

**WELCOME TO  
FAIRLINGTON GLEN**



**2018**

# WELCOME TO THE GLEN

The Fairlington Glen Board of Directors would like to welcome you—a new co-owner or renter—to Fairlington Glen, one of seven Fairlington villages clustered on both sides of I-395 in Arlington, Virginia. We hope you like living here as much as we do, and we want to do all we can to bring that about.

If you are a new co-owner, you have already received a great deal of information about Fairlington Glen. This packet is to provide you, whether you are a co-owner or renter, with highlights and information that you can use when you first move in. There is much more information available on the Fairlington Glen website [www.fairlington.org/glenindex](http://www.fairlington.org/glenindex).

The enclosed pages include information on:

- Communications
- Board Members, Court Representatives, Committee Chairs, Staff, and our Management Company (in left pocket of folder)
- Calendar of Activities 2018
- Your Resale Package (what's most important)
- How To Pay Your Monthly Fee
- Trash and Recycling
- Caring for Our Aging Sewer System
- Maintenance and Repair
- Glen Parking Policy
- Condominium Insurance and Personal Insurance
- Water Usage
- Volunteer Opportunities (in left pocket of folder)

Your court representative can introduce you to many aspects of living in the Glen. Their name and contact information is on the contact list found in the pocket of this folder. Your court number is on the court entrance sign. We welcome participation in Glen activities by both co-owners and renters. Please consider joining in some of the many volunteer opportunities that help keep our mini-government going.

## COMMUNICATIONS

The Board fosters an open and participative community in which owners and residents can have their voices heard. We do this in many ways, including—

- A Residents' Forum at the start of each Board meeting, at which any co-owner or resident can address the Board.
- A Community Forum in the fall of each year to discuss the budget.
- A newsletter, the *GLEN ECHO*, with articles on community and recreation news, lists of volunteers, and other items of interest.
- A Glen Yahoo group or listserv, which you may join by signing up at [FairlingtonGlen@yahoogroups.com](mailto:FairlingtonGlen@yahoogroups.com). Contact Alison Trimble at [alisont@comcast.net](mailto:alisont@comcast.net) or 703-931-7096 if you have any questions about the group list or have difficulty signing up.
- The Glen's website [www.fairlington.org/glenindex](http://www.fairlington.org/glenindex). To understand the rules of living in a condominium association, refer to the Glen's Handbook under "Documents". The overall Fairlington website [www.Fairlington.org](http://www.Fairlington.org) has lots of useful information for all residents of Fairlington.
- A Glen Alerts notification system, which enables you to sign up for occasional e-mails alerting you to monthly publication of the *GLEN ECHO* and other important information. Sign up on the homepage of our website.
- A bulletin board at the pool with postings about community events.

Most of all, we like to communicate in person. Each court has a court representative to whom you can turn for advice. That person is listed on our Glen contact list found in the pocket of this folder. Board members, chairs of committees, the management agent, and on-site staff are also listed there, and all are happy to talk with you. Let us know your views as we try to keep you informed about what is going on in the Glen.

# FAIRLINGTON GLEN

## 2018 CALENDAR OF ACTIVITIES

### **BOARD OF DIRECTORS MEETINGS**

Held the second Tuesday of the month

**New start time: 6:30pm**

Fairlington Community Center

January 9	May 8	September 11
February 13	June 12	October 9
March 13	July 10	November 13
April 10	August 14	December 11

### **ANNUAL MEETING SCHEDULE**

July 10	Board meeting to approve proposed 2019 budget
By early Aug	Out to community - Proposed 2019 budget and call for Board candidates
By Sept 3	Send to President - Proposed budget amendments and candidate profiles
September 5	Community Forum
September 11	Board considers amendments (if any)
By October 10	Mail to community - Official Notice of Annual Meeting with proxy, 2019 budget, and candidate profiles
November 7	Annual Meeting

## YOUR RESALE PACKAGE

If you are a homeowner, the “resale package” you received contains many useful documents. The package may have seemed overwhelming, but we refer you to some parts of it as worthy of further attention. First and foremost is the Fairlington Glen Handbook, which is available on the Glen’s website at [www.fairlington.org/glenindex.htm](http://www.fairlington.org/glenindex.htm). Answers can be found there to many questions about the Glen.

