



January - February 2012

HARBOUR HEADLINES



WHY CONTRIBUTE TO RESERVES?

by Robert M. Nordlund, PE, RS
CEO/Founder Association Reserves, Inc.

Boardmembers and Managers often get themselves into a situation where they need to “sell” the value of regular Reserve contributions to their homeowners. It's often a simple matter of fighting for budget dollars... Reserve contributions don't keep the lights on, they don't keep the Association properly insured, and they don't pay the Management company's bill. They are often perceived as funds for “far out in the future, when I might not live there”. So what are the main arguments to incorporate regular Reserve Contributions into the budget?

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Manager's Report

What Your Association Board Does for You

As a recognized homeowners association, the Colington Harbour Association has a Board of Directors to help our community run smoothly. The Board consists of volunteers who execute a wide variety of tasks you may not be aware of; however, their work affects every single resident.

One of the most important things the Board does is create and enforce the association rules. While some residents may not like being told what they can and can't do, ultimately the Board is looking out for the greater good. By enforcing the rules, the Board is doing its best to keep property value up and conflicts down. Of course, your Board wants to make sure the rules are beneficial for the majority—and hopefully all—residents. You are welcome to raise concerns about the rules at open Board meetings.

Another major responsibility of the Board is to collect assessments from homeowners. Collecting this money is important for the stability of the association, because the

assessments pay for the common elements enjoyed by all residents. Assessments also help to replenish the reserve funds, which pay for any major repairs the association may need (such as damage caused by Hurricane Irene). The Board is responsible for the association's finances, and collecting assessments is how it ensures that the Association remains solvent.

Finally, the Board acts on behalf of the Association by hiring managers, attorneys, contractors and other professionals who help better the Association. Board members also help conceive and lead many of the projects that will improve the community.

While it's a big job, Board members are happy to serve the residents and make the community a great place to call home. So why not learn more about what these volunteers do by talking to your Board members, attending an open board meeting or even running for a seat on the Board during our next election? The more people we have looking out for our Association, the stronger it will be.

– Cape Management



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Reserves, Continued

• **Fairness.** While the repair or replacement expense of a Reserve component may only occur every few years, the deterioration that causes the expense happens every day. An expensive roofing project is the culmination of years of advance warning and daily deterioration. Each day brought the association a little bit closer to that roofing expense! It is not fair to enjoy years of service of a watertight roof (or good paint or smooth asphalt) without setting aside funds to cover the ongoing deterioration of that asset. Future owners should not be forced to pay for something current owners "used up".

• **Responsibility.** The primary job of a Boardmember is to maintain and protect the assets of the corporation. With deterioration occurring on a daily basis, the corporation's assets are dropping in value if offsetting contributions to Reserves are not being set aside. Boardmembers expose themselves to serious liability when they failing to act in the Association's best interests.

• **Investment.** One of the fundamental investment rules is to "pay yourself first", meaning to make it a priority to set aside a small amount of savings on an ongoing basis. This applies directly to Reserves. Adequate Reserve contributions are generally not a substantial amount of cash. They amount to just a few dollars a day per unit, typically less than a premium coffee. But accumulating month after month, year after year, with compounding interest earnings, they grow big enough to pay for the Association's major repair & replacement expenses in a timely manner. And this is not money that is "spent and gone". Reserve expenditures support your own property values. And some projects, like exterior repaint, are estimated to improve home value by one to three times the cost of the project! Missing an opportunity to maximize your home value through timely Reserve projects is just plain foolish.

• **Legislative Requirements.** Most Governing Documents give Boardmembers the responsibility to collect an appropriate amount of Reserves to maintain the common areas. And 30 states now have some form of Reserve funding legislation. The bottom line is that at your Association, there is a good chance that collecting appropriate Reserve contributions is not an option. It's a legal requirement.

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Colington Harbour Yacht & Racquet Club News

Happenings in December 2011

What a wonderful year it was in 2011 for CHY&RC. We had many successes and activities enjoyed by all members of the Club as well as some activities open to the CHA non member community as well. The monthly dinners remain a hit and the Saturday Socials have been well attended.



