



Special points of interest:

- *Painting & Carpentry*
- *Pet R&R's*
- *Materials Cost*
- *Fee Breakdown*

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**Spruce Pond Village
2022 Annual Meeting**

Date : **Wed, Dec 7, 2022**

Time: **7:00 pm**

Place: **Box Seats**

**391 E. Central Street
Franklin, MA 02038**

The agenda includes:

- ⇒ Financial Review
- ⇒ Building Maintenance
- ⇒ Grounds Maintenance
- ⇒ Open Forum

Board Members:

- John Pendleton
- Andy Dengos
- John Nunes
- Ed McNamara
- Paul Langley

Spruce Pond Village

2022 - 23 Carpentry and Painting

Pre-paint carpentry repairs and exterior painting were completed on the following buildings:

- Buildings 1-3; & 5 (units 1-12 & 17-20 Spruce Pond Rd)

Repairs were completed by C. Campbell Construction LLC of Milford. Clapboard siding that had dry rot, or was badly split or curling was replaced with pre-primed cedar clapboard. Azec, a PVC product, was used to replace much of the pine trim. The Board of Governors has elected to use composite products since 2001 in an effort to lower future maintenance expenses with products that have a longer life expectancy than

the original construction materials.

Schernecker Property Services (SPS) continues as the Association's paint contractor. The paints applied on the buildings are Sherwin William's Super-Paint on the clapboard siding and Sherwin William's Durations on the trim (*see article page 3*). Prior to painting, the buildings were power washed.

The paint on the siding is applied by spray gun and back brushed. The trim paint was applied by brush.

Subsequent exterior painting will continue next year on 13-16 Spruce Pond Rd; 21-32 Spruce Pond Rd & Quince Island Rd. Pre-paint carpentry began on those buildings in October 2022 and continues weather permitting.



FYE 2022 Budget Approved

The Board has voted to approve the FYE 2023 budget as follows:

Fee Income		\$ 467,568
Expenses:		
Buildings	152,665	
Grounds	93,478	
Reserves	113,364	
Administrative	99,447	
Professional & Utils	8,614	
Total Expenses:		\$ 467,568

RESERVES

The 2022-23 contributions to reserves are budgeted as follows:

• Roof	\$ 32,000
• Road/driveways	5,000
• Steps & decks	73,877
• Garage doors	2,000
• Irrigation pump	<u>477</u>
Total	\$ 113,364

The 2021-22 Budget requires an increase in monthly fees which will begin on January 1, 2022. Owners will receive the new monthly fee in the mail.

**Spruce Pond Village
Contact #508 528-5234**

Parking: Rules & Regulations – Sections 2.2 – 2.7

Residents and their Associates are expected to **MAKE FULL USE OF THEIR GARAGES AND DRIVEWAYS FOR PARKING.** The presence of a vehicle in the street in front of or adjacent to a unit, when a vacancy exists in the driveway or garage of that unit shall be a violation of this rule. **NO OVERNIGHT PARKING IS PERMITTED ON THE STREETS.**

Residents and their Associates are **NOT PERMITTED** to park on the streets, curbs, islands, gravel, mulch or

grass areas.

Parking at the **POST OFFICE BUILDING** is **ONLY** for resident's use while doing business at the post office and is limited to **10 MINUTES.** The presence of an unattended vehicle in the Post Office parking lot while the operator is not present in the post office building shall be a violation of this rule.

Parking (except within the garages) is limited to licensed, registered passenger vehicles. Commercial vehicles in excess of 3 tons, campers,

