

LAKE COUNTRY VILLAGE HOMOWNERS ASSOCIATION NEWSLETTER

Volume IV No.4 – April 2021 - Tom Maglienti, editor

www.lcvillage.org



Photo by Randy LaMora

Final Water Charge Update!

By: Peter Hayden, President

As you may know, the HOA pays your water bill. The city sends us one bill every month for the entire complex and the HOA pays it. A portion of your monthly \$205 fee goes to pay the water fee.

Imagine our surprise when in the summer of 2020, our water bill went up by close to \$3000 a month with no warning and no explanation. Our tireless Treasurer, Tom Maglienti, did some digging and found out the Common Council had passed a resolution that buildings in the city, with more than 2 apartments, townhouses, etc. would be assessed an IMPACT DEMAND CHARGE (IDC). I'm not sure what the justification was other than it generated more income for the city. And it would increase our water bill by somewhere around \$35,000 a year. We were not sure if we could absorb this cost or whether we would have to raise the monthly fee. A petition protesting this charge was circulated to our members and it quickly collected over 275 signatures.

The Board decided to approach our city councilor to see if he could help. Unfortunately, he had to resign just as we were planning to contact him. We then made plans to contact, then mayor Read,

but he lost the election. Shortly thereafter we presented our petition to the mayor-elect and the Common Council. To our rescue came county legislator Wendell Hughes. Wendell represents our area, he knew we were without a city councilor and he had heard about the IDC. We spoke at length and agreed the IDC was punitive and unfairly applied to Lake Country Village homeowners. So, as soon as Mayor Chris Rosenquest took office, Wendell arranged to meet with him and began to plead our case. The mayor, we were pleased to hear from Wendell, wanted to meet with us. Also, I'd be remiss if I didn't mention that Jamie Canales was appointed to fill the vacated city councilor position. Wendell approached Jamie about our situation and Jamie not only agreed with us, but also joined us to press our case.

So, on February 5th, Board members Ron Deragon, Tom Maglienti and myself, along with Wendell Hughes and Jamie Canales met with Mayor Rosenquest and Jon Ruff, the city Environmental Manager. Tom presented tons of statistics as per his engineering background to support our cause and Ron presented some compelling arguments from his background as a real estate agent. Within a few days, we were notified the mayor made the decision to do away with the IDC on Lake Country Village - saving the village approximately \$35,000 a year.

As board president, I would just like to say thanks, again, to Mayor Chris Rosenquest, County Legislator Wendell Hughes, City Councilor Jamie Canales and all who supported this effort by signing the petition.



Board Update

By: Randy Lamora, Secretary

Hello everyone In Lake Country Village. I hope everyone is healthy and is doing great.

Not much happening in the Village since our last newsletter. With the decrease of Covid-19 cases in the area the Board is looking into going back to face-to-face meetings. This will be evaluated at the next few meetings. We generally have a meeting the second Monday of the month starting at 6:00 pm. We also may have a second meeting the fourth Monday of the month also at 6:00 pm, depending on what is going on in the village at that time.

Please keep us updated with your current E-Mail address so that you can stay updated with current happenings in the village.

The City had assessed us with a Water Demand Charge, for reasons unknown, which could have caused significant change in our charge for the use of water. Our current Ward person, Jaime Canales, County Legislator, Wendell Hughes, and Board Members Peter Hayden, Tom Maglienti and Ron Deragon met with the Mayor, Christopher Rosenquest, and after hearing our concerns the Water Demand Charge was lifted. Thank you to all involved.

We have Elections coming up with three board seats that will need to be voted on. We have five people running for the three positions. This year the election will be conducted electronically.

The Board is currently working on the 2021-2022 budget. We are trying our best to keep the dues the way they are with little or no increase.

The Board has eliminated the restrictions on size and breed of dogs that homeowners may have. However, homeowners are still responsible for any damage or injuries their dog(s) may cause regardless of size or breed.

As always when out walking your dog, please make sure to pick up any waste from your dog and dispose of it properly at your residence. A common complaint we are hearing is that dog waste is being placed in other people's garbage cans without their knowledge and the waste is sitting at the bottom of the garbage can for a period before it is noticed. So please dispose of your dog's waste at your own residence.

