



Penobscot Shores
Life with a view

Newsletter

June 2024

Upcoming Calendar of Events

- Mondays & Fridays @ 1:30 PM – Dominos
- Tuesdays 12 PM – 2 PM – Population Health
- Wednesday @ 2 PM – Hearts
- Fridays @ 9 AM - Coffee Talk (Solving the World's Problems)
- Fridays @ 1 PM – Knitting or Not Group
- June 4 @ 1 PM – Alzheimer's Awareness
- June 11 @ 4 PM – "The Margareta Affair" lecture by Court Dwyer
- June 12 @ Noon – Juliet's Luncheon at Nautilus
- June 14 @ 4 PM - Sailing the World w/ 2 Kids in Tow
- June 16 – Happy Father's Day
- June 17 @ 2 PM - UMaine Signs of the Seasons Training
- June 18 @ 4 PM – Masanobu on Piano
- June 20 @ 4:30 PM – BBQ with Midcoast Ukes
- June 24 @ 11 AM – Budget Committee Meeting
- June 26 @ 2 PM – Tour of UMaine Structure & Composites Center
- No Meetings in July!



Penobscot Shores Association Resident Meeting Minutes Monday, June 3, 2024 @ 12:00 Noon in person and by Zoom

Call to order by Connie Woitowitz

Approval of Past Minutes:

- There was a motion, second and unanimous approval of the May 6, 2024 Meeting Minutes.

Special Guest Speaker – Belfast Fire Chief Patrick Richards

- Ocean House residents should practice their personal fire drill to develop muscle memory. Know where your apartment is in relationship to exits and stairways and practice exiting once a month to build that muscle memory. Know where and how to use a fire extinguisher if you are able but use it a last resort. Know how to get out of the building quickly and safely. The elevator should not be used during a fire; those with limited mobility need to have a plan, especially for when the Ocean House is not staffed. You can wet towels and stuff them under the door to the hall and then go to your deck to wait for help and make yourself known by yelling or waving a towel. Call 911 and tell them where you are, and they can relay it to the fire personnel in the building. Steve and Chief Richards will get together to talk about a plan. Apartments have separate smoke detectors and are not interconnected; Chief Richards will check on that current standard. The hallways and common areas are all connected.
- Cottages on one floor are relatively easy to exit. The cottage smoke detectors are not tied to any service, so you need to get out and then dial 911 if you need the fire department. You should alert your neighbors too. He said the duplex and quad cottages should be all hard wired together, which they are not – Chief Richards will check into the code for this. The construction of the cottages was done with a barrier between the units to slow the spread of fire.
- Everyone should have a fire extinguisher; Chief Richards recommended the ABC type. Be cautious of using fire blankets on the stove. On a question about the use of lightening rods, Chief Richards said they were not necessary because of the improvement in grounding electricity in buildings.
- Lithium batteries should be unplugged when fully charged; phone chargers and battery chargers should be unplugged from the wall when the battery is fully charged. There were four lithium battery fires last year in Belfast. Beware of aftermarket chargers that are not made specifically for the item you are charging.

Special Presentation on Saving Money and the Environment

- Steve, Isaak & Miranda presented a PowerPoint presentation with a focus on properly disposing of waste in the garbage, recycling one sort, composting and cardboard bins. We can save money if we do things the right way. Isaak and Miranda had put together a display table on the one sort recycling and explained what they sometimes find that should be in the garbage. Steve gave out a few Earth Breeze laundry detergent sheets; no plastic jugs required. Steve will send the slide show out to residents.

Director's Report: Steve Bowler

- 2nd Quarter Financials were handed out and reviewed in detail; quick synopsis is that revenues are up, expenses are down, and the replacement reserve is up considerably – all good news.
- Waterfront Update
 - Plantings along the shore were completed by Joe, Eric, Mike and Steve. The next day the DEP just happened to stop by next door and did look over to our project.
 - Gazebo Area – Elwell Construction accidentally came onto our property while fixing the neighbor's frontage. Steve gave them an easement in exchange for doing some work on the walkway area and to finish the end of the shoreline near the neighbor that had not been done by Farley.
- Dining Update – perfect record last week – no late menus! Thank you.
- Maintenance Update
 - Unit Inspections – many cottages have been completed; some apartments have been done.
 - Window & Deck Washing - it is on the agenda to be done in the next few weeks.
 - Domestic Hot Water Heat Pump Anode Rods are all in !!!
 - Street Lights – great news; Mac Electric found a broken fuse at a cost of \$200 and not thousands as we had expected.