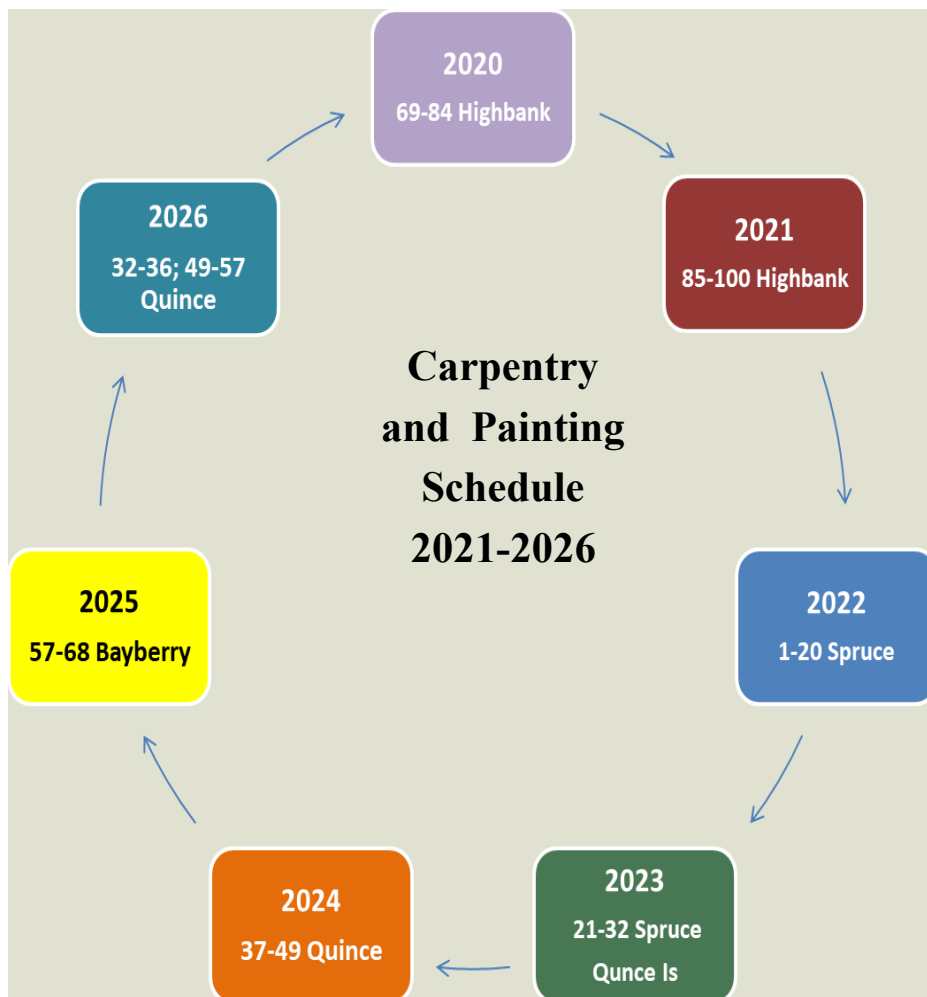
trailers, motorcycles, recreational vehicles etc. must be parked within the owners garage or must be housed off the village premises. No unregistered motor vehicle (including, by the way of example and not as limitation snowmobiles, ATV's. etc.) is to be operated or utilized on any village property at any time.

Parking hot spots include:

Post office and cul de sacs (Bayberry Common, Quince Island Road and Quince Landing) especially on trash and/or snow removal days.

Carpentry & Panting Cycle

The timeline below indicates the carpentry and painting timeline through 2026.



Fertilizing

Simply Safer Lawns of Wrentham completed treating lawns at Spruce Pond in 2022 with the following program:

1. EARLY SPRING - Premium Organic-based fertilizer with a Pre-emergent to suppress the germination of weeds and crabgrass.
2. LATE SPRING - Fertilizer that holds more moisture through the summer months and maintains a deep green color.
3. SUMMER - Fertilizer to keep the lawn healthy during the stresses of summer.
4. GRUB PROOFING to prevent grub damage to lawns
5. EARLY FALL - Fertilizer to help the lawn recover from the stresses of summer and begin the fall growth season strong.
6. WINTERIZER - Promotes continued deep root growth throughout the fall and provides the needed nutrients for the grass to store over winter for a quicker spring green-up.
7. LIMESTONE (PH CONTROL)
The addition of limestone to the soil raises the pH countering the acidic effect of annual rainfall and from surrounding acidic trees. If the soil were to remain acidic the grass will not absorb nutrients optimally and will thin out allowing weeds & crabgrass to thrive.
8. AERATION AND OVER SEEDING completed in November 2022.

