

KENWOOD FOREST II

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COMMUNITY NEWS **WINTER EDITION 2009**

MAY YOU ENJOY A HAPPY AND HEALTHY YEAR IN 2009!

SPECIAL ANNOUNCEMENT...

Effective immediately, the KF II website is now open for your perusal at www.kenwoodforest2.com. Please share your feedback and suggestions with the Manager using his email address at the end of this newsletter. Current newsletters and community notices will be posted on the web site as well as distributed by hand to all residents.

QUESTIONS RAISED...

CONDO FEES FOR 2009

At the 2008 Annual Meeting, the Board announced that there would be no increase in condo fees for the coming year. Since the meeting, Armstrong has mailed to all owners a copy of the 2009 operating budget, confirming that decision. For those who do not have automatic deduction of condo fees through their bank (a good method to avoid the chance of late payments and penalty fees ever occurring), Armstrong mailed coupon books in December. Please contact Armstrong immediately if you did not receive your booklet.

MASTER CONDO INSURANCE

Because of recent publicity about a court case in Montgomery County that appeared to redefine the obligations of Condo Associations to cover units as well as common areas under their policies, the Board has recently completed a review of the statute and KF II's Bylaws. The Board also met with the Association's attorney and our insurance agent to clarify any impact on our plan.

Board conclusions: KF II Bylaws require that our Master Insurance Policy cover both common areas and units, excluding betterments and improvements and personal property. Any deductible is a common expense. Our current policy does this.

For non-insured damages, the cost of repair or reconstruction of the common elements is an Association expense and of the individual units is the unit owner's expense. That is how these issues are currently being administered.

Individual owners and tenants need to purchase insurance to cover unit repairs not covered by the master policy and to cover personal property and betterments and improvements. Please see the attached memo from the Association's insurance agent for additional information.

WHAT'S COMING UP...

SECURITY LIGHTS

There are a few areas on the property that are very dark and will be getting new building security lights and/or new courtyard post lights during January. The Manager has sent out a memo showing the areas that will be affected.

VERIZON FIBER OPTIC INFRASTRUCTURE

This week, Verizon will begin to install their fiber optic infrastructure throughout KF II. You will notice the colored marks on the property that Miss Utility has made showing existing underground wires and cables. The project will take approximately 2 weeks to complete and will entail some disruption to the grounds and the presence of several work crews on the property. Once the basic infrastructure is in place, residents or owners who are interested can contact Verizon for information about their FIOS internet, TV and telephone service. The Manager will notify residents when he receives word from the company that work has been completed.

WOOD DECK CLEANING & STAINING

In the December meeting, the Board decided to assume responsibility for cleaning and staining all decks on a three year cycle. With the recent replacement of decks, it was felt that this investment would insure that the work was done in a timely fashion and would maintain the same appearance throughout the community. This should prolong the life of this investment. This spring, work will commence in Phase I. The work in Phase III will be done in 2010 and in Phase II in 2011.

OTHER

Other projects being considered by the Board are included on the attached Five Year Long Range Plan. This is a flexible document that the Board reviews and revises annually as needed.

SEASONAL TIPS...

OUTSIDE

Now that the season of freezing temperatures is upon us, it's critical to ensure that your outside water spigots are turned off. Remember, frozen water pipes can cause extensive damage to the interior of your home.

For those with **curb side service**, please help by putting your trash and recycles at the curb no earlier than 7 PM on Wednesday and removing your cans from the curb no later than 7 PM on Thursday. Also, please use cans for trash rather than loose plastic bags to help keep critters from scattering debris around the property. For those who use the **group trash facilities**, please place your trash inside, not on top of, the cans. Often empty cans go unused while trash piles up on top of cans nearer the entrance. For **all of us**, remember to call Montgomery County for special pickup for very large bulk items.

Please keep your **dogs** on a leash and pick up their **poop**. Even the most ardent pet lover doesn't like to step in the stuff. Some residents have complained that their trash cans are being used by other dog owners for depositing their plastic poop bags. If you are one of the offenders, please be courteous of your neighbors and their property.

Help us all to make KF II a non-inviting community for burglars by keeping your **front and rear outside lights** on all night. The newer energy efficient bulbs work well and while their initial cost is higher than incandescent bulbs, they cost less to operate and last longer.

INSIDE

Please remember that living in a condo means you have to have **Board approval** before any improvements or replacements are made that affect the outside of your unit. That includes windows, doors, vents, attic fans, window boxes, etc. Review the rules on pages 8 – 10 of your Directory and contact the Manager for the proper forms and to answer any questions.

If your unit has a **fireplace**, please use safe practices while enjoying the cozy, warm glow of the fire. It's also a good safety practice to have it cleaned by a chimney sweep once a year.

