest Control at a cost of \$8,880.
- Karen Jenkins to serve as Snow Captain for the 2024 snow season.
- Various concrete replacements at a cost not to exceed \$2,500.

Dec.    **Annual Meeting**

## Annual Meeting

The 2023 Annual Meeting of Homeowners was held on December 11, 2023. Lee Bell and Harun Abukar were elected to three-year terms on the Board of Directors. In other business, our Association Manager gave his report covering our current financial position as well as an update on building and grounds maintenance. A copy of the report was mailed to all homeowners prior to the meeting.

## Snow Removal

One of the costs for the Association that can either be large, or more manageable, is removing snow and ice.

To keep costs down we opt for a 'B' level service (after the hospitals and commercial properties). This means that the snowplows won't always be out right away.

The Association only pays for snow to be plowed once it has accumulated 2 inches, so sometimes when there is a very light snowfall, we will not have it plowed.

Salting for ice control is not automatically performed by the snow removal company, since often the ice would melt on its own within 24 hours. The exception to this are the entrances to Norton Road. We have ZERO tolerance at these main entrance locations.

Also, please remember the main driving areas will be cleared of snow first. Then sidewalks and parking areas will be completed if sidewalks are decided to be cleared this season.

## Revenue Sharing Agreement

The Association has entered into a revenue sharing agreement with Spectrum Cable.

### What this means:

For every unit owner signed up with Spectrum Cable, the Association will receive a portion of that money as revenue sharing income.

### How this affects owners:

This will have no bearing on who an owner can contract with. Owners are not required to contract with Spectrum Cable.

### Does Spectrum offer a discount:

There are no discounts offered through the revenue sharing agreement. However, since the Association receives a portion of every contract, more contracts will equal more income for the Association, which will then be reflected in your annual budget.

## Clubhouse Reservations

The 2024 calendar is open for reservations! Payment of \$75 must be made two weeks prior to use. Responsibility in using the Clubhouse for reservations includes but is not limited to: removing all decorations, emptying trash to outside receptacles, cleaning any messes/spills, and returning all furniture to their original location.

Condo Management of Columbus  
PO Box 28249  
Columbus, OH 43228

## Herb Roasted Cashews

By Tara Noland, courtesy of Noshing with the Nolands



### Ingredients

- 13 oz. raw cashews
- 1 1/2 Tbsp. extra virgin olive oil
- 1 Tbsp. fresh rosemary, chopped
- 1 tsp. fresh thyme, chopped
- Fresh black pepper to taste
- 1 tsp. Kosher salt

### Instructions

1. Mix all the ingredients together in a bowl. Toss well and spread onto a rimmed baking sheet.
2. Bake at 375F for 10-12 min. until lightly browned.
3. Serve warm or at room temperature.