The Board has decided to eliminate the Toilet

Rebate Program at the end of the fiscal year. It was determined that it was nearly impossible to measure the effectiveness of the program.

If you have any issues that you are unsure, please feel free to contact our Property Manager, visit our Website or contact a Board member.

We are always looking for committee members. If you would like to become a committee member, please let us know.

We are always looking for new ideas for the Community. If you think you might have one to make this community a better place than it is right now, feel free to contact us with your ideas.



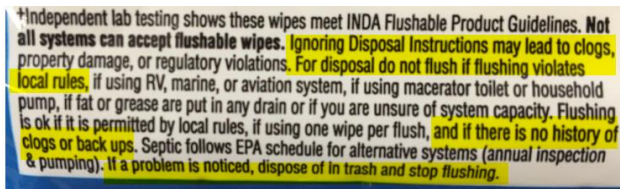
To Flush or Not to Flush!

By: Tom Maglienti

Yipes! Wipes! We have all seen these products on store shelves. Some claim to be "Flushable" and others don't. So do we or don't we? While any of these may be small enough not to clog your toilet, once they leave your bathroom and head on out to the sewer system the real problems start. We recently experienced a problem with the sewage lift pumps on Baltimore Way. Two

days and \$2000 later we were told that both pumps were clogged with wipes! We were lucky the problem was discovered before the pumps were permanently damaged since they are \$5000 each to replace. Earlier this year we had another problem with a sewer back up where a manhole was completely plugged with wipes. That one gave us a bill of \$800. And we have had cases where even disposable diapers were found clogged in the sewer system.

In looking at several packages of various products I found the ones that do **not** say “flushable” **DO** say (in extremely small print on the back) “Do Not Flush”. And the back of the package of the **flushable** wipes contain this disclaimer.



The bottom line for us is, we DO have a history of clogs and problems, even with the “Flushable” variety. And disposable diapers are worse yet. **SO, PLEASE DO NOT FLUSH WIPES, DIAPERS, PADS OR LINERS OF ANY KIND!** Dispose of them in your regular trash. If a sewer back up caused by flushing of inappropriate material can be traced to a particular homeowner, that owner will be billed for the repairs.



The 2021 Election of Directors!

By: Carol Shuttleworth, Elections Committee

Greetings homeowners! Spring is finally here, and with it our annual HOA Board election season. We currently have three open Board seats and five homeowners running for election (or re-election) to the Board.

This year the election will be conducted online, with paper ballots available for homeowners who have not provided us with email addresses. On April 20th, you will receive an email from **support@ezVoteOnline.com**, inviting you to vote for the Board candidates of your

choice. The email will include a link directly to the voting site. Voting will be very easy, and complete instructions will be provided. If you have not received an email from EZVote by the end of that day, please check your ‘spam’ folder. If you are able to do so, you can add this email ahead of time to your “safe sender” list to prevent it from being identified as spam.

In the meantime, feel free to check out our website <https://www.lcvillage.org/elections/> to learn more about the candidates and the upcoming election.

If you have any questions, feel free to reach out to the Elections Committee at Elections@lcvillage.org. We are here to help!

Carol Shuttleworth
Gerald and Sharon Eagan
Elections Committee Co-Chairs



Treasurer’s Tidbits

By: Tom Maglienti, Treasurer

Hello Homeowners! Spring has sprung and there is much to be thankful for as we wind down our fiscal year.

Although we continue to be slightly over budget for the year, as reported elsewhere in this newsletter, the City of Plattsburgh has agreed that we should not be subjected to the new Impact Demand Charge for water service. So as of March, this charge was dropped from our bills and we can now remove it from our calculation of expenses for next year making it likely that we can hold the line once again on any dues increase! We now forecast that we will end the year about \$20,000 over budget but we should be able to cover this shortfall with our existing surplus operating funds.

We have nearly completed preparation of the 2021–2022 budget. We expect to present the new budget to homeowners at the Annual Meeting of Members on May 10 and will send hard copies to all owners of record on or about June 1st.