Financial information was also included in the resale package—the most recent budget, an audit, and our reserve study. Should you have questions of a financial nature, call the Treasurer, whose name and contact information can be found on the contact list.

You likely saw a copy of our newsletter, the *GLEN ECHO*, in the resale package. You can review the last few years of newsletters on the Fairlington Glen website noted above.

## HOW TO PAY YOUR MONTHLY FEE

Regular monthly assessments are due on or before the first day of each month. You may pay your monthly fee by automatic debit from your bank account either recurring (at no cost) or one-time only (for a small fee for each transaction through Cardinal Management's website), by a bill pay service arranged through your own financial institution, or by mailing a check with your payment coupon to the designated address.

The form to authorize the free automatic debit from your bank account is linked here <http://www.fairlington.org/GlenCardinalDirectDebitFormFillable.pdf> or available on our website, [www.fairlington.org/glenindex.htm](http://www.fairlington.org/glenindex.htm) under the "documents" tab. The form must be completed and sent to Cardinal Management at the address noted on the form along with a cancelled check to initiate this monthly payment. NOTE: This form can be filled out online, saved, and printed for mailing.

To make a one-time only payment (transaction will include a service charge), please follow the "For Homeowners: Click here to make payments" link at <http://www.cardinalmanagementgroup.com/welcome.cfm>.

To mail your payment, please send your check and payment coupon to:  
Fairlington Glen Condominium, c/o Cardinal Management Group, P.O. Box 52358, Phoenix, AZ 85072-2358.

## TRASH AND RECYCLING

**Regular household trash** is picked up Monday through Saturday, including holidays, except Thanksgiving, Christmas, and New Year's Day. All trash should be in secured trash bags and put out by 8:00 am on weekdays and by 9:00 am on Saturdays. Trash is NOT to be put out the night before. Under our trash contract, the following material is not allowed - dead animals, oil, paint, batteries, construction materials, manure, tree stumps, dirt, stones, rocks, concrete, bricks, poisons, dangerous acids, caustics, explosives, and other dangerous materials.

**Recycling** pickup is every Wednesday (except the three holidays). The contractor places recycling bins at the entrance to each court on Tuesday. Recycle materials—mixed (colored and clear) glass, aluminum/metal cans, plastic, and paper should be placed in the bins before 8:00 am Wednesday. Newspapers and recyclable paper and cardboard should either be bagged in paper bags or tied. Cardboard boxes should be broken down. ***See the next page for more recycling info.***

**Large trash, or bulk trash**, may be put out the first Saturday of each month. Bulk trash is that generated through the normal occupancy of the unit by the resident as a result of normal maintenance. The materials listed under regular household trash as not allowed apply here as well.

**Renovation debris** is the responsibility of the owner and may NOT be left curbside. Such materials should be disposed of by the owner or resident if the work is not performed by a contractor. If you wish to contract privately with Capitol Services to remove your construction debris (still not including drywall), you may call them at 703- 998-5860 and negotiate a price for a private pickup. Generally, contractors should remove their own debris as part of the contract.

**Hazardous wastes**, including paints, motor oil, household chemicals and other toxics, are unacceptable for curbside disposal. Arlington residents may call the county Water Pollution Control Plant at 703-228-6820 for information on disposal of toxic materials. Disposal at the plant, off South Glebe Road, is available Saturdays from 9:00 am to 3:00 pm. Construction debris is not accepted. The county holds recycling days twice a year, generally in April and October, for other household goods, including televisions, computers, and bicycles.