Pond Treatment



Treatment of the ponds continued with Solitude Lake Management this year, with herbicide applications made in June and August to control the growth of milfoil, duckweed, white lilies, filamentous algae, non-indigenous variable weeds, pond weed, purple loosestrife, cattails and phragmites. The ponds are shallow and allow the sunlight to reach the pond bed and heat the water. The fertilizer used for the lawns leaches into the pond and along with any rotting fallen trees and goose droppings result in a nutrient rich pond ideal for growing weeds, lily pads, etc. Aquatic Control treats the pond after these

weeds make an appearance with a product which is sprayed on the weed and goes to the the root of the plant killing it. Afterwards, the weed sinks to the bottom of the pond.

The Association is required by the town's conservation commission to submit reports prior to and after a season's treatment in order to maintain Spruce Pond's permit to treat the pond. Aquatic Control is a reputable environmental service company and treats many bodies of water throughout Massachusetts and New England. The products used are approved by Franklin's Conservation

Commission. Town permits are applied for each year before the ponds are treated.



Exterior Paint

Sherwin William's Durations for trim & SuperPaint for siding

- Formulated with Advanced Resin Technology for outstanding adhesion, hide and color retention.
- Outstanding coverage and durability. Provides a dirt-resistant and mildew-resistant coating.
- Withstands the elements and resists frost, peeling, blistering, fading and cracking.
- Low temperature application down to 35°F.
- Available in flat, satin, gloss and high-gloss sheens.
- High-gloss is ideal for reducing sticking on doors, windows and trim.



Snow Removal

During snow storms the Association plows when the town plows. Streets are kept clear during the storm but driveways are not plowed until after the storm ends, which is not necessarily in time for those leaving for work or returning home from work. Unit owners should use the garage whenever possible.

DO NOT leave your car in the street during storms.

DO NOT block driveways.

Cars in driveways should be parked

close to the garage so plows can clear as much of your driveway as possible. **DO NOT leave your car at the end of your driveway** as the plows will not maneuver *around* cars. The plows will clear within two feet of the garage door. Walkways and front steps are shoveled **after** the storm and not necessarily when the driveway is being plowed. As conditions vary from storm to storm, the time it takes to plow and shovel can vary depending on the amount and weight of the snow. It takes about 3 to 5

hours to plow the entire community depending on the severity of the storm.



Fall Cleanup

Fall clean-up began as the foliage began to fall. Leaves will continue to be removed from the common areas as weather allows. After a final cutting of lawns, snow stakes will be installed throughout the community to help guide plows in the winter.

Stobbert's continues as the Association's landscaper. Pruning of bushes was completed in August. Additional trees are scheduled to be pruned during the winter.



Spruce Pond Village
Contact #508 528-5234

Post Office

Unit owners are asked to **PLEASE** take all mail home and dispose of unwanted mail in your trash or recycling. The Board thanks everyone for your cooperation.

Post office keys must be delivered by the seller to the new owner. The Association does not keep copies of post office keys.

All unit owners should have copies of their post office keys made in case of loss.



