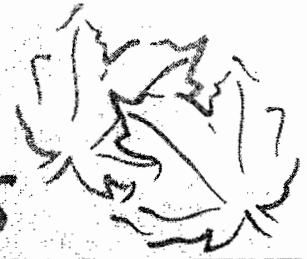


Hamptons Happenings



Hamptons Happenings:
December 2006

President's Message – Peter Rene'

Happy Holidays to all. Another year has passed. The older I get the faster the years go by and the Board meetings seem to take so much longer. This is a time of year for reflection.

First, you (the homeowners) have generally supported the Board's efforts for improvements and refurbishments. This year that cost to you was a special assessment. The investment is already paying for itself by a more efficient irrigation system and more timely landscape remediation. Thank you for the support.

Second, the volunteer Board members have met an average of twice a month with intermittent e-mails to manage the Association's affairs. The Board has examined all of the Association's major contracts. Our vendor list has changed and others have been revised. We expect value added benefits to the homeowners from these negotiations.

Additionally, this Board has also approved a substantial enhancement to the irrigation system. After the initial decision was made and funds were secured from the homeowners we had to implement and execute the plan to complete the project. Again the volunteer Board came through.

Charlie Godfrey managed all aspects of the implementation. Lou Marcati assisted at critical times. They both volunteered substantial time and we appreciate their efforts. The expertise and time Charlie and Lou volunteered saved the homeowners thousands of dollars. The irrigation system is working as expected at this point. We expect the installation and training to be completed shortly. The March news-letter will completely detail your investment.

Third, all of the Board members have spouses. At times, the Board members get overly consumed with their responsibility to the homeowners and our spouses have to deal with the frustration. For this, a major thank-you goes out to the Board members spouses. I probably should have listed this first.

Finally, for any homeowner that is interested in serving on the Board, three of the Board positions will be elected in March. The volunteer position does not pay, but it is rewarding but at times frustrating. We encourage all homeowners to consider the challenge.

Thanks,

Peter Rene' - President, Hamptons HOA

Election of Directors: As Peter stated, there will be 3 directors elected at the annual meeting in March (03/22/2007). The 3 incumbent directors have a total of over 22 years of service to the Hamptons and as with all long-term volunteer jobs, they are tired! We need new people on the board. A board member prospect will have a thick skin, patience, a good sense of business management and people skills. You do not need all these attributes, but you do need some of them. Good board member prospects will not have pre-existing controversial agendas. You must act for the good of the whole community rather than any personal agenda. And it does require a time commitment. The typical board member will spend at least 8 hours a month in meetings or other HOA activities. (Some spend more than that.) Any of the present officers would be happy to discuss this with you. A **Director Nomination Form** will accompany the official meeting announcement to be mailed in January.

Holiday Decorations: We are again amazed and pleased by the many holiday decorations that our owners have installed. The Sussex Circle area of Phase 1 is particularly impressive. This area regularly competes in the Town of Jupiter's holiday decorations contest and last year received a first place award. We wish them luck for this year. And we want to recognize those that have helped install the decorations at the entries to each phase. Unlike some communities, all the entry decorations are installed by volunteers. Phase1- Shawn Crumbly, Joe Russo; Phase2-Dick & Lynda Thomas, Kay Anderson, Richard and Laura Miller; Phase3- Ray, Susan & Victoria Vartan, Nan Livers, Larry Fraley, Donna & Lou Marcati. **Thanks for the joy...**

Neighborhood Crime Watch Program**Lou Marcati, Project Lead-Crime Watch**

As many of us already know, our Hamptons neighborhood has become a target for burglaries. During the day, our homes have been violated and valuables that we have all worked hard to earn, have been stolen. Unfortunately, this trend is not going down but rather the incidences are going up. And yes, the local police are working hard to catch (and have caught) these criminals, but they only find out long after the criminals have left, not while they are committing the crime.