PSA Resident Meeting continued from page 2

• **Programs & Marketing**

- June 4 @ 1 PM – Alzheimer’s Awareness
- June 11 @ 4 PM – "The Margareta Affair" lecture by Court Dwyer
- June 12 @ Noon – Juliet Luncheon at Nautilus
- June 14 @ 4 PM - Sailing the World w/ 2 Kids in Tow
- June 16 – Happy Father’s Day
- June 17 @ 2 PM - UMaine Signs of the Seasons Training
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Committee Reports:

- Activities Committee – Tim Waitowitz, Monday June 17 @ 11 AM
- Budget Committee – Monday, June 24 @ 11 AM
- Dining Committee - Kay Hunt, Monday, August 26 @ 11 AM
- Building and Grounds – Roy Moore, Wednesday, August 14 @ 11 AM

Old/ New Business:

- Steve announced that Jack & Marion Buss will be moving to Dirigo Pines June 17th. They will be missed.
- Steve said they are working on a schedule to replace doors and windows after Eric completes his inspections.
- Next Resident Meeting – Monday, August 5, 2024 @ 11:00 AM
- There was a celebration for the June Birthdays with snacks in the back after the meeting.

Adjournment: the meeting was adjourned at 12:07 PM



BUILDINGS AND GROUNDS COMMITTEE MEETING MINUTES
Monday, May 13, 2024 @ 11:00 A.M. Ocean House—Dining Area

The meeting was called to order by Roy Moore

- There was a motion, second and unanimous approval of the **March 11, 2024 Meeting Minutes**.

New Business

- Guest Speaker - State Farm Insurance Agent January Peavey was introduced; she has been an agent for 27 years.
 - The winter storms have had us asking what does our insurance cover. January explained that we have property and liability insurance that covers everything except those things that are excluded in the policy. Fire and wind damage is all covered. Water is difficult to have covered; a storm surge is not covered. Wave damage is excluded. Wind driven rain is covered. Lightning is covered. Ground or surface water damage is not covered. There is a separate policy with the Federal Government, with a maximum coverage of \$250,000 per building. The cost for the Flood Insurance is determined by the flood zone that you are in; we have some buildings in a high-risk zone and some in a low-risk zone. We have seven buildings a high-risk flood zone. (As a side note, one of our residents has purchased Flood Insurance on their own at a cost of around \$500/year.) A caveat on Flood Insurance is that at least an acre must be flooded, and two adjacent neighbors be impacted to be defined as a flood. Our policy has regular liability coverage; if there is a lawsuit against the association for injury or something else, the policy covers the cost of the attorney and judgement against us. There are medical payments under the policy as well, even if we are negligent. The building coverage is unique to us; we have it on individual buildings and a blanket coverage; January said there is plenty of coverage for full replacement of a building. A duplex is considered one building; each is insured on their own. We also have an umbrella policy that is over and above the personal liability; in the event of a significant suit there would be additional coverage, and that also extends to the directors and officers of the organization. January explained that in the event that you needed to relocate due to damage to your unit (lose of use), that should be covered by your renter's insurance policy. There was a question about rebuilding a unit and this is from your **Residency Agreement**:

- Item 17. **Damage to Penobscot Shores**: If a portion of **Penobscot Shores** is damaged by fire, flood, storm or other casualty or cause, Cooperative will proceed diligently to repair and restore the same if practicable. If Cooperative deems such repair or restoration impractical or if more than fifty (50%) percent of **Penobscot Shores'** buildings (based on a calculation of useable square feet) is damaged or subject to a condemnation or taking by eminent domain, cooperative has the option of rebuilding **Penobscot Shores** or terminating this Agreement.

Our insurance coverage is at replacement value of the unit. The deductible is \$15,000; a fund was created from the savings when we switched over to State Farm four years ago which is in a separate account.

Residents should have their own "Renter's Insurance" for personal property and liability; expensive jewelry or artwork can be put on a separate scheduled (sometimes known as a rider) policy for any type of loss.

Waterfront Repairs Update – Steve reported that Farley Construction has been back to fill the washout areas, cover with loam and then hydroseeded the impacted areas. After talking with the Fort Williams manager and horticulturalist, consulting with Bobby Sorrentino, Maine Department of Agriculture, Plants Unlimited and Suzanne Dwyer, our maintenance crew is down there now planting native plants like creeping juniper, wild iris, aster novi-belga, barren strawberry and kinnikinnick along the south side seawall. There will be minimum plantings along the north side as there was little damage. We are still investigating and getting quotes from several contractors on what to do with the stairway.