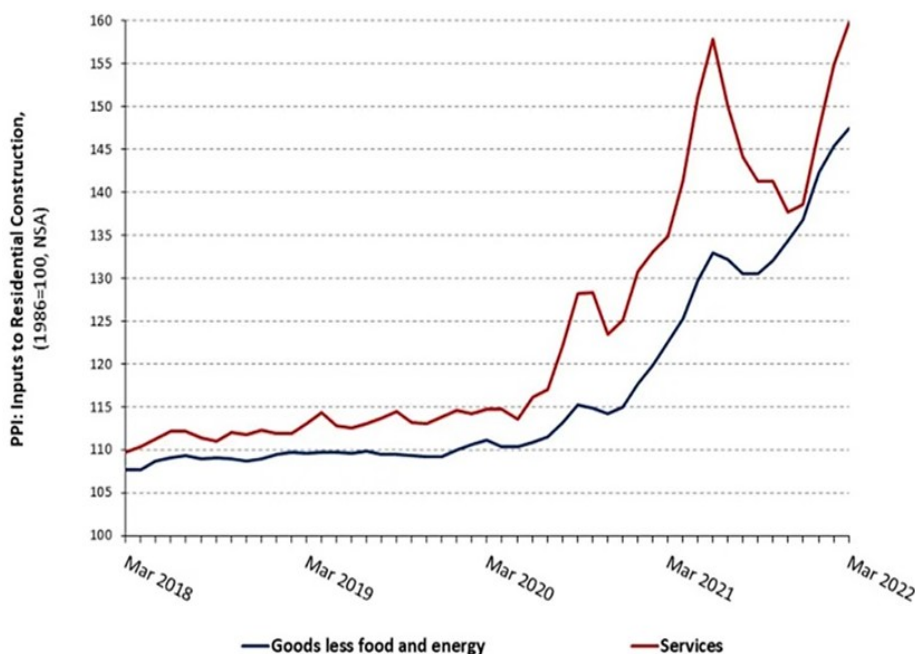
Materials Cost Increase

According to the latest [Producer Price Index \(PPI\) report](#) released by the Bureau of Labor Statistics, the prices of goods used in residential construction ex-energy (not seasonally adjusted) climbed 1.4% in March, following an upwardly revised increase of 2.2% in February and 4.1% in January. This adds up to an 8% jump in building materials prices since the start of 2022. Building materials prices increased 20.4% year over year and have risen 33% since the start of the pandemic. Softwood lumber increased 6% (seasonally adjusted) in March following a 2.6% increase in February and 25.6% jump in January. As a result, the index increased 36.7% over the first three months of 2022. Since reaching its most recent trough in September 2021, prices have almost doubled, rising 90.4%.

Source: National Association of Home Builders



Price of Inputs to Residential Construction
 March 2018 - March 2022



Dryer Vent Cleaning

Unit owners are reminded to have their dryer vents cleaned periodically, depending on the level of clothes dryer use. Lint builds up, not only in the clothes dryer but in the venting as well. Over time the buildup will cause your dryer to overheat and it will operate inefficiently. Signs your venting needs cleaning include; *Over time, your dryer vent will build up with lint, creating inefficiency and potential fire hazards.*

Signs that your vent needs cleaning include:

- Long Drying Times .
- Hot Clothes, Hot Dryer
- Overheat Shutoff
- Moldy or Mildewy Smell
- Excess Lint

Speed Limit

Complaints regarding speeding have been registered by unit owners. The Rules and Regulations concerning traffic provides: 2.1 The speed limit within the village is **15 MILES PER HOUR**.

PLEASE **SLOW DOWN** and obey **STOP** signs.

Gutters

Gutter Solutions of Milford cleaned gutters in late November after the trees have dropped the majority of their leaves. Drain-pipes and gutters were checked to ensure they are securely attached to the buildings and any rivets which had been broken were replaced.



PETS; Spruce Pond Dog Rules and Regulations: Section 5

- 5.1 No animals, birds, reptiles or living creatures of any kind shall be kept, bred or maintained for commercial purposes within the condominium.
- 5.2 No dogs shall be raised, or kept in the condominium except for pets which meet ALL the following criteria:
- the pet belongs to the owner of the condominium unit at the time of the recording of these Rules and Regulations;
 - a pet deposit of \$150.00 has been paid to the Association;
 - the pet has been subject of a pet application that has been approved in writing by the Board of Governors as required by the Condominium Documents;
 - the pet does not cause or create any nuisance or unreasonable disturbance;
 - the pet owner ensures that the pet is curbed and that all waste is immediately collected and disposed of by the owner at their home
 - the pet owner agrees to compensate any person bitten or hurt by the pet and agrees to hold the Association and other owners harmless from any claim resulting from any action by his pet.
- All dogs which are necessary for individuals with a recognized disability under the Americans with Disabilities Act will be permitted.
- 5.3 Owners of pets shall be responsible for controlling their pet's behavior at all times. Dogs are not permitted in or on any of the common areas unless carried or leashed (held by their owner).