Therefore, the time has come when all of us in the Hamptons must band together and work against that trend. I would like to propose that we form a Neighborhood Crime Watch Program for the Hamptons.

To give you a little background on Crime Watch, it is described by the police as a "mutual assistance among neighbors, aimed at reducing crime in the neighborhood." Further, it establishes a formal network for all of our citizens to communicate with all of our neighbors and the police regarding crime. In other words, it is all of us watching out for each other. For example, we all may basically know the patterns of our immediate neighbors, when they go to work, when they come home, etc. But would any of us say anything if a suspicious van were to pull up in a driveway and start moving out furniture. No of course not. We would not say anything and the crime is over long before the police ever get called. Or would we call the police if there was a suspicious person seen entering our neighbor's yard. Once again, we probably would not. But it's that kind of crime that a Neighborhood Crime Watch can stop. Be aware of your neighbors, communicate with each other. Let the citizens run the neighborhood, not the criminals!

Obviously, Crime Watch strongly discourages anyone to physically resist or attempt to stop with force any action that it is committed. But letting the police know early of any suspicious activity is certainly the strongest force we can muster.

There are some requirements that will need to be met before we can be certified as a Crime Watch Neighborhood. We need at least 51% of all residents to complete the enclosed form, sign it and return to us. Next we will need a chairperson to coordinate with the police department and to keep the member

list current and to share information. Also, we will need at least three coordinators, one from each phase, and a contact person who will be the police department contact.

The Jupiter Police Department has already been extremely helpful in providing extensive information on various aspects of the program. These include:

- How to protect our homes from burglary,
- How to spot suspicious suspects,
- How to report suspicious or criminal activity.

And all of this is at no charge! That's right, no expense to any of us. That's why this program is so exciting and can be so effective. Let's face it, if you were a criminal, would you want to come into an area where signs are posted telling you that people are watching? Of course not, you would just move to the next area. And isn't that what we all really want?

So please, take a few minutes and fill out the enclosed form. This information will help the Police Department work with us in the Crime Watch. We need all of us to participate. This program can really help reduce crime.

In closing, I would expect that everyone would want to participate. **This program is not sponsored by the Board of Directors**, but the Board of Directors is supportive. This program can help with making our homes more secure and increase our well being. If you are willing to be a phase or block captain and assist with the signup process, or have questions about the program please contact me. Email at lmarcati@hotmail.com or by phone at 561-744-4814.

We have included the TOJ/PD crime watch materials with this newsletter mailing. If you are willing to be a part of this program, please fill out the enclosed form and return it to the association with your quarterly dues check or mail it to the Property Manager. Note that these applications will be forwarded to the TOJ/PD. At TOJ/PD they are kept in secure storage and used only in the event there is a need to contact you or to evaluate a problem related to your residence in the event of your absence.

Email Communications: With the recent local incidents, it is apparent that the association needs to reach our residents quickly and efficiently. This can be accomplished if the association has a file of residents who are willing to receive email communications from the HOA. Crime Watch notices and/or the HOA Newsletter would be typical of materials which might be distributed by email. Bills and other "official" notices will not be sent by email. Such a file is specifically authorized by the HOA law and would be used only for direct communication from the HOA or the Property Manager. It would not be shared with any other entity. You may request removal from the list at any time. If you are willing to participate in this list, please send an email message to... email@hamptonsatmaplewood.org include "Email List" in the subject line and your name and address in the body of the message. We will send you a confirming email. **Thanks...**



Town Of Jupiter

Police Department
Community Activities Unit



Neighborhood Watch Program Guidelines For Signs

Neighborhood Watch signs serve notice to potential criminals that someone is watching them. They are a necessity to any Neighborhood Watch Program. However, signs may only be placed in communities that have an active Neighborhood Watch Program.

