

# July 2024 “Quacker”!



## HOA Meeting:

The next HOA meeting will be August 21, 7pm. Hidden Lake homeowners are welcome AND encouraged to attend.

## EVENT / PROJECT CALENDAR:

**Water Line Repair:** The HOA is working with Noland to finalize a schedule to repair/replace the water line on S. Woodduck. The latest timeline update: the project is planned to begin in September. A walkthrough by Noland will take place in August, TBD. There will probably be 2 or 3 water shutoffs during the project, the community will be notified. We will provide more updates as we get them. Traffic and parking will be impacted in that area of the complex, we will work with the residents in that area to relocate their parking spots where necessary.

**The balcony project is a high priority.** Reminder, the due date for the 2<sup>nd</sup> assessment was **April 1, 2024**. A notice was sent noting the assessment amount owed. To make the assessment payment, follow the instructions/guidelines in the previous letter. Fees and interest will apply for delinquent accounts from the 1<sup>st</sup> and 2<sup>nd</sup> assessments.

**Water Usage:** This is a friendly reminder that residents are not allowed to wash vehicles/other equipment or large items using the water spickets. Water is a shared consumable expense for all residents in Hidden Lake. Also, water is only to be used by residents living in Hidden Lake and should not be given away for others usage. Thank you

## REMINDERS AND NOTICES:

- **VISITOR PARKING** – Residents are **NOT** allowed to park in visitor parking. Visitors are considered residents after they have parked in “Visitors” for 4 weeks or more. Fines will be issued accordingly.
- **Leash your pets** – Please remember to keep all pets on a leash and controlled. This helps prevent any unnecessary incidents with other pets/people. Even if you are certain your pet is calm and friendly, please respect others by following the updated leash policy. Fines will be issued accordingly.
- Thank you, Anna, for coordinating the garage sale.

**RV Lot** – The RV subcommittee has reached out to all registered users of the RV lot from their email registration form information. Please check your email inbox and spam folders for important information. Kindly respond your receipt of said email and if not received please contact and update your contact information by emailing: [cwestee@msn.com](mailto:cwestee@msn.com). Parking spots are not reservable in the RV lot, it's first come, first serve parking only.

## H06 “Condo Insurance”

### **Dwelling (*Must Have \$25,000*)**

Pays to repair or replace everything in your unit from the drywall in. If your property is damaged due to a covered loss.

### **Personal property (*You determine*)**

Pays to repair or replace your belongings, up to specified limits, and is never included under the master insurance policy for your condo association. Anything that isn't attached to your condo is considered your personal property, including clothing, furniture, and electronics.

### **Liability (*100,000 minimum*)**

If you're legally responsible for someone else's damages or injuries, personal liability provides coverage up to the limits of your HO6 policy. Liability coverage can also pay for medical bills resulting from an accident in your condo unit.

### **Loss assessment (*Must have \$25,000*)**

Loss assessment coverage can help if there's an accident in a shared area of your condo property, such as pools, stairwells, or clubhouses. Normally, your association's master policy provides coverage for these incidents, but if the amount of damage exceeds the master policy's limits, you may be responsible for the difference along with other residents in your development. Condo policies typically provide \$1,000 for loss assessment coverage.

### **Loss of use (*Often 20% of your combined dwelling and personal property coverage amount*)**

Loss of use coverage pays for additional living expenses above what you normally spend, including meals and hotel stays, up to your policy's limits if you're forced to move out of your condo while your unit is being repaired or rebuilt because of a covered incident.

### **Sewer Drain (*Optional, but recommended if on ground level*)**

Sewer backup insurance covers damages arising from standing sewage in your bathtub, toilet, basement or anywhere else in your house. Depending on the cause of the backup, sewer backup coverage helps pay for the cost of repairing your sewer line (up to the city's sewer line)

### **Scheduled personal property (*Optional*)**

Certain valuable items such as jewelry, art and firearms may have limited coverage under the personal property section of your policy.

### **Identity theft (*Optional*)**

Adding an identity theft endorsement may give you coverage for legal bills, lost income or other expenses after an identity fraud incident.

### **Earthquake insurance (*Optional*)**

Adding an earthquake insurance is optional, but recommended.

Questions? Contact Curt directly: 801-699-9650

# Have a great Summer!