COVID vaccines are well under way and I hope

you all have either already had or have scheduled yours. My wife and I just received our second dose and we are hopeful that things will gradually return to something close to “normal” soon including the resumption of face-to-face Board meetings!

Our reserve is just over \$900,000 and we are considered to be fully funded with respect to our long-term asset replacement needs. While this sounds like a lot of money (because it is) we are looking at the likely need to begin a new round of roof replacements possibly as early as this year and our reserve will then begin a downward trend. Once again, if you would like to know what these funds are earmarked for, check out the Capital Expense section of the annual budget or any monthly Treasurer’s Report.

So once again I bid you a fond farewell until next time. As always, if you have any questions at any time about our finances or would like a copy of the complete monthly Treasurer’s Report, just send me an email to tomm@lcvillage.org. Keep safe and I’ll see you in the next newsletter!



From Your Property Manager

By: Curtis Latremore

Hello Lake Country Village, its Curtis your property manager wishing everyone a happy SPRING!! As we move into our construction time of year, I remind everyone to please complete your work request online so that I can review your project. If you’re not sure about the need for a work request just send me an email and I’ll let you know.

Harts has started the Monday afternoon yard pickups and will continue to do so into the fall. Please remember this is for yard debris (brush or leaves) and nothing else. If your bag has been left on the curb, it’s because items in the bag are not yard debris and will need to be removed by your garbage company. Any bag that is heavier than 25 pounds should be put into multiple bags. This makes it safe for the person removing it.

When lawn mowing season starts, please make

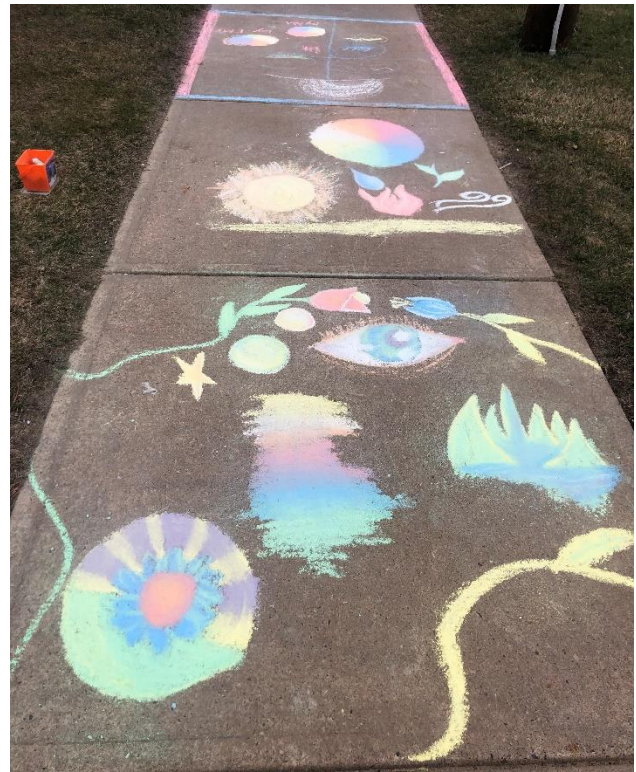


Photo by Randy LaMora

sure any items you have on common areas are removed. Any damage done to them is not the responsibility of the HOA. Also, any items you have placed on the road side for others to pick up should not be left for more than 24 hours. This really makes for a messy appearance for the village and an expense to everyone if we have to move it away.

As always, it’s truly my pleasure to help each and every one of you when I’m called upon. I hope to see you soon as we start our projects to help enhance the appearance of your village.

Curtis (518)572-1505

propertymanager@lcvillage.org



Recipe Corner

By: Gisele Gaudreau

Spain's national dish is Paella. DELCOSO! Paella typically showcases the combination of chicken, sausage, seafood, vegetables, rice and Saffron. It is equally delicious with a wide range of modifications. So include what you like best, what is on sale or simply what you have left-over from last evening's meal. Likewise, Tumeric can

be substituted for Saffron if cost or availability is a concern. Here is a sample Paella recipe for your spring table. It features jumbo shrimp and chorizo sausage. Wishing you good health and light-heartedness in the North Country.