## GLEN RECYCLING GUIDELINES

Thank you Glen neighbors for participating in our weekly recycling program. Our trash contractor, Capitol Services of VA, puts out the recycling bins on Tuesday morning and picks them up on Wednesday morning. Capitol takes all suitable materials to a recycling recovery center.

ALL recyclables, paper and metal/glass/plastic, will now go in the same recycle bins. You will no longer separate out your paper recyclables from the rest of your recyclables. This is known as "single streaming".

Here's a look at what gets recycled:

**MIXED PAPER and CARDBOARD** - includes newspapers, magazines, inserts, office paper, brochures and glossy paper, paper bags, cardboard boxes, self-adhesive paper, Post-it notes, paper & hardcover books, catalogs, **uncontaminated** cereal & food boxes, telephone books, envelopes (with & without windows), and "junk mail."

Do **not** recycle paper plates, napkins & other items contaminated with food, such as pizza boxes.

*Please flatten cardboard boxes. Tie loose papers with string or put into paper bags so they won't blow around when it is windy.*

**METAL/GLASS/PLASTIC** - includes aluminum cans, metal food cans, glass bottles & jars, milk & juice cartons, plastic bags, plastic bottles & jugs (#1-7), wide-mouth plastic containers, aluminum foil & aluminum trays, empty aerosol cans, wire hangers, rigid plastics.

DO **NOT** recycle plastic food containers/trays, light bulbs, mirrors, styrofoam packaging and take-out containers, window glass, ceramics, batteries, pottery, and cookware (pots & pans).

**EMPTY AND RINSE ALL FOOD AND LIQUID FROM CONTAINERS.** Food contamination can cause an entire batch of recyclables to be rejected by the recovery center. Please remove corks from wine bottles ... corks are not recyclable.

*PLEASE crush aluminum cans, plastic water bottles, etc. to create more bin space.*

## CARING FOR OUR AGING SEWER SYSTEM

We need the help of all residents in caring for our aging sewer system, which was built during the 1940s and has handled newly added bathrooms and garbage disposals since condo conversion in the 1970s. In 2009, Fairlington Glen completed a major project to replace or reline its sewer laterals. Nonetheless, they still need to be treated with care, as the original lines are terra cotta.

Units in each building share a single sewer lateral to the County sewer line. It is important to remember that everything water borne in a building, whether from sink, bathtub, washing machines, or toilets, exits the building through this single lateral. That means that we all need to be careful what we put down our garbage disposals and in our toilets. If something gets clogged up before it can get to the main lateral, the unit in each building with the low basement (sometimes referred to as a “high ceiling”) is most likely to experience the backup overflow. If waste continues to enter the system, it can sometimes cause an overflow in other units.

The rule of thumb in Fairlington is “less is more” when using a garbage disposal. Please use your disposal only for bits of food left when working at the sink. Our plumbing systems were not originally designed for garbage disposals, and were retrofitted in the 1970s onto a system built during the Second World War. In particular, please do not put **celery, onions, pulpy fruits, grease, pasta, rice, coffee grounds, corn husks, potato peels, shrimp shells, bones, caulk, paint or anything substantial** down the garbage disposal. Flush the disposal with cold water even after turning it off to assure that waste gets through the system.

The rule on toilets is that only human waste and toilet tissue should go into the toilet. Please do not put **tampons, sanitary napkins, condoms, large wads of toilet paper, disposable diapers, adult & baby wipes, napkins, tissues, paper towels, newspaper, dental floss or pet waste and litter** into the toilet.

Please be a good neighbor and put the waste noted above in **bold letters** into your daily trash rather than in our fragile sewer system. Thanks!

## **MAINTENANCE AND REPAIR**

The allocation of maintenance and repair responsibilities between the Council (the condominium association) and individual co-owners is laid out in the attached memorandum, which we recommend you read carefully and refer to when questions come up.