Minimum Requirement Guidelines:

- ★ *Your neighborhood or block must have a petition signed by at least 50% of the households expressing an interest in, and agreeing to participate in, a Neighborhood Watch Program.*
- ★ *Your neighborhood or block must select an active chairperson. The chairperson will provide the police department with a membership list and a request for signs.*
- ★ *Your neighborhood or block must select a contact person who is willing to work directly with the police department on matters concerning the Neighborhood Watch Program in your community.*
- ★ *Your Neighborhood Watch group will conduct at least one meeting annually and have at least 50% membership in attendance to remain classified as active.*
- ★ *Your Neighborhood Watch group will promote and participate in "Operation Identification".*

Any Neighborhood Watch group that is deemed to be inactive by the police department may have their signs removed.

These guidelines can be modified as necessary to fit the needs of the community. The police department can assist with the purchasing of the signs if they are not furnished.

Jupiter Police Department

Neighborhood Watch Sign-up Sheet

Home Phone Number: _____ E-mail Address _____

Address of Member: _____

House Number Street Apt.#

City Zip Code County

Principal Occupant: _____ / _____ / _____ / _____ / _____

First name Last name Work# Fax# Pager#

Employer

Other Occupants:

Relationship First Name Last name Work# Fax# Pager# Employer

Automobiles:

Make Model Year Color License Plate# State Country

1. _____
2. _____
3. _____

Have you identified your property in case it is lost, stolen, or damaged?

___ Yes ___ No If yes, how? ___ Engraving ___ Ink Marking ___ Other

Do you belong to a Home Owner's Association? ___ Yes ___ No

If yes, Association name: _____

Do you have an alarm or alarm system in your home? ___ Yes ___ No

If yes, type of alarm system(s): ___ Silent ___ Audible

Name of Alarm Company: _____

Comments: _____

Our Caring Neighbors

Hamptons Resident of the Quarter

Resident of the Quarter is a way of allowing our residents to know about some of our wonderful neighbors. Submit your nominations tby email to lmarcati@hotmail.com

I would like to share a story about wonderful Hampton neighbors who are prototypes of *Caring Neighbors*. Their generosity began when I was stricken with a life threatening illness that required hospitalization. My hospital stays lasted from three weeks followed by a discharge with a few weeks in between, only to return to the hospital and remain for five months undergoing surgery and complicated procedures. During that time, my mother-in-law who lives with us also became quite ill and required hospitalization, surgery, and a discharge to a skilled nursing facility. Our home was like a revolving door, with two of us rotating between home, hospitals, and skilled nursing facilities. During this trying time, my husband was running back and forth between visiting both of us, working, caring for the household responsibilities, and our two dogs.

When my husband walked our dogs, some of our neighbors asked how I was doing, since they had seen ambulances arrive at our home several times. That was the start of an enormous pouring out of compassion and a desire to do something to help, which is the reason that we are nominating Susan Runnels for the Resident of the Quarter.

Susan Runnels started bringing over meals, and

would stop-by to offer support. Soon she organized about ten families in our neighborhood (Hampton's III) to rotate cooking so hot meals were prepared and delivered every night while I was hospitalized.

The other families who participated included the Bergs, Skakandys, Flannerys, Mitaros, Parras, Crooks, Ellises, Pantlins, and others. In addition, the meals and support kept coming for three months after I came home, because I was not well enough to cook yet. The neighbors even helped with walking the dogs! The emotional support that Susan and other neighbors provided for our family, sending well wishes, special prayers, and stopping-by regularly to offer help, was what gave us the strength to get through one of the most difficult times of our lives. Susan even organized a festive birthday celebration for my mother-in-law's 90th birthday, which was attended by about 25 of our thoughtful neighbors. Susan Runnels is a busy wife, mother of four children, and an active church member. She is also a remarkably caring person who deserves to be recognized, honored, and become the Resident of the Quarter. We thank her and her compassionate nature.

Sincerely, Janet Manoff Bein

ACC (Architectural Control Committee)

Spencer Berg, Chair; Members: George Litinski, Joanne Callahan, Carlin (Crash) Wallace, Richard Miller;

Changes to your property require **ACC review PRIOR to installation**. Failure to do so will result in a \$100 penalty which must be paid before the ACC will consider an "after the fact" application.