Happy Holidays!



On **December 3rd**, we had our annual **Christmas Light Up night** and **Tree trimming Saturday Social** with people dressed in the holiday spirit filling the Social Hall of the Clubhouse. The **December Christmas Dinner** on **December 10th** was wonderful and a great success thanks to **Jane and Doug Wirth** and their staff of helpers serving over 40 Prime Rib dinners. The **Social Committee** is always looking for Club member volunteers to sponsor the **Saturday Socials** and **Monthly dinners** – if you have the time and the talent to volunteer for these events please let us know!

In December, we also had the annual **Ladies Christmas event** which was held on **Saturday, Dec 17th** – it included a wine tasting, games and prizes along with a delicious luncheon. The event was hosted by **Dolores Norton, Betty Bomberger** and **Dianna Miller**. Everyone in attendance had fun and enjoyed the friendship of their neighbors sharing in the Christmas spirit of the season.

Sunday, Dec 18th was the Day that **Santa** arrived by fire truck in Colington Harbour. The fire truck drove through the neighborhood with Santa waving to all the neighbors that came out to greet him. His final stopping place was at the clubhouse where a crowd of children greeted him, enjoyed face painting, games, and made ornaments to take home along with their gift from Santa. 'Thank you' goes to **Fran and Denise Collins** and their helpers for their effort in pulling this event together for the enjoyment of all the children in Colington Harbour.

A **Teen New Years Eve party** is being planned at this time, and many Teens have signed up already (as of this writing date), so we are confident that it, too, will be a great holiday event.

The **tennis courts** got a new face lift this year, as well, with a new net and the surface being repainted thanks to the direction of **Reid and Marilyn Hinson** and their helpers. Hopefully all the tennis players in the harbor have been able to use the courts and see it for themselves!

Upcoming activities and events:

Please watch the **bulletin board** at the front gate for the monthly dinner dates and the Saturday Socials that are

Continued on page 5

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Yacht & Racquet Club News, Continued

being scheduled for 2012. All activities and events are posted on this bulletin board, so that the community can be notified in advance and come and join in the fun. The dinners are hosted by club members, and these provide you with an opportunity to meet your neighbors and friends. The fee is minimal, and a great meal is promised, too! The Saturday socials continue to be a way to just relax and enjoy a few snacks while sharing thoughts, stories, and comradeship with other members and their guests. BYOB and an appetizer - set ups are provided!

The **YOGA** class is still meeting every Tuesday and Thursday at 5:30 in the lower level of the Club house. Please contact **Dolores Norton** at 441-6620 if you need more information, or simply come to the class and check it out! Sessions consist of 10 weeks of classes. You are welcome to come now in mid-session or at the beginning of the next new ten (10) week session on February 7th. You can come on Tuesday or Thursdays or both if you would like - whatever your schedule allows. Call Dolores to reserve your slot, class is limited due to space requirements!



During **January**, the lower hallway and the bathrooms will be getting new flooring. This will be the beginning of improvements which are being planned for the dining area later in the year - these additional renovations to the lower level are dearly needed and will improve the overall image of the clubhouse to the members and renters of the facilities.

In addition to the indoor improvements, CHY&RC has agreed to work together with the Colington Harbour Association in replacing the bathrooms in the park that were destroyed by Hurricane Irene. Plans for the new bathrooms are still being finalized and permits are pending. **A new deck to the pool near the diving board is being planned as well in order to provide the swimmers with access to this new bathroom directly from the pool!** We are planning and looking forward to this being completed before the pool reopens in time for Memorial Day, 2012.

Finally, we want to wish you all a Happy and Healthy New Year. We encourage each of you to enjoy all the activities provided to you at the Club. **Thank you to everyone for being a part of the 2011 events and successes!**



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Colington Fire Department Updates

Winter Fire Safety Tips: Heating Alternatives

Now that winter is in full swing, families throughout our area have prepared their homes for winter's chill. In the past couple of decades, alternatives such as fireplaces, wood stoves, and space heaters have become popular.

