

Thatchmont Trustees Meeting May 8, 2017

Present: Sandeep Ghael, Susan Gilman, Neil Golden, Liz Leeds, Stu Rubinow
Sheryl Sarkis for Great North

Absent: Vincent Froncek, Mike Springer

Old Business

Dry Wells: On inspection it turned out we did not have dry wells at all. What we had was a short length of pipe stuck into the soil – the "soil" consisting mostly of construction debris. The contractor dug out our test location at 20 Egmont and created a dry well that drained adequately during a big rain storm. The board voted unanimously to get an estimate for the same work all the other back doors, which we expect to be about \$500 apiece.

Fire Alarms: We have discovered that because we're a 'grandfathered' building, we can simply replace all of our existing alarms, and that will be satisfactory both to the Fire Department and to the insurance company that writes our master policy. This will save us large amounts of money compared with bringing the system up to current code. We can do what we need to for about \$6000, replacing all detectors with new hard-wired ones that have battery backup. The Board voted unanimously to replace all building detectors in front and back stairwells. Work should begin in the next few weeks.

- ➔ **IMPORTANT!** The state Board of Fire Protection Regulation *strongly* recommends that, in addition to the building's alarms, each unit should have a battery-powered smoke alarm on the ceiling of each bedroom. A carbon monoxide detector is required as well. Batteries in all of these should be changed annually. You must replace detectors every ten years or on their expiration date, whichever is earlier.

[For more detail, should you want it, you can go to
<http://www.mass.gov/eopss/docs/dfs/osfm/pubed/flyers/conumersguidesd-co2016-booklet.pdf>].

Cellar storage units: After more discussion the board decided that cellar lock boxes containing storage bin keys or combinations are probably unnecessary, given the very small number of times there has been a pipe leakage problem inside a bin. In case of emergency, if Great North cannot reach an owner but needs access to a storage bin they reserve the right to cut a lock or remove a bin door.

Detritus: The strip of land at the St. Paul end of our parking lot has been cleaned up to the satisfaction of the Board of Health, and rodent traps are in place. There is still unsightly debris there, however. We will look into what it would cost to just remove it ourselves, rather than deal with the management companies of the St. Paul condos. If you see rats in the area, let your building rep know right away, and we will notify the Board of Health again.

New Business

Insurance: The major piece of business in this meeting was a review of our master condo insurance policy. For the first part of the meeting we were joined by Kevin Kehoe from W.T. Phelan insurance, a company that has partnered with Great North on condo policies for 10 years. After reviewing our coverage, he recommended some changes. He is suggesting increasing the total building coverage limit, increasing earthquake coverage and the “umbrella” coverage, and doubling the per-unit deductible for losses, consistent with current norms.

We are going to further explore our earthquake, umbrella, and flood coverage, to try to balance premium cost against actual likelihood of loss. To do that, the Trustees and Kevin will get aggregate statistics for insurance losses by eastern MA condos over an extended period of time.

Kevin explained that 80% of condo insurance claims are water-based. There is nothing we can do about old pipes buried in old walls, but there *are* things that unit owners can control to significantly reduce water-damage risks. The ones he highlighted are

1. checking ice maker water lines in refrigerators and replacing plastic pipes with copper.
2. installing burst-proof (i.e. stainless steel encased) tubing on washing machines
3. regularly cleaning air conditioner condensate lines
4. turning off water to washing machines and ice makers if you will be gone for an extended period
5. consider leaving a set of keys with trusted neighbors in the event that emergency access to your unit is necessary in your absence.

Fixing these things (particularly putting burst-proof tubing on washers and icemakers) is a relatively small expense that can *greatly* reduce risk of water damage.

Changes to the master policy have implications for your individual homeowner’s policy. Based on our discussion with Kevin, we will be sending you separately a document of suggestions for talking with your insurance agent/company and re-assessing your homeowner’s coverage in light of changes to the master policy.

Stu Rubinow
Recording Secretary