Residents may report maintenance needs in the common areas to their court representative, to the Glen's on-site staff, or to the Glen's management agent, Candace Lewis, at Cardinal Management Group, at 703-565-5244 or [c.lewis@cardinalmanagementgroup.com](mailto:c.lewis@cardinalmanagementgroup.com). Maintenance is performed by our on-site staff and by contractors, depending on the need, and is overseen by our management agent. On-site staff members are Nelson Ordoñez and María Castro. They may be reached at 703-820-9567 or [fairlengtonglen3m@verizon.net](mailto:fairlengtonglen3m@verizon.net).

# FAIRLINGTON GLEN COUNCIL OF CO-OWNERS

August 2007

## Memorandum for Fairlington Glen Co-Owners

### CONDOMINIUM AND CO-OWNER RESPONSIBILITIES

The operation of Fairlington Glen is governed by two documents: our Master Deed and our Bylaws. The Master Deed is the document that established the legal framework of our association. It is this document that defines in precise terms the responsibilities of the co-owner and those of the Council. Our Bylaws establish the obligations of unit owners and the Condominium Association (the Council of Co-Owners). The Bylaws also establish the operational rules for Fairlington Glen under provisions of our Master Deed.

When you purchased your unit, you received copies of these governing documents.

Our Bylaws were originally written in 1973 when our association was established. Since that time much has changed. The Virginia Condominium Act, which governs much of what we do, and how, has been updated regularly. Electronic communication has become ubiquitous. Our buildings have aged 35 years and we have over three decades of our own experience to build upon. For these reasons and more, your Board of Directors has embarked on a major project to revise and update Fairlington Glen's Bylaws.

While we are in the midst of that project, we send this memorandum not to report any changes or to tell you anything new as yet, but to ensure everyone's understanding of the proper allocation of responsibilities for maintenance and repairs under our Master Deed and Bylaws.

### Allocation of Maintenance and Repair Responsibilities

A fundamental aspect of the Master Deed is the section that provides that each of us owns virtually our entire unit except for the roof. The vertical boundaries are the plane of the outer surface of the exterior wall and the plane of the center line of the wall with a neighbor. The horizontal boundaries are the plane of the underside of the lowest floor slab and the plane of the underside of the exterior surface of the roof (excluding roof shingles). The Council owns only the roof and drainage lines under the floor slab.

Consistent with this division of ownership, we have attached to this memo a table summarizing the allocation of many responsibilities for maintenance and repair under our condominium documents. Determinations have been based on Fairlington Glen's Master Deed, its Bylaws, and the opinions of our attorneys. They reflect, for the most part, policies followed by successive Glen Boards over many years. Our purpose in providing the chart is to bring greater clarity to established policies. The proposed Bylaws revision will also be clearer than those we now have.

We also want to specify the division of responsibility when the Council enters a Co-Owner's unit in order to perform Council maintenance and repair. The Council will restore a unit to a similar condition to that conveyed by the developer to the original owner. Unit improvements, betterments, additions or alterations made subsequent to the original conveyance will not be covered. For example, if at some time the basement slab needs to be removed in order to access the sanitary sewer lateral, the Council will restore the basement slab and the equivalent of the original tile; the Co-Owner is responsible for improvements such as carpet and upgraded tile. If the Council needs to gain access to the sanitary sewer lateral through the inside cleanout, it is the responsibility of the Co-Owner to make that cleanout accessible by removing carpet or tile if necessary. If a patio slab must be removed to replace a sewer line, the Council will restore the concrete pad; the Co-Owner is responsible for added coverings such as brick or slate. This policy is similar to that under our insurance policy and has been adapted from that policy.

In many of the areas presented in the attached chart, approval is required via the variance process before changes can be made. Other Council regulations may apply as well. Please see the Glen Handbook for variance and other requirements in each area.

Three specific areas are called out here because of their significance and because they have been the subject of some misunderstanding from time to time within the community.