On the plus side, these alternate heating sources are less expensive to buy, install, and run than central heating systems. On the minus side, they can cause fires that cost hundreds of millions of dollars in property loss each year.

Across the US, many alternative heating fires are caused by human error, not just mechanical failure. Here are some suggestions for those who use space heaters or wood stoves:

Use only safety-listed equipment. Look for the UL label on oil and electric heaters; a UL or AGA label on gas appliances.

Always use the proper fuel for your particular type of heater. When refueling an oil unit, avoid overfilling it. In addition, never fill your heater while it is burning.

If you use an electric heater, be sure your house wiring is adequate. A hot cord or plug can indicate a possible overloaded circuit.

Maintain adequate clearance in all directions around

heaters and stoves—away from walls and combustibles such as curtains, beds, or other furniture. We suggest 3 feet as a minimum clearance. Use a screen around heaters with open flames.

Frequently check hoses and fittings for damage or cracks. Have your chimney inspected by a licensed professional annually.

For those of you that enjoy using your fireplace:

- Never use flammable liquids to start or quicken a fire. Never burn charcoal in your fireplace; it gives off lethal amounts of carbon monoxide.
- Use a metal screen in front of your fireplace to keep burning embers inside.
- Keep the size of your fire manageable. It is possible to ignite creosote in the chimney by overbuilding the fire.
- Keep flammable materials off your mantel and well away from the fireplace.
- Be sure the fire in the fireplace is out when you go to bed. Never close the damper while the ashes are still hot.

These few precautions will help you enjoy the plus side of heating alternatives and avoid the minus side.

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LP Gas Tanks: The One That Got Away.

Due to the flooding from Hurricane Irene, there were 680 LP Gas tanks that were unaccounted for according to the Dare County Fire Marshal. Many of these were on Hatteras Island, but all flooded areas had issues with missing or overturned tanks in the flood's aftermath. This is a serious safety hazard for everyone, not just firefighters. (Imagine fighting a marsh fire and coming up on one of those lost tanks! This really does happen.)



Overturned tanks often cause the brass fittings and gas lines to break which can cause leaks. At the very minimum, a leak wastes product and money. At the worst, a leak could find an ignition source and quickly become a huge problem. LP Gas is lighter than water, meaning that tanks are very buoyant. There are cases where large underground tanks have popped up out of the ground in severe flooding.

LP Gas tanks and the proper securing of tanks fall under the jurisdiction of the NC Department of Agriculture. Sadly, fire departments have little pull in getting companies to properly strap LP cylinders. That's where you as a customer can help. You should insist that your LP Gas provider strap their tanks when they are installed. There are model codes and specifications provided by the NCDA. Ask your provider to strap their existing tanks. Proper strapping prevents tanks from falling over and twisting as well.

Another helpful task you can do to prevent a catastrophe is to simply turn off your gas supply when flooding is expected. The valves are usually dependable, and by turning the bottle off, the potential for leaks is greatly reduced. Never approach a leaking or hissing LP Gas tank however. Always call 9 1 1 if you encounter a leaking tank. The NC Department of Agriculture has an informative website and tips on securing LP cylinders at this web address: <http://www.ncagr.gov/standard/LP/LPgasConcerns/FloodAnchoringProtection.htm> You may contact them for more information.