Winter travel - Icy Conditions

Winter travel: It is recommended that unit owners who plan to travel or be away for extended periods of time should:

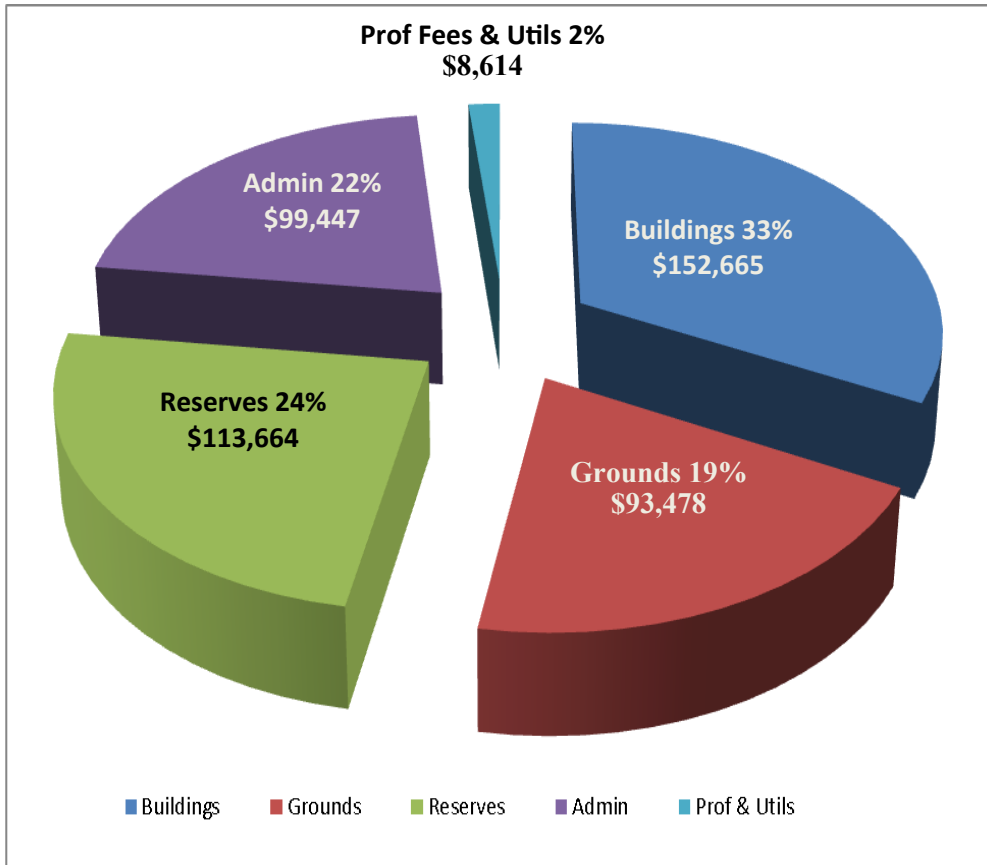
- Adjust heat, turn the water main **off**
- have timer lights set
- stop newspaper & other deliveries
- notify a neighbor of your plans to be away and where you can be reached.

Icy Conditions

For those who stay home, it is recommended that unit owners keep sand and/or ice melt available for steps, walkways and driveways during the winter months. Changing temperatures make for icy surfaces. Ice/Snow melt is available at local stores.