### **Water Supply Pipes**

The Board has carefully considered the provisions of the condominium documents and our attorney's opinion on water supply pipes. Based on our review, the Board has determined that, under the Master Deed and the Bylaws, water lines located within unit walls are unit components, and are the maintenance and repair responsibility of the individual owners of those units. This is true even if those lines travel through multiple units. The Council is responsible for water lines located in common areas.

The statement in our 1999 Fairlington Glen Handbook that "Co-Owners are responsible for pipes that serve only their unit" is accurate but misleading because owners are also responsible for pipes within their walls that carry water to their units and other units. We recognize that there have been instances in the past when this latter kind of repair was covered by the Glen. The Board has concluded that this is inappropriate and not in keeping with the best interests of the Council as a whole. We will modify the Handbook statement to reflect our decision not to cover such expenses and are informing you of the decision by this memorandum.

### **Water Drainage Pipes**

As is the case with water supply pipes, water drainage lines (whether from the kitchen, bathroom, or laundry area) are unit components and are the maintenance and repair responsibility of individual owners to the point where they exit through the underground

sanitary sewer system beneath the basement floor slab. Fixing drainage problems, especially from sinks, sometimes requires cooperation between two adjoining owners, whose lines are in the wall that separates the units, with ownership extending to the center line. Drain lines may converge to a single line in the wall, requiring a plumber to access the line from one or both units. This is true whether the units are in a “B” building or are two townhouses whose kitchens back to each other.

### **Walls and Tuck-Pointing**

As indicated earlier in this memo and in the attached chart, each of us owns to the plane of the outer surface of the exterior wall of our unit. However, the Council reserves the right, though not the obligation, to provide for all exterior maintenance, and does so, for example, with respect to painting. The Board has decided that the Council should normally assume responsibility for tuck-pointing for consistency of appearance. If a Co-Owner receives a variance to make modifications that affect the outer wall, repairing and maintaining the wall in a manner consistent with the surrounding wall is the responsibility of the Co-Owner.

### **Conclusion**

This review of the allocation of condo and co-owner responsibility was occasioned by a question relating to responsibility for pipes within walls. It expanded to a more general review of Board decisions and practices over the years. The Board seeks your support of our clarification efforts, which we believe will benefit us all. We invite you to a Community Forum on September 20 to discuss both the draft 2008 budget and the mutual obligations of unit owners and the Council.

Robert P. Patrician, President  
Fairlington Glen  
For the Board of Directors

## CHART OF MAINTENANCE, REPAIR AND REPLACEMENT RESPONSIBILITIES

	<b>Council Responsibilities</b>	<b>Unit Owner Responsibilities</b>
Attic		All in all regards.
B-Units	Common hallways, doors, and mailboxes	All internal components. Front door lock if agreed to by all owners
Caulking		Interior and window
Cable TV, DSL, etc.		Between Unit owner/resident and cable company (wire on exterior of building must be disguised)
Doors – Unit storm doors		All in all regards
Doors – Unit front and rear doors	Painting	Maintenance and replacement including all locks and hardware.
Dryer ducts/vents		All in all regards
Electric – service	Serving the common areas. Underground lines	Within the Unit
Electric – fixtures	Serving the common areas	Serving only one Unit (including all interior and exterior plugs and fixtures)
Gutters and fascia	All in all regards	
Heating, ventilation and air conditioning	Pool and office buildings	All in all regards for individual Unit
Painting	Exterior	Interior
Patio (area inside fence)	Inspection for compliance with Council regulations	Maintenance of area and cleanliness. Repair and replacement of patios. Use and landscaping must conform to Council regulations.
Patio fence	All in all regards	Use must conform to Council regulations.
Pest control	Exterior of building	Interior of building
Plumbing fixtures	Pool & maintenance buildings	All in all regards for individual Unit
Plumbing – water supply lines	Outside the Unit	Inside the Unit
Plumbing – sink blockages		All in all regards
Plumbing – sewer backups	Preventive maintenance outside the Unit; initial drying and sanitizing of rugs and tile floors inside the Unit	Preventive maintenance, remediation, and repairs inside the Unit.
Plumbing – sewer lines	Underneath the concrete slab and outside the Unit	Keeping cleanout in basement floor accessible
Plumbing – outside water faucets		All in all regards including shutting on/off in winter/spring
Roofs	All in all regards	
Smoke detectors	Common hallway, all in all regards	Unit, all in all regards
Shutters	All in all regards	
Stoops, steps and walks	Maintenance and replacement (front of Units)	Maintenance and replacement (rear of Units)