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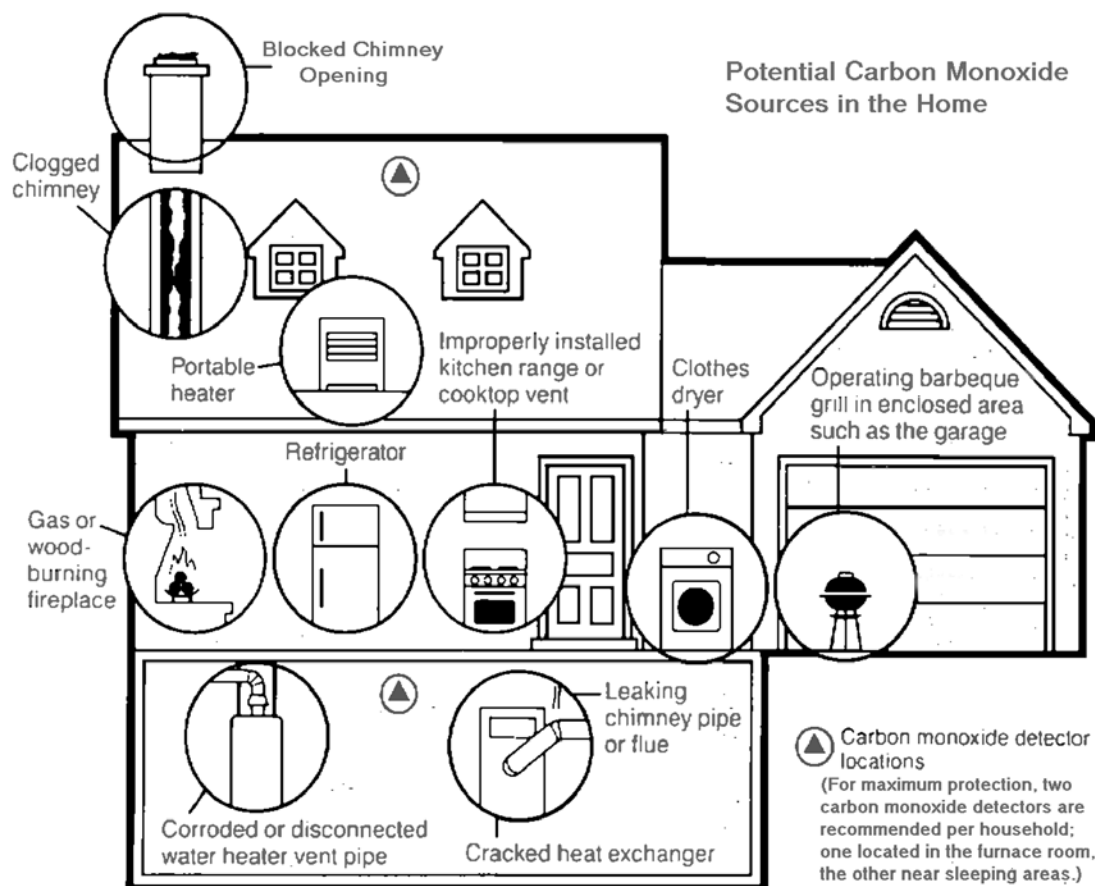
Carbon monoxide, or CO, is a poisonous gas that can be particularly dangerous because it is colorless and odorless. Headache, nausea, dizziness and even permanent brain damage or death can occur. Hundreds of people die each year from accidental CO poisoning, many of them while using portable generators during severe weather.

A byproduct of burning fuels such as gasoline, propane, kerosene, natural gas, oil, wood or coal, carbon monoxide is emitted from internal combustion made by engines, like those that power lawn mowers, portable generators, cars, power washers and many household appliances such as furnaces, ranges, fireplaces, water heaters and room heaters. To prevent CO poisoning in your home, be sure to take the following precautions:

- Educate your family about the causes of CO poisoning and how to prevent exposure to this deadly gas.
- Do not use portable generators indoors, including in garages, carports, storage sheds and the like, even with doors and windows open. CO can quickly build to lethal levels in even partially enclosed spaces.
- Do not place pressure washer engines indoors, and, when using pressure washers outdoors, keep engines away from open windows, doors or vents during use, as CO can seep inside through the openings.
- Hire qualified professionals to install new furnaces and appliances and to inspect and service your HVAC system, chimneys and flues.
- Never service fuel-burning appliances without proper knowledge, skills and tools. Always refer to the owners' manual when performing minor adjustments or performing maintenance on fuel-burning equipment.
- Never use portable fuel-burning camping equipment or burn charcoal indoors.