2022-23 Budget Breakdown



Spruce Pond 2022-23 Budget

Expenses:

Buildings	\$ 152,665	33%
Grounds	93,478	19%
Reserves	113,664	24%
Administrative	99,447	22%
Prof & Utils	8,614	2%
Total Expenses:	\$ 467,568	100%

Reserve Expenditures

A recap of reserve expenditures for the period 1997-2022:

Expenditures

Replacement of:

- Roofs/s \$822,500
- Steps/Deck 1,148,937
- Garage doors 92,000
- Irrigation 15,000
- Roads/driveways 305,000
- Total Expend. s: \$2,383,937**

Home Sales at Spruce Pond

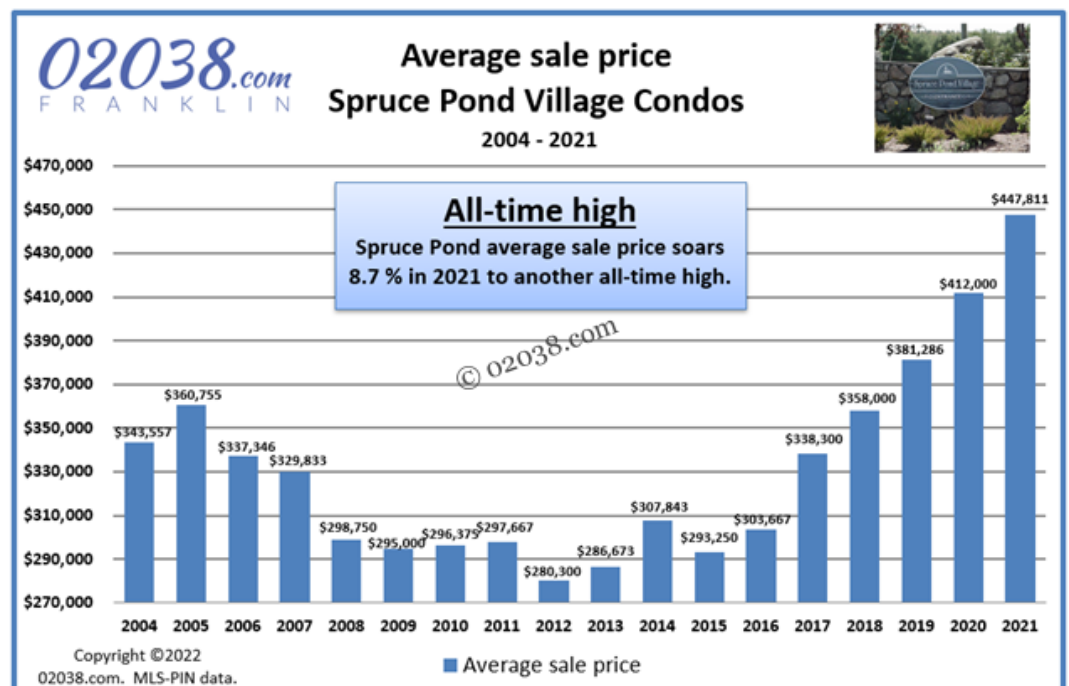
2021 was another year of record-setting prices at the [Spruce Pond Village Condos](#).

The average sale price of townhouses at Spruce Pond rose 8.7% in 2021 to an all-time high of \$447,811. It was the third year in a row of record high average sale prices at this sought-after condo community in [Franklin, Massachusetts](#). Four of 2021's five sales at Spruce Pond were for over the asking prices.

Berkshire Hathaway Homeservices Commonwealth Real Estate

Source:

Berkshire Hathaway Homeservices Commonwealth Real Estate



2022-23 Monthly Fee Breakdown

		% of Totsl	Ch 1 car	Tisbury	Ch 2 car	Kat 1 car	Kat 2 car
Fee Income	\$ 467,568		\$ 377	\$ 382	\$ 390	\$ 399	\$ 412
Admin:							
Copy Expense	\$ 2,000	0.43%	\$ 1.61	\$ 1.63	\$ 1.67	\$ 1.71	\$ 1.76
Income Taxes	\$ 1,500	0.32%	\$ 1.21	\$ 1.23	\$ 1.25	\$ 1.28	\$ 1.32
Insurance	\$ 64,947	13.89%	\$ 52.37	\$ 53.06	\$ 54.17	\$ 55.42	\$ 57.23
Management Fee	\$ 30,650	6.56%	\$ 24.71	\$ 25.04	\$ 25.57	\$ 26.16	\$ 27.01
Misc Office Exp	\$ 200	0.04%	\$ 0.16	\$ 0.16	\$ 0.17	\$ 0.17	\$ 0.18
Postage	\$ 150	0.03%	\$ 0.12	\$ 0.12	\$ 0.13	\$ 0.13	\$ 0.13
Ttl Admin	\$ 99,447	21.27%	\$ 80.18	\$ 81.25	\$ 82.95	\$ 84.86	\$ 87.63
Building Mntc:							
Roof/Bsmnt Leaks	\$ 15,000	3.21%	\$ 12.09	\$ 12.25	\$ 12.51	\$ 12.80	\$ 13.22
Carpentry Repairs	\$ 64,505	13.80%	\$ 52.01	\$ 52.70	\$ 53.80	\$ 55.05	\$ 56.84
Contract Person	\$ 2,160	0.46%	\$ 1.74	\$ 1.76	\$ 1.80	\$ 1.84	\$ 1.90
Electric Mntc	\$ 1,000	0.21%	\$ 0.81	\$ 0.82	\$ 0.83	\$ 0.85	\$ 0.88
Gutter Maintenance	\$ 4,000	0.86%	\$ 3.23	\$ 3.27	\$ 3.34	\$ 3.41	\$ 3.52
Painting - Exterior	\$ 33,000	7.06%	\$ 26.61	\$ 26.96	\$ 27.53	\$ 28.16	\$ 29.08
Pest Control	\$ 5,000	1.07%	\$ 4.03	\$ 4.08	\$ 4.17	\$ 4.27	\$ 4.41
Snow Removal	\$ 28,000	5.99%	\$ 22.58	\$ 22.88	\$ 23.35	\$ 23.89	\$ 24.67
Ttl Building	\$ 152,665	32.65%	\$ 123.09	\$ 124.73	\$ 127.34	\$ 130.28	\$ 134.52
Reserves:							
Garage Doors	\$ 2,000	0.43%	\$ 1.61	\$ 1.63	\$ 1.67	\$ 1.71	\$ 1.76
Irrigation Pump	\$ 477	0.10%	\$ 0.38	\$ 0.39	\$ 0.40	\$ 0.41	\$ 0.42
Roads & Driveways	\$ 5,000	1.07%	\$ 4.03	\$ 4.08	\$ 4.17	\$ 4.27	\$ 4.41
Roofs	\$ 31,000	6.63%	\$ 25.00	\$ 25.33	\$ 25.86	\$ 26.45	\$ 27.32
Steps/Decks	\$ 74,887	16.02%	\$ 60.38	\$ 61.18	\$ 62.46	\$ 63.90	\$ 65.99
Ttl Reserves	\$ 113,364	24.25%	\$ 91.41	\$ 92.62	\$ 94.56	\$ 96.74	\$ 99.89
Grounds:							
Bush/tree Replcmnt	\$ 724	0.15%	\$ 0.58	\$ 0.59	\$ 0.60	\$ 0.62	\$ 0.64
Irrigation Mntc	\$ 5,000	1.07%	\$ 4.03	\$ 4.08	\$ 4.17	\$ 4.27	\$ 4.41
Landscaping	\$ 67,535	14.44%	\$ 54.45	\$ 55.18	\$ 56.33	\$ 57.63	\$ 59.51
Misc Landscape	\$ 12,219	2.61%	\$ 9.85	\$ 9.98	\$ 10.19	\$ 10.43	\$ 10.77
Pond Maintenance	\$ 8,000	1.71%	\$ 6.45	\$ 6.54	\$ 6.67	\$ 6.83	\$ 7.05
Ttl Grounds	\$ 93,478	19.99%	\$ 75.37	\$ 76.37	\$ 77.97	\$ 79.77	\$ 82.37
Professional:							
Accounting	\$ 2,414	0.52%	\$ 1.95	\$ 1.97	\$ 2.01	\$ 2.06	\$ 2.13
Legal Fees	\$ 2,500	0.53%	\$ 2.02	\$ 2.04	\$ 2.09	\$ 2.13	\$ 2.20
Ttl Professional	\$ 4,914	1.05%	\$ 3.96	\$ 4.01	\$ 4.10	\$ 4.19	\$ 4.33
Utilities	\$ 3,700	0.79%	\$ 2.98	\$ 3.02	\$ 3.09	\$ 3.16	\$ 3.26
TOTAL	\$ 467,568.00	100.00%	\$ 377.00	\$ 382.00	\$ 390.00	\$ 399.00	\$ 412.00