- Street Lights – we had Mac Electric here evaluating the lights that are out. They will give us a quote on what needs to be repaired. The 28-year-old underground wires without conduit are breaking.
- Cable/Internet Bundling Options – there was discussion about possible Internet and cable bundling packages with companies like Fidium Fiber, Spectrum and Consolidated. A resident voiced that if a survey is done, remember there are people who do not have a television.

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- Heat Pumps – should PSA maintain them? After some discussion it was decided to leave things the way they are now until we have more heat pumps in the community. (In zones 7 and 8 — which include the northern parts of North Dakota, Minnesota, Wisconsin, Michigan, **Maine**, and all of Alaska — Consumer Reports explains that “even today’s cold-climate heat pumps might not provide adequate heat. You’ll likely need a backup heating system if you live in one of these areas.”)
- Access to the south shore common area. After some discussion, Court, Barney, and Roy volunteered to get together to develop a plan to bring to the group at a future date.
- Anode rods are expected here tomorrow. Plumber Joe Cyr will be here to show staff how they should be installed, after which Maintenance will be going around to the cottages to drain the pump and install the new anode rods.
- Work will begin on residing and putting in new windows in Quad 35 – 59 around May 28.

Old Business

- Organizational Policies – all proposed policies were passed by the PSA Board.
- Green Initiatives
 - Handling garbage, recyclables and composting – there will be a presentation May 23 @ 1 PM with Scrapdogs Composting & Pen Shores Staff

FY2024 Project Expenditures Schedule---FYI

Item	Status	Estimated Cost
Appliance Replacement	FY2024	\$10,000
Cottage Siding Shingles, Trim, Windows, Decks	Summer 2024	\$212,583
Replace Switchgear cabinets	Spring 2024 - getting new estimate	\$18,750
Boiler & Oil Tank Replacements	Summer 2024 – only one identified	\$44,000
OH Building Envelope-Doors, Windows, Siding, Trim, Decks—as needed	Summer 2024	\$85,875
Install HVAC BAS Computer System	Spring 2024 – currently happening	\$48,000
Waterfront Repair	Spring/Summer 2024	\$15,000
Replace Windows	Summer 2024	\$33,250
Transport Vehicle	Spring 2024	\$20,000

Total: \$487,458

Other:

- Don Cox noted that there is debris in the stream that needs to be removed.
- There is erosion in the ditch in front of cottage #33 that needs attention.

Next Meeting – August 14 @ 11 AM

Motion to Adjourn at 12:23 PM – See Email from January Peavey on Page 6

Building & Grounds Continued

Follow up email from our State Farm Insurance Agent January Peavey:

Current coverage on the buildings is \$13,896,900 (blanket coverage). The deductible is \$15,000 as you had stated. The umbrella policy is \$3,000,000 excess liability.

With regards to flood:

Flood is defined as:

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”

*Mudflow is defined as “A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water...”

You will note that tidal waters is covered by flood insurance. I know that was a significant concern. I also verbally confirmed with the underwriter that overflow from any body of water is covered by flood.

The rough estimate to cover all buildings for the \$250,000 maximum allowable coverage was pretty close. I am coming up with a rough estimate of \$14,465/year for all policies. Each policy (building) would have a \$1,250 deductible.

Lastly, with regards to an individual carrying flood coverage on their own unit, NFIP does not consider the agreement between the individual and the condo association. Therefore, an individual can carry coverage up to \$250,000 on their unit so long as the association does not also have coverage (as the maximum coverage can be only \$250,000 for ALL policies on a unit/building). They can also, of course, carry the maximum of \$100,000 on their contents. The caveat, however, is that the flood insurance would cover only the interior of their unit, from studs in according to what NFIP has told me. Having said that, it is better than nothing, seeing that likely, \$250,000 would come nowhere near close to rebuilding and entire structure or unit.

In January 2024, the Maine Department of Health and Human Services' Office of Aging and Disability Services published a **needs assessment** that included these **eye-opening numbers**.

- Maine's median age of **44**, already the oldest in the U.S., is expected to rise to **49** by 2050.
- Mainers who are at least **65** currently make up **22%** of the state's population, and that portion is expected to swell to **29%** by 2050.
- In a survey of **3,094** older Mainers, **19%** had fallen within the past **six** months.
- **23%** of those in the survey reported they are concerned about their memory abilities.
- **5%** of the respondents don't have enough money for food, and **11%** rely on food assistance programs.