The ACC is amenable to "improvements" to your property but will want to assure that these improvements and their installation process will not interfere with your neighbors enjoyment of their home. Please contact the Property Manager or the ACC Chair if you want to discuss any anticipated improvements.

— The ACC and Board have recognized a need for a

"Completion/Damage Deposit" similar to that used by many comparable communities. Future major projects (additions, pools, owner-builder projects) will be required to submit a \$1,000 deposit which is fully refundable upon successful completion.

One of the values of this requirement is that it will give the owner some additional leverage with the contractor provided you have made the contractor aware of the requirement and the fact that you will expect them to be responsible of any claims against the deposit. If you have questions on this point, please contact the ACC Chair.

Thoughts About Homeowner's Insurance

Charlie Godfrey

First, let's get an understanding about this article. **The HOA has no business or interest in telling you how to insure your property and is not doing so.** This article is intended to relate to you one owner's experience with homeowner's insurance and pass along some ideas that may be useful to you in making your own homeowner's insurance decisions.

I have been astounded to hear that some of my neighbors have received homeowners insurance renewal bills of \$8,000 to \$9,000. But my own recent (September) renewal from the same insurance company was in the \$2,500 range. I called my agent and was told that if I were receiving the same renewal today it would be in the \$3,600 range. In other words, some of the difference is the rate increases that went into effect in the last 3 months. But that still leaves more than 100% difference between the rates I would receive today and my neighbors very recent quotes. The discussion with my agent generated an idea for this article. So let's get on with it.

When you discuss homeowner insurance cost you need to focus on the following issues.

1. **How much homeowner insurance do you really need?**
2. **How much personal risk are you willing to assume?**
3. **Have you taken advantage of all the "discounts" that are offered?**

How much insurance? Insurance costs are based on probabilities. And the probability of a smaller loss is significantly higher than the probability of a larger or total loss. But the insurance company charges the same rate (\$/\$1000 coverage) for the entire coverage amount. This means that if you are insuring your home at \$300,000 rather than \$200,000 and the probability of a loss greater than \$200,000 is extremely low, **you are paying 50% more for no additional benefit.** And the insurance company loves it, because the extra income is pure profit. i.e. There is no incentive for your agent or the company to point out to you that you are carrying too much coverage.

But that's not the end of the discussion. Most of us have mortgages, and the mortgage holder wants to see enough insurance to protect their investment. But how much is that? If a disaster hits and your home is "totaled", the value of the land does not change and rebuilding would start from the remaining slab which represents a significant part of the rebuild cost. Thus, it is unlikely that a rebuild of the identical house would be much more than \$200,000. But if you are carrying a mortgage of \$300,000 or more, you may be carrying insurance coverage of the same \$300,000. It may take some negotiation with your mortgage company, but you should be able to reduce your insurance coverage to what it would take to rebuild the property. And don't be afraid to push on this point, because the probability of a total loss is very remote.

There is also an issue of too little insurance. Most insurance underwriters require that you carry at least 80% of the amount that it will take to completely rebuild. This is called the "**80% coinsurance rule**". It means that if you carry less than 80%, and suffer a loss, the claim payment will be reduced by the % your under coverage. E.g. if \$200K is the 100% amount and your actual coverage level is \$120K and your loss is \$100K. The penalty will be 25%. ($\$200K \times 80\% = \$160K$; $\$120K / \$160K = 75\%$; $\$100K \times 75\% = \$75K$ payment on a \$100K claim... Please, you alge-geeks, don't pick on my algebra... that was over 50 years ago.)