	<b>Council Responsibilities</b>	<b>Unit Owner Responsibilities</b>
Trees	Common areas	Inside the patio
Walls	See note below	See note below
Water seepage or flooding		All in all regards
Windows and window openings	B-Unit side door windows	Maintenance and replacement of all Unit windows, including glass, frame, sash and window jam
Windows – screens and storm windows		All in all regards
Window wells	Maintenance, front	Maintenance, rear Window well covers

\* While ownership of each Unit extends to the plane of the outer surface of the exterior walls, and thus maintenance and repair are normally the responsibility of the Co-Owner, the Council reserves the right, but not the obligation, to assume responsibility for tuck-pointing when it is deemed to be in the best interests of the Council for consistency of appearance.

\*\* The costs associated with fulfilling the above-referenced obligations may be varied in the event the damage or need for maintenance or repair arises due to the negligence of a party. For example, a Co-Owner who fails to properly maintain a component under their care and responsibility may be responsible for damages to adjacent units or the common elements. Likewise, the insurance policies that the Council is required to maintain may cover certain damages for covered perils (e.g. fire damage).

\*\*\* Co-Owners are strongly encouraged to maintain individual insurance to help protect their property and any individual liability the Co-Owner may face due to the acts or omissions of the Co-Owner and his or her family members, tenants, guests and invitees.

\*\*\*\* In the event a Co-Owner chooses to request (and receives) a variance to replace or otherwise modify an item (e.g. rear canopy, front window well) that is otherwise the responsibility of the Council, the maintenance and repair of such replacement or modification shall be borne by the Co-Owner.

## PARKING POLICY

A vehicle belonging to any resident or family member, guest, tenant, or employee shall not be parked such that it impedes or prevents ready access to another parking space, and all of the above individuals will obey posted parking regulations. New residents should contact the management agent regarding assignment of parking spaces and towing procedures.

- Each unit is assigned one parking space and all assigned spaces are marked "RESERVED." A master list is kept by the management agent.
- Unassigned spaces are marked "RESERVED," have a "U" after the space number, and are available on a first come-first served basis.
- Parking is restricted to lined spaces only; parking is not allowed in court entrances, in fire lanes, or on lawns and sidewalks.
- Double parking of one vehicle directly behind another is not allowed.
- No inoperable, junk, unregistered, or unlicensed vehicle and no house trailer, recreation vehicle, boat, boating equipment, travel trailer, camping vehicle, camping equipment, or vehicle used primarily for commercial or industrial purposes shall be kept anywhere on the property.
- Portable storage containers may be located in designated parking areas for a limited period of a time so long as they do not interfere with access to parking spaces by other residents.
- Vehicles parked in courts should not exceed 20 feet in length and should not exceed the space inside the marked lines in width.
- Only minor repairs may be performed on vehicles parked in the courts. Repairs are not allowed if they leave an oily deposit, damage the paving, or result in the vehicle being left disassembled or on blocks overnight.
- All residents must advise visitors and repair/delivery people of the parking policy.
- Residents should maintain a spirit of cooperation and communication within the court to deal with infractions of the policy.
- Each resident or co-owner has the authority to have a vehicle lawfully towed from only the unit's assigned parking space if the resident or co-owner is present with appropriate identification during the tow.
- The Board and the management agent have the authority to have a vehicle towed from the court entrances, fire lanes, and other common areas of the Glen, or to have any vehicle towed that impedes the normal operations of the condominium.
- Call the Arlington County Police non-emergency number (703-558-2222) to report violations regarding street parking.