Paella



Broth Ingredients:

- 1 pound jumbo shrimp
- 2 tablespoons olive oil
- 1/2 teaspoon Saffron threads
- 2 1/2 cups chicken broth

Paella Ingredients:

- 1 tablespoon olive oil
- 8 ounces chorizo sausage
- 1/2 yellow onion
- 2 cloves garlic
- 1 1/2 cup Arborio rice
- 1/2 cup green peas
- 1 red bell pepper
- salt and pepper to taste
- 1 teaspoon paprika
- pinch of cayenne pepper (optional)

Step 1 - Prepare broth by combining all broth ingredients. Use shrimp shells only (reserve shrimp for Paella). Simmer for about 20-30 minutes. Strain.

Step 2 - Sauté chorizo sausage in skillet with olive oil. Then add onion and sauté together. Then add garlic and sauté together. Cook almost completely. Add peas to same skillet but do not cook.

Step 3 - Add uncooked rice to same skillet ensuring that all rice is coated with sautéed ingredients and oil. Press rice mixture evenly into skillet. Add the layer of shrimp on top of rice mixture. Add red bell pepper to fill-in around shrimp. Add 2 cups of broth to skillet. Add Paella spices.

Step 4 - Bake in preheated oven at 425 degrees for about 30 minutes.

Step 5 - The dish is ready when the rice is ready. Rice being rice, you will need to monitor it a bit, use your judgment and add remaining broth as needed.

Enjoy!



Are You Sure You're Insured?

By Tom Maglienti

Sure I am. That's what everyone says. But are you really sure? If you're like me, you probably take this routine expense for granted. That is, until the unexpected happens. Of course, the time to think about your insurance is **before** something happens.

The HOA carries insurance on the structure of your home. For example, if a quad were to burn to the ground, the HOA's policy would replace the entire building right to the sheet rock and a coat of primer paint! So, does an individual homeowner even need to have insurance? Well, the HOA policy does not cover any "improvements" to the basic structure or personal property. These include things like kitchen cabinets and appliances, bathroom tubs, showers, toilets & fixtures, carpets and tile, personal belongings like furniture, clothing, small appliances, etc. Nor does it cover personal liability of the homeowner. The homeowner needs a separate policy structured to cover all these items. As it turns out, this is a common type of policy known as a Condominium Policy or HO6 in the jargon of insurance gurus. These policies are typically not expensive and come with a minimal amount of liability protection, usually \$100,000, in addition to the physical property coverage. But there is a catch. Let's take the example above where a quad burns to the ground. Suppose you had decided to light a few

candles for effect and forgot to extinguish them before leaving to go to your favorite restaurant for dinner. And the fire is directly attributed to your candles. Uh, oh. You could be held liable for the **total cost of the quad** because of negligence. This would be not good if your policy had the base amount of liability coverage. It could cost \$800,000 or more to replace the entire structure leaving you with a huge insurance shortfall!

The lesson here is that your policy should be structured to add liability coverage sufficient to protect you in this possible, although unlikely event. The good news is adding additional liability coverage is generally not expensive. Talk with your insurance agent about this important addition. You can also review the article on liability and umbrella policies on our website at <https://www.lcvillage.org/insurance/>.

Lastly, I want to touch on the issue of exclusions. All insurance policies have them. Some apply to

the property covered or causes of damage and some apply to the liability coverage. You should go over these with your agent for your specific policy and have at least a basic understanding of what they mean. For example, many Condominium policies **exclude** certain dog breeds from their liability coverage. This means if your Pit Bull injures someone, you might not be covered. Although the HOA recently eliminated its former restrictions on weight and breed of dogs, your individual insurance policy may still contain an exclusion of coverage for certain breeds. This does not mean you can't have keep these pets but it does mean you may be assuming additional risk by doing so. Check your policy or call your agent to see if you have this exclusion for your dog's breed.

This article is intended to acquaint you with a few basic facts about insurance. It will not make you an insurance expert. If you have questions about insurance, please contact your agent.