- Never leave a car running in a garage, even with the garage door open.
- Never use your gas oven or clothes dryer to heat your home.
- Never operate unvented fuel-burning appliances in any room where people are sleeping.
- Do not cover the bottom of natural gas or propane ovens with aluminum foil. Doing so blocks the air flow through the appliance and can produce CO.
- Install CO detectors throughout your home, especially in hallways near sleeping areas, and follow the manufacturers' instructions for testing and replacing. Keep detectors unobstructed by furniture or draperies.

For additional details about how to prevent CO poisoning, visit the Consumer Product Safety Commission's website at www.cpsc.gov/cpscpub/pubs/466.html or the website for the National Institute for Occupational Safety and Health of the Centers for Disease Control at www.cdc.gov/niosh/topics/co/.



Beware of Foreclosure Scams



Rising foreclosure rates have led to an increase in scam artists offering to aid homeowners in financial straits. They typically promise to help save the homes of people facing foreclosure, but will strip away the value of the home with no benefit for the homeowner.

The National Foundation for Credit Counseling advises homeowners to proceed with caution if an individual or company:

- Calls itself a "mortgage consultant" or "foreclosure service."
- Contacts people whose homes are listed for foreclosure, including anyone who uses flyers or solicits for business door-to-door, by phone or email.
- Encourages you to lease your home so you can buy it back over time.
- Collects a fee before providing any services to you.
- Instructs you to cease all contact with your lender, credit or housing counselors, lawyer or other legitimate experts.
- Tells you to make your mortgage payments directly to him or his company (not the lender).
- Requires that you transfer your property deed or title to him or his company.
- Makes a promise that seems too good to be true, for example, instant cash with "no strings attached."

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Foreclosure Scams, Continued

- Tells you that as part of the deal you will need to move out of your house for some period of time for remodeling or other reasons.
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.

What should a homeowner never do?

Don't be pressured to sign a contract. Take your time to review all documents thoroughly, preferably with a lawyer who is representing your interests only.

Don't send or give your mortgage payments to someone other than your lender, even if he promises to make the payments for you.

Don't sign away ownership of your house to anyone without advice from a credit or housing counselor or lawyer.

Don't rely on verbal agreements. They mean nothing. Get all promises in writing and keep copies of all documents, especially those you sign.

Don't sign anything containing blank lines or spaces. Scammers can add information later without your knowledge or approval.

If you do not speak English, use your own translator. Don't depend on someone who is provided by the "rescuer."

Don't fall for promises often used to lure homeowners such as claims to save your credit rating, promises of instant cash, guarantees that a buyer will be found within a certain number of days, help in filing for bankruptcy to "stop the foreclosure" and offers of free rent or gifts. www.HousingHelpNow.org.

Free Safety Information for Homeowners



The Institute for Business & Home Safety has published a series of free brochures for protecting property from hurricanes, tornados, wildfires, hail and freezing

weather, water damage and floods, earthquakes and other disasters. A section on protecting your home has numerous publications on water intrusion, oil tank safety, tree pruning, leak alert systems, washing machine hose failure, home inspection checklists and more. Copies can be downloaded free at www.ibhs.org

Community Watch IS

1. A Crime Prevention program where neighbors look out after neighbors.
2. A program to prevent crime encouraging neighbors to get to know each other and their routines so that any out of place activity is observed and reported to the authorities for investigation. No observation is too small!
3. A program that communicates to participants techniques to reduce the risk of being victimized at home, in your vehicle, or in a public place.



Community Watch IS NOT

1. A vigilante force working outside of normal law enforcement procedures
2. A guarantee that crime will not occur in your community
3. A program for participants to take personal risks to deter crime.



The Colington Harbour Community Watch program supports your interests and concerns for a safe community. Please let me know of your thoughts and special interests toward keeping our community safe.

Thank you,

Doug Miller, Chairman, Community Watch, Colington Harbour
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