How much risk can/will you assume? You are already assuming a substantial risk with your "deductible" which, while small, represents the highest possible risk since the probability of a small loss is much higher than the probability of a large loss. So making your deductible higher (5% vs 2%) is a substantial savings to the insurance company since it represents a large share to the risk of loss. And therefore, the cost savings of

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the higher deductible is substantial. But, let's look at the numbers. If you are carrying \$200K in insurance coverage with a 2% deductible, you are personally responsible for the first \$4,000 of loss. With a 5% deductible, your personal responsibility is the first \$10,000. So with the higher 5% deductible, you are assuming the risk of a loss greater than \$4,000, but as the loss goes up beyond the \$10K level, your personal share of the loss is reduced. And as the loss escalates above the \$10K level, the impact of the higher deductible, as a % of the total loss, is reduced. Each family needs to study this with their agent and determine their ability to deal with a higher deductible. One way of looking at it is to assume that if you have a loss between \$4K & \$10K you will "borrow" additional funds to cover that increment. In fact, you probably won't do that, but it represents something for which you can establish a projected cost. And when you study this issue, be aware that the DiVosta homes are structurally very sound. Even though they were built before Andrew, these homes have most of the features required by today's building code. This means that the probability of a major loss from structural damage is much lower than other homes of lesser quality.

Are you getting the discounts? Most insurance underwriters offer discounts for "no claims", "longevity/customer loyalty", "hurricane wind protection", and now "construction quality". I was surprised to note that my insurance company does not count hurricane claims against the "no claims" discount. If you've been able to stay with your insurance company for many years, you probably need to stay there, discount or not. I hope that you have already installed permanent window and door protection, and are receiving discounts for that feature. If you haven't done this, then this whole discussion is a waste of time. Window and door protection is the most cost effective insurance you can buy! Do it!

The latest wrinkle is the "Construction Quality Discount" and it is potentially very large. For my home, it is in the \$600-700/yr range or about 25%. To get this discount, you need to have your home inspected by a professional inspector, engineer, architect, or contractor, and certify with a report that your home meets all the requirements of the current building codes. Since our homes were built with all but one of the features, it is easy to determine if the requirement has been met. The only area where the homes as built are deficient to the current building code is the "roof sheathing" nail spacing. After hurricane Andrew, the code was changed to require longer nails with closer spacing. **And the only way you get this is to have a new roof installed.** All new roofs are required to be re-nailed to the new code. **If you have or expect to have a new roof, as many of us do, you should investigate this discount program.** State Farm refers to the documents involved as "Windstorm Loss Reduction Rating Plan Survey". Other companies may have different names for the process or may not offer it at all. We are fortunate that all our homes are structurally identical. Thus, the inspection process can be very efficient and should reduce the cost of inspections. It basically involves going up in the attic and taking pictures of the truss to tie beam strapping and certain other structural features, and the preparation of a report by the inspector.

One of the questions often asked by the agents is "hip roof" or "gable roof". The question is asked because a "hip roof" has a structural advantage in that it resists the forces of the wind and the trusses can not "rack" or "domino" as a result of wind damage. Our roofs are "hip roofs" with some homes having a half gable or a full gable as an architectural detail over the garage. But the roof over the house section is a true "hip roof" in that the roof sheathing where the garage is attached is a full gable and gives the structural stability that is the reason for the hip roof preference. In addition, where a gable has been used over the garage (my house has this), there is additional bracing provided to resist the wind forces. These minor decorative gable details should not be a reason to disqualify your home from a discount that is dependent on having a "hip roof". Your roof is a "hip roof".

In summary, look at your homeowner insurance needs carefully and ask questions of your agent, and get help from an engineer or other building professional that you trust. And remember the caveat; "Free advice is worth what you paid for it!" I hope this has been helpful to you. CharlieG

Manager's Notes

Carolynne Casale, LCM, Bristol Management Services

Pinetree Trail Drainage Work - The Town of Jupiter has completed regrading and resodding of the swales along Pinetree Trail to improve road drainage. This is preliminary to repaving of Pinetree Trail in the near future. Please use caution when workers are present. As this is written (12/14) we are having a significant rainfall and this work looks like it has accomplished its objective.