CURRENT BOARD MEMBERS:

Tom Hutchison	President	John James	Member-At-Large
Linda Spear	Vice-President	Keith Magnus	Member-At-Large
Joan Joffe	Secretary	Jen Stolbach	Member-At-Large
Meigs Ranney	Treasurer		

MANAGEMENT OFFICE STAFF

Monday – Friday 8:00 am – 4:00 pm
301-657-2683

Oriel Jimenez	Property Manager
Wilber Quispe	Maintenance

Email

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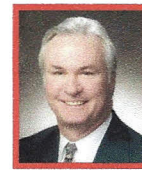
KENWOOD FOREST II

FIVE YEAR LONG RANGE PLAN

2009

#	YEAR	PROJECT	SOURCE FUNDS	ESTIMATED COST	COMMENTS
1	Ongoing	Maintain property landscaping	Operating Budget	\$15,000	Ongoing yearly project
2	2009-2012	Repair/replace retaining walls and install railings per code	Reserves	\$30,000	As needed per annual inspections
3	Annually	Survey all roofs over 15 yrs old to determine structural integrity.	Staff		Pay special attention to flat roofs.
4	2007-2008	Upgrade outside lighting	Reserves	\$12,000/yr	Add post and security lights as needed to enhance safety.
5	2009	Replace entry numbers (& rear numbers as needed)	Reserves	\$5,000	
6	2006-2009	Remove or encapsulate asbestos in crawl spaces	Reserves	\$90,000/yr	Phase I-2006, Phase II-2008, Phase III-2009
7	2010	Replace site signage	Reserves	\$12,000	Consider using <i>wood look</i> synthetic materials for a longer life.
8	2003-2013	Replace and repair concrete sidewalks & steps.	Reserves	\$15,000/ year	Start a ten year phased program based on inspection of greatest need.
9	Ongoing	Create master tree plan: trimming to minimize hazard potential; stump removal; tree replacement schedule; update of inventory map.	Operating Budget	\$10,000/ year	Based on input from Grounds Committee
10	2006-2010	Clear and reline or replace sewer lines as needed.	Operating Budget	\$20,000/yr	Have mapped all sewer lines where access was possible & started relining most severe cases.
11	2008-2011	Replace concrete patios	Reserves	TBD	Phase II-2009, Phase I-2010, Phase III-2011
12	2010-2012	Repair/replace siding & trim, tuck pointing, painting of exteriors.	Reserves	\$300,000/year	Phase III-2010, Phase II-2011, Phase I-2012
13	2009-2011	Clean & stain decks	Reserves	\$30,000/yr	Phase I-2009, Phase III-2010, Phase II-2011

Steve Rose, Agent
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We provide **Kenwood Forest II Condominium's** building and public liability insurance. This memo confirms that **State Farm's Condominium Association Policy** continues to cover both the common elements and the units.

Kenwood Forest II's insurance is for major structure damage caused by perils including fire, lightning, windstorm, hail, explosion, pipe bursts, water overflows, vandalism, vehicle damage, etc. There is liability insurance for injuries on public areas. Earthquake and FEMA Flood Insurance were not purchased.

It is very important that each owner purchase insurance for the interior of their home, their contents, extra living expenses, and personal liability. **Kenwood Forest II Condominium's** insurance does not cover:

- \$5,000 or more of unit building damage when the Board of Directors files claims. Kenwood Forest II has a \$5,000 building damage deductible per claim.
- Loss or damage to personal property, household goods, or vehicles.
- Extra living expenses including hotel costs, restaurant meals, etc.
- Unit Owner personal liability. For example: A resident has a fire, pipe burst, or water overflow problem that damages a neighboring unit and contents. The neighbors sue for injuries and for the damage to their home and contents.

Insurance does not cover, and **Kenwood Forest II Condominium** can not spend Association funds for unit maintenance and repairs including wear and tear; gradual deterioration; inside unit ground or surface water damage; vermin and insect damage; repeated leakage or seepage; roof and plumbing leaks, and other normal responsibilities of home ownership.

The Board of Directors reports claims only when structure damage costs more than \$5,000 to repair. Owners first report claims to their **Unit Owner Policy** agent. Tell your agent that **Kenwood Forest II's** deductible is \$5,000.

Because of a recent Maryland Appeals Court decision, we recommend that all owners purchase a Unit-Owner Policy with a significant amount of building property coverage, a sewer and drain backup endorsement, replacement cost coverage for contents, and at least \$500,000 for personal liability.

We offer a low cost **Unit Owner Policy** that complements **Kenwood Forest II's** Master Building Policy. Call 301-424-9100 for details and a free quote.

If you already insure with State Farm, please contact your Agent

Prepared December 12, 2008