## CONDOMINIUM INSURANCE AND PERSONAL INSURANCE

Insurance information is probably not at the top of any of our reading lists, but please read on. Each of us needs to understand how insurance works in a condominium, and especially how it works in Fairlington Glen. Much of the information here is taken from the brochure provided by our insurance broker, USI, with added information specific to the Glen.

### What Insurance Coverage Does the Glen's Master Policy Provide?

**LIABILITY** - Fairlington Glen has a master policy that protects owners against liability claims arising from membership in the association. For example, if somebody slips and falls in a common area, the master policy will indemnify and defend all owners against liability claims for bodily injury that might result. If anybody slips and falls or otherwise sustains bodily injury within an individual unit, the master policy will not apply. Should a resident inadvertently leave the water running in his kitchen sink, allowing water to overflow, the master policy will not protect him against the claim from the resident in the unit below for damage to his personal property or the expensive wallpaper he installed.

**PROPERTY** - The master policy provides property insurance under a "single entity" concept, which insures the general and limited common elements, and also extends within individual units to fixtures, appliances, walls, floor coverings, and cabinetry, but only for like, kind, and quality to that conveyed by the developer to the original owner. In other words, building coverage under the master policy is limited to the original plans and specifications. Any individual unit improvements made subsequent to the original conveyance, such as building a wall to divide a room, or upgrading carpeting or other floor coverings, wall treatments, appliances, cabinetry, etc., are not covered by the master policy. These improvements are the responsibility of the unit owner to insure.

The deductible under the Glen's master policy is currently \$5,000 per occurrence, or \$10,000 in the case of flood. \$5,000 is the minimum available to condominium associations, though many choose a higher level. This deductible is the responsibility of the individual unit owner (or group of owners in the case of a joint claim). Policy Resolution 03-1, the latest policy statement on this subject, provides details. It can be found in the Handbook Appendix.

**NEGLIGENCE** - In addition to liability and property protection, the master policy protects associations against sometimes arbitrary charges of negligence. Such negligence can be the result of bodily injury, property damage, personal injury, or advertising injury.

### What Do I Need To Do To Protect Myself?

All owners and tenants should purchase a personal policy to fully protect their interests. Resident owners should consider an individual homeowners policy (HO-6). This policy can provide coverage for personal property, unit improvements, betterments, additions and alterations, additional living expenses, personal liability, and sewer backups. "Betterments"

include items such as carpets, new walls, insulation, recessed lighting, and built-in bookcases. Non-resident owners may not need coverage for personal property or additional living expenses; however, they do have all of the other insurable exposures of a resident owner. Additionally non-resident owners can be insured for loss of rental income. Renters should purchase an HO-4 policy to provide coverage for personal property, additional living expenses, and personal liability.

It is especially important that Glen owners secure a policy that will pay for damages to a unit over their personal policy deductible, whatever that may be (e.g. \$500 or \$1,000), up to the master policy deductible of \$5,000 (or \$10,000 for flood). This type of coverage is generally referred to as “building” or “dwelling” coverage under a personal homeowner’s policy. Unit owners should check with their HO-6 agent or insurance company to determine if they have appropriate “building” or “dwelling” insurance to cover damage to their unit up to the master policy deductible.

The master policy will not cover personal property, such as clothing and furniture within individual units, nor will it provide coverage for personal liability or additional living expenses. Finally, if damage is not totally covered by an insurance claim, the owner is responsible under Article 21(D) of the Master Deed for those costs.