Indian Creek Parkway Expansion - This road is being expanded to 4 lanes and other roadway improvements from Indian Creek Drive East to the Central Blvd. roundabout. This project will continue for several months. Again, use care in negotiating this area.

Community Scams - Recently, there has been reported a scam involving teenagers who are soliciting funds to travel to Hawaii for their regional play-offs for either baseball or soccer. These young adults advise they are selling books to obtain funding for their trip. This is a SCAM! Many of your neighbors in other communities have been duped by this fraudulent scheme. A good rule of thumb if you are approached by persons soliciting for schools is to buy only from children in your neighborhoods; from people you know. Buyer beware!

Solicitors - Please be aware that ALL door-to-door solicitors in the Town of Jupiter are required to have a TOJ/PD permit and identification. And be aware that the recent rash of burglaries were setup by a "solicitor" who knocked on doors and if no one was home, called associates to do the burglary. The association will soon replace the "No Solicitation" signs that disappeared during the hurricanes. Please call the TOJ/PD non-emergency number (746-6201) and ask them to investigate any non-resident solicitors that come to your door.

Child & Pet Watch - Because of the construction going on around the Hamptons at Maplewood, many animals that have inhabited areas along Indian Creek Parkway and surrounding areas are losing their happy homes. Recently, coyotes and wild cats have been observed in the Jupiter area. Please use caution when letting small children and pets play in your backyard. Neither should be left alone. If you see a wild animal in your yard or


common area, call Animal Control (625-5122) and report the sighting.

Duck Feeding - We have received numerous complaints concerning the excessive number of ducks now inhabiting our lakes and the mess and unsanitary conditions they create. This problem is exacerbated when our residents systematically feed these ducks. The Association has a rule against feeding of the ducks. If you observe repeated feedings, please notify the property manager. Time and day, descriptions, names, addresses, and license numbers will be helpful in identifying the parties involved. There will be an official warning, and then a fine of \$50 for first new violation and then \$100 for any future violations.

Tree Trimming - The HOA has been notified of a "fine" for improper trimming of common area trees by one of our homeowners. This fine will be passed on to the offending homeowner. In this case, the tree involved was in the common area outside the perimeter wall, but the situation also applies to street trees. Please be aware that you may be liable for penalties if you choose to "cut on" any trees that you do not own.

Signs & Notice Posting - Recently we have had complaints concerning signs posted in the road right of way and on the mailboxes. Please avoid using the mailboxes as your personal notice board. The post office and some of your neighbors frown on this use of **their** property. And the TOJ objects to postings within **their** right of way. Though they usually tolerate temporarily posted garage sale signs, they will remove them if there are complaints. The HOA will also remove improperly posted signs.

Vandalism - Some people think it's fun to "burn" a trail leaving a scar in the turf. We recently had an incident in common area in Phase3 where this occurred and was reported to the TOJ/PD by an offended resident. The offending vandal was identified because he left a trail on the road right to his nearby home. While the \$\$ cost of this incident was not significant, the fact that the offender was identified is "priceless". When you see vandalism, please call the TOJ/PD non-emergency number and report it. You will do us all a favor. **Carolynne**


<p>c/o Bristol Management Services 1930 Commerce Lane, Jupiter 33458</p>
<p>(Cut out and save these Phone Numbers) Bristol Management (561) 575-3551 Accounting Dept (561) 747-5503 Nichols Sanitation (772) 546-7700 TOJ Police Non-Emergency 746-6201 Animal Control (625-5122) Useful eMail Addresses: Property Mgr PropMgr@HamptonsatMaplewood.org President President@HamptonsatMaplewood.org Treasurer Treasurer@HamptonsatMaplewood.org Board Board@HamptonsatMaplewood.org ACC ACC@HamptonsatMaplewood.org Landscape Landscape@HamptonsatMaplewood.org</p>