Important Homeowner Insurance Information



November, 2022

TO: Unit Owners, Spruce Pond Village Condominium

FROM: Jeff Grosser, Brown & Brown Insurance

RE: MASTER INSURANCE POLICY



Please be advised that, as of November 1, 2022, your association's master insurance policy renewed with Greater New York Mutual Insurance Company through Brown & Brown Insurance. You are reminded that the master policy provides property coverage for all permanently installed fixtures, improvements and betterments within your unit against covered causes of loss, whether those items are originals or replacements. That coverage, however, is subject to the following deductibles: ALL COVERED CAUSES OF LOSS - \$15,000 PER OCCURRENCE; EXCEPT ICE DAM LOSSES - \$15,000 PER UNIT EARTHQUAKE - 5% OF DAMAGED BUILDING'S REPLACEMENT COST PER OCCURRENCE

It is the Board's policy that the association's deductibles shall be the responsibility of the unit owner(s) involved in the loss, regardless of the cause of the loss. As a result, it is imperative that you check with your own agent to make sure that your Unit-Owners Policy (HO-6) provides adequate coverage to meet these deductible obligations. It is suggested that your coverage include at least \$20,000 under "Coverage A - Dwelling" to respond not only to the association's deductibles but to losses that might be excluded under the master policy. Your policy should also include the "Unit Owners Special Coverage A" endorsement (Form HO-1732) and Earthquake coverage. PLEASE CONFIRM WITH YOUR AGENT THAT YOUR POLICY WILL RESPOND TO THE ASSOCIATION'S DEDUCTIBLES. The master policy DOES NOT provide coverage for your personal effects (i.e. clothing, furniture). You should discuss all of your specific coverage needs with your own agent as this information is intended only as a general guide.

If you have any questions, please call me directly or have your agent call me at 781-247-7888. To obtain a Certificate of Insurance go to our website at www.bbdedham.com and complete the Certificate Request Form. Please complete all information exactly as it should appear on the Certificate. If you do not have internet access, you can phone or fax a request to our certificate department: Telephone: Sarah Hale (781) 247-7809 Fax: (781) 453-0209. If you are calling, please have the following information readily available: Unit owner(s) name or new buyer(s) name as it appears on mortgage or loan papers Location of unit: street address & unit number. Mortgagee (Bank) name & complete address. Loan, mortgage or reference number.

Thank you.

SPRUCE POND VILLAGE

**101 Highbank Road
Franklin, MA 02038**

**PHONE: 508 528-5234
FAX: 508 528-6838**

Selling your home

Unit owner's who are selling their homes will be required by the purchaser to have a full set of condominium documents which include the Master Deed and Bylaws for the Association. These documents are part of the closing and every unit owner should have a set.

Other required documents needed for the sale of your home include:

- Insurance certificate: which can be obtained from Rodman Ins. at 781-247-7800 or from Rodman's website at: www.bbdedham.com.
- 6D Condominium Lien Certificates are provided by the Association and are a notarized declaration that a unit has no liens or balance due to the Association. Unit owners must have their monthly Association fees paid in full, including the month of the closing in order to obtain a 6D certificate.
- Condominium documents which include the Association's Master Deed and Bylaws.

These will be required by any prospective buyer. Please save your copy.

- Copy of Association's Rules and Regulations.

