



Blue Water

2016 Blue Water Summer Newsletter

PRESIDENT'S MESSAGE

Greetings Blue Water Neighbors,

Welcome back to a new season at Blue Water. Boats are going in the water, the pool is up and active, and the sun is shining. Our annual events are off to an excellent start. We had great participation on Earth Day and the Memorial Day pancake breakfast. The next event is the July 4th Pizza party by the pool. Please refer to the Events /News section on our Blue Water web page for future events. www.bluewateroh.com The Blue Water web page is filled with information regarding our property. You can find out who is on the board, future events such as parties and board meetings, board meeting minutes, condo and marina rules, helpful condo association documents and our declarations and by-laws.

Please take a minute to review the Blue Water One Minute Rule listing on the next page. This contains the rules that address the normal issues every condominium association faces. The complete set of Blue Water Condo and Marina rules are available in the document center on the condo web page. Two reminders are highlighted below.

1. We all love our pets however, we need to respect that not all owners and guests feel the same. Please keep your pets on lead, clean up after them promptly, and exercise them on the perimeter of the property. Please make sure your guests and contractors understand these requirements as well.
2. Blue Water normally has ample parking available however, holidays and large gatherings can create challenges. There are larger parking areas available on the point, by the tennis courts, and near Shrock's. Please remember that we have boat renters that also need parking spots when they want to enjoy their boats.

The first 30 minutes of every board meeting are set aside for owners to discuss their issues or concerns regarding Blue Water Condominiums and Marina. This is your official opportunity to communicate with the entire board. We are a diverse community – retirees, active work force participants, year round owners, seasonal owners, weekend owners, etc. so your input is an important part of our process. Last year an owner committee to review our finances was suggested. If you would like to participate in that review, please contact me. The board is contracting a new accountant who will be conducting a financial review this year as well.

Hope you have a great summer.

Your new association President,

Tom Wylie

BLUE WATER ONE-MINUTE RULE BOOK FOR OWNERS AND GUESTS

SAFETY FIRST Speed Limit Maximum: **10 m.p.h**

Residents of all ages use Blue Water & Parkside Drives to walk, jog, ride bikes/scooters and recreate in other ways. Please share the road!

Pool: Pool hours are 9 a.m. to sunset. Anyone younger than 12 must be supervised by a responsible adult (splashing may be fun for some, not so much for others). Anyone who wears a diaper must wear swim diapers in the pool. Any glass object or pet is not allowed in the pool or pool area.

Blue Water is not responsible for personal property left at the pool.

Pets: Owners and guests must **immediately** clean up pet droppings in any common elements. A dog must be kept on a 6' hand-held leash in the Common Elements. No pet may be tethered unattended. Owners and their guests are barred from walking their pets in the central grass area extending from south of the pool northward to the marina, as well as the grass areas immediately in front of any condominium. Pets should be walked on the perimeter of the property for their nature calls.

Parking: Owners are entitled to spaces for two vehicles adjacent to their condo.
Guests are entitled to parking spaces at the south end of the property and at the turn of Blue Water Drive.
Marina slip-holders and guests are entitled to parking spaces in designated marina spaces. No one shall leave boat trailers, other trailers, moving trucks, personal watercraft, campers, or motor homes overnight at Blue Water.

CONDO OWNER RESPONSIBILITIES

Affixing or Change to Condo Exterior:

Owners nor anyone else shall not penetrate, hang, affix, drill, screw, or nail into the exterior of the condo without written approval (any such action may void the 50 year warranty on the siding), and shall not alter or change the external appearance or structure of the condo without the owner filing a written request form and obtaining Board approval. If in doubt, the owner should ask North Coast Property Management before making or contracting change.

Windows and Window Coverings:

Owners shall maintain windows and screens in good repair with any window covering exposed to outside view in a neutral color. No other window covering is permitted.

Landscaping and Lawns:

Owners may install a reasonable number of live plantings. No exterior decorative items may be added without permission of the Board.

Owners/guests shall not operate wheeled vehicles/bikes/golf carts or scooters, or leave furniture, toys, boat covers, canvases, etc., on the lawn.

For Sale Signs:

One sign is permitted on the interior side of the condo window.

PEACEFULNESS AT BLUE WATER

Enjoyment of Blue Water Living: Owners are asked to be considerate of their conversations, behavior, or noise level (and those of their guests) which might interfere with their neighbors' rights or enjoyment of their property.

FISHING AT BLUE WATER

Boat owners and guests may fish from their docks in the marina but not fish from any of the marina rocks, paving, or walk.

COMMUNICATION COMMITTEE – CHRIS BURBA

Check out all of the new and updated information on our website! <http://www.bluewateroh.com/>

If any resident is interested in participating on any of our committees, please contact the board representative for the committee that you are interested in assisting. Owners' suggestions and comments are always welcome!