### **What Are Some Examples Specific to the Glen?**

In general, as noted in the Glen Handbook and as established in the Master Deed, water seepage or flooding is a co-owner responsibility. As a general rule, water coming in through walls, windows, or sewer backups is not association responsibility. We do assist with initial cleanup (drying and sanitizing of floor coverings, for example, so that they may be removed or cleaned) when sewer backups are related to actual sewage coming in because of sewer line stoppages or breaks.

An example occurred in late 2006 after a serious sewer backup. The Glen covered the initial drying and sanitizing of the basement. Both the owner (who had sewer backup coverage) and the Glen then submitted claims to their respective insurance carriers. The owner’s insurance company covered costs up to \$5,000 and the Glen covered costs above that level, which amounted to less than \$1,000.

After the “Flood of 2006” a number of owners responded to our offer of submitting a single claim, though restrictions on coverage noted above caused many of the more than 100 estimated affected owners to handle flooded basements themselves. The resulting payout, with the single deductible spread among the submitting owners, was then distributed to those owners.

Not surprisingly, with a deductible of \$5,000 for most causes, most insurable claims are handled by the Glen itself or by our individual policies, which is why it is so important to have such policies and have the appropriate coverage. Please talk to your insurance agent today.

## What Else Should I Know About Glen Insurance?

**OTHER COVERAGE** - The Glen has other insurance coverage in addition to the master policy. We have policies on workers' compensation, employee liability, fidelity bond, directors' and officers' coverage, a commercial umbrella, and vehicle coverage. This last coverage protects the Glen when our on-site staff drives cars on Glen business.

**LOSS EXPERIENCE** - Our insurance broker has stated that our loss experience (claims submitted) is "commendable". We have a very low rate of claims for a condominium of our size, age, and value. The winter snow storms of 2010 and the summer wind storm of 2010 were our first major claims in many years.

**COSTS** - Despite our commendable loss experience, both our rates and our deductible have increased substantially over time. Some of us remember when the deductible was \$100. Increases are attributable to a number of factors. One is the dramatic increase in value of Glen property. A second is the events of September 2001, after which rates in the Washington DC area skyrocketed for everyone.

We urge you to familiarize yourselves with your own insurance policies and, if you are not adequately covered, to talk with your insurance agent. Insurance responsibility in a condominium association is shared between the association (all of us together as a group) and individual owners, as is true in many other areas as well. We each owe it to ourselves to obtain adequate coverage.

## WATER USAGE

The Glen's water bills rose from about 13% of operating costs in 2003 to about 24% in 2011. This is not because of an increase in water usage, but because of steep increases in Arlington County water and sewer rates because of the cost of new pollution control equipment at the treatment plant on Glebe Road. Such increases have now moderated and will have less of an impact on future assessment increases.

There are many easy steps to reduce water usage, and we provide just a few here for your consideration.

- **Shop smart.** When buying new washing machines for clothes or dishes, or new toilets, buy those with ENERGY STAR® ratings. These models use less water and save energy because you don't have to heat the extra water.
- **Be wise about when you wash.** Run your dishwasher and washing machine only when they're filled to capacity. Both machines use a significant amount of water.
- **Little leaks mean big losses.** Check your pipes and faucets for small leaks, which can waste significant amounts of water as well as the energy required to heat the water.
- **Garbage disposals gobble water.** Use your disposal only when necessary and for small amounts of food. Our sewer system is fragile and you will save on water and help our sewer system.
- **Start soaking.** Fill a dishpan with water and let dishes sit to eliminate the process of rinsing dishes before they go in the dishwasher.
- **Don't treat your toilet as a trash receptacle.** Paper, tissues, and other small items often end up being flushed rather than tossed. This uses more water and endangers our sewer lines as well. Use a wastebasket.
- **Save while you shave.** Turn off the tap while you shave or brush your teeth.
- **Get an early start.** Water plants & trees early in the morning.

We appreciate anything you can do to help keep our water usage down. Note that we did not ask you to turn the shower off while you shower, though if some of you are Spartan enough to do that, we applaud you. . . Thanks!