Many owners have been asking questions about what types of insurance they may need to purchase here at Blue water. Our insurance agent, John Madison, has been kind enough to share the information that follows with all of us:

Close the Gap!

I am John Madison, the insurance agent for Blue Water Condominium Association. Your board asked me to share a few thoughts on the insurance provided by Blue Waters master policy and how it affects you.

A common mistake many people make when they buy a condominium is to assume that the association master policy picks up the insurance for everything except their personal belongings. This is not true and you could find your self with a serious gap in coverage if something were to happen.

At Blue Water, your condominium unit consists of the bare walls out and the bare floor up. For example, let's say a tornado would destroy a building including your unit. The master policy will build back the roof, common areas and exterior walls to the unpainted drywall and build back the ceilings to the unpainted drywall. You are responsible for insuring everything else in your unit. Items that need to be considered include:

- Drapes, carpets and wall coverings.
- Structural improvements and upgrades you have made..
- Improvements or upgrades made by previous owners of your condominium.
- Built in appliances, interior (partition) walls, plumbing appliances (tubs and toilets), light fixtures and even wiring specific to your unit.
- The damage that may be done and not covered by the master policy due to the deductible (in your case that is \$500).

In addition to this, the master policy will not provide coverage for either your personal belongings or your personal liability for events that happen inside your unit.

Fortunately, there is a policy readily available to help you called a Condominium Unit Owners policy. It has the ability to take care of these gaps and more. We recommend you share this article with your personal insurance agent and discuss whether you are adequately covered.

FINANCIAL UPDATE 6/13/16 – JOHN HATFIELD

The first four months of the year are very quiet on the spending front so the expenses vs. budget numbers are very positive at this point but as we enter the summer season we will become very vigilant of our expense ratios and how they affect our current dues. We are working on two projects in the financial area. The first is to come up with guidelines on the use of reserves. The subject was discussed at length during the owner question and answer session prior to the last Board meeting. One owner had some legitimate questions regarding our current policy. There seems to be a lot of confusion on just when reserves should be used. We will meet with our legal people and document these guidelines for all to review. The second project is a review of how we handle the Marina expenses. Right now the handling of the Marina is quite different than the condominium expenses in that we do not set aside reserves during the year. Technically, it is not necessary because the marina does not come under Condominium Law. We think it would be prudent to operate the Marina as the condominiums and deposit money in the reserves and fund major projects like painting the docks (\$14000) from the reserves. Of course we would first consult our new guidelines before implementing same. We also intend to overhaul our archaic formula charging for dock maintenance to one that makes more sense.

MAINTENANCE COMMITTEE – MARINA COMMITTEE

DAVE ZIELINSKI

In addition to the normal daily pool, marina, and building maintenance, we continue to work on our list of owner highlighted issues.

- The larger of them, most recently, include patio doors being hard to open and close and gutter downspouts which are not working correctly.
- Already completed are the pressure washing and re-sealing of the pool deck and patio, the purchase and installation of 10 new patio umbrellas and the installation of our new pool filter which was bought last fall.
- The water line and power receptacle in the front yard will be completed and put in service during the week of 6/13. The result of this effort will be having public water at the Blue Water entrance, as well as having a ground faulted protected 115 volt power receptacle on the tree lawn North of the mail boxes. During this effort, owners will notice a bit of a driveway impediment. Be especially cautious as you enter the property and proceed across Blue Water Drive. The roadway will be cut and excavated and later backfilled and packed. During the construction, traffic will be routed to the right or left, but one should not expect to be barred from passing. It will, however not be re-paved until given sufficient traffic and time to settle. When we do our pavement maintenance in the fall, we will then do the re-pave of the cut area.
- Current projects we are bidding and moving forward with are:
 - the fall asphalt work for Blue Water Drive and the marina parking areas;
 - the painting of 100 plus pieces of pool patio furniture as well as all associated railings;
 - servicing of all back flow preventers on our property.

Thank you so much for your consideration during construction and as always, hope to see you in the neighborhood.

Dave Zielinski

LANDSCAPING COMMITTEE – JOHN SHULEVA

Our 16th Earth Day clean-up on May 14th was a great success. Thank you to all who participated!

Chemical lawn treatments and tree/shrub fertilizations are proceeding on schedule. As a reminder with hot weather approaching, please help to assist Mother Nature in providing water to new trees and/or plant material as needed. If the foliage appears wilted, the plant requires extra water.

If you have shrubs that were damaged over the winter, please let me know. Your comments and suggestions regarding landscaping are always welcome, please contact John Shuleva (mjshuleva@hotmail.com).

Dates to Remember:

Blue Water Pizza Party, July 4th at noon on the pool patio (free to everyone; donations accepted)

YOUR BLUE WATER BOARD,

CHRIS BURBA

CONNIE CONWAY

JOHN HATFIELD

JOHN SHULEVA

LINDA WOLF

TOM WYLIE

DAVE ZIELINSKI