

A COMMUNITY NEWSLETTER FOR OWNERS & TENANTS OF THE PINES ONE CONDOMINIUMS

# Pines One News

VOLUME 6, ISSUE 3

SEPTEMBER 2023

### Community Manager

Matt Mericle 301 596-2600 x4230

Contact the Community Manager regarding general management matters.

### On-Site Manager

Gloria Rice 301 336-3850

Contact the on-site office regarding maintenance items, neighbor-to-neighbor concerns, parking matters, general community issues, etc.

### Community Administrator

Letitia Thomas 301 596-2600 x2000

Contact the Community Administrator regarding general administrative matters.

### Community Accountant

Dawn Croft 301 596-2600 x2230

Contact the Community Accountant regarding accounts payable, accounts receivable, account balances, delinquent accounts and other financial matters.

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**Next Issue:  
February 2024**

## Message From Your Board of Directors



### Your Commitment as a Homeowner

The association is glad you've found a home in our community. We presume it has all the amenities you were seeking and you're settling in nicely. This is the time the association likes to remind new homeowners that common-interest communities like ours create some unique obligations to the community and to other residents within it:

**Read and comply with the community's governing documents.** You should have received a package of documents well before you closed on your home. If you didn't, check the [Pines1.com](http://Pines1.com) website or ask the onsite office manager for copies. Make sure you understand what's included in

them, particularly the rules about pets, parking, architectural guidelines and when you must pay association assessments.

**Provide current contact information to the onsite office.** Make sure they know how to reach you in case of an emergency. If you rent out your home, provide an [Emergency Contact Form](#) also for our files.

**Treat association leaders honestly and respectfully.** Board members are homeowners—just like you—who have volunteered to give their time and energy freely to govern the community. While you should share your concerns about the community with them, do so in a way that's constructive, informative and helpful during meetings.

**Attend board meetings and vote in community elections.** Board meetings are open to all who wish to sit in and keep up with issues under discussion. The association is a de-

mocracy, and your voice and vote can affect important issues.

**Pay association assessments and other obligations on time.** Your regular assessments pay for common-area maintenance, amenities and other shared expenses. If you don't pay on time, the burden for paying your portion of the association's bills, like water, gas and trash removal, falls on your neighbors. Contact accounting at CVI, if you're having problems, to discuss alternative payment arrangements.

**Ensure that tenants, visiting relatives and friends adhere to all rules and regulations.** If you are leasing your home, you're liable for maintaining the condition of the home and for the behavior of those who live in it. Make sure to screen tenants thoroughly, and familiarize them with the community's rules.

*Have a Safe & Happy Holiday Season!*

### Board Of Directors Meeting Dates

Unless notified otherwise, meetings are held the first Tuesday of each month at **7:00 P.M.** The meetings are held via Zoom unless otherwise notified.

**October 3, 2023 (Zoom)**

**November 7, 2023 (Zoom)**

**December 5 2023 (Zoom)**

**No Meeting in January**

*Board meetings are open to all homeowners and tenants. You are welcome to attend.*



**8/26/2023**

**A message to the Pines One Community from our Community Officer, Cpl. Keeve, Prince Georges County Police:**

**Don't Suffer In Silence! Domestic Violence Hotline: 800-799-7233**

**Vehicles:** Please take personal items with you. Please lock your vehicle. Never leave your car running unattended. It's a crime to do so. To reduce auto thefts, use anti-theft devices and methods.

Ring or other door cameras can help law enforcement in fighting crime. ***Note: These type of cameras can be installed on the unit door, not on any common area.***

Keeve, Quiana N. (QNKeeve@co.pg.md.us)

# Insurance Industry 2023

**from Matt Mericle**

Many carriers have completely changed their appetite towards property insurance. Many classes of business are no longer viewed in a remotely favorable light. One such class is multifamily – both condos and apartments. Another significant change is related to wood frame construction (and to a somewhat lesser extent – joisted masonry). This has a direct impact on Pines One coverage options. Couple this with the negative view insurers are viewing multi-family, it's a problem. In the last few years, many carriers have completely exited the marketplace. For example, Philadelphia at one point was one of the best multi-family carriers. They were on a shortlist of “go-to” markets for all insurance brokers. That has all changed with Philadelphia virtually exiting the space completely. They are no longer willing to write new condo/apartment accounts. It should be noted that State Farm and Allstate have exited California homeowners market. State Farm is the largest insurance company in the country and accounted for 21% of all homeowners policies in California. Allstate is not far behind. Florida is now facing a similar struggle and has been for years with an endless stream of carriers no longer willing to insure property in these states. Farmers is another that is no longer willing to insure property in California or Florida. Again, this does not directly impact Pines One, however, there is a limited capacity for insurance and someone must fill this void. The bigger worry is that if this trend continues, it will spread to other states and cause even more turmoil.

As it stands now, all of the primary multifamily insurance carriers including Travelers, Hartford Mutual, Millers, Philadelphia, GNY have all either *significantly* reduced their appetite to insure multifamily or pulled out altogether. They are pricing much higher and being far more selective with what they will insure. The coverage terms are far more restrictive as well. Each has cited very bad losses across their entire multifamily book of business causing them to lose significant amounts of money. We are not talking about them making less profit, we are talking about significant losses. Like any business, the insurance companies will not lose money year after year, so they have had to make changes. Some blame the losses on climate change and extreme weather events. Others blame the aging of older Associations. Some blame underinsurance issues - much of which is the result of inflation. It is my opinion that each is playing a role in creating this bad situation.



## **Rate Increases and Restrictions on Specific Types of Properties**

Attached is the most recent insurance market report published by a preeminent insurance journal, CIAB. The data runs through Q1 of this year. It is not a pretty picture. Q1 the average property **rate** increase (not premium – more on that below) was 20.4%. This is the largest quarterly rate hike since Katrina and in many respects, it is actually worse. Katrina was primarily a price change. This is both price and appetite with tougher properties getting squeezed out into the fringe E&S markets. The average rate increase is inclusive of all types of properties. For example, Class A office space is receiving significantly less than 20.4%, but properties such as wood frame, multifamily, older construction, coastal, loss problems, etc are receiving significantly worse results. Couple that with the large valuation increases due to the sharp rise in construction costs – it is a mess.

Below is a snapshot of the average rate increases over the last 5 quarters. It is ugly on many lines, but mostly property. Again, this is **rate** not **premium**. Property rate increases have averaged 10.5%, 8.6%, 8.3%, 11.2%, 16.0% and 20.4% over the last 6 quarters. A bigger looming problem as the year goes along are capacity constraints as I keep hearing carriers say they have already used up a significant amount of their reinsurance property quota and we're barely halfway through the year. I have attached an article I received just today on the capacity crunch.

### BY-LINE FIRST QUARTER 2023 RATE CHANGES RANGED FROM -0.5% TO +20.4%

	COMM'L AUTO	WORKERS' COMP	COMM'L PROPERTY	GEN'L LIABILITY	UMBRELLA	AVERAGE
First Quarter 2023	8.3%	-0.5%	20.4%	4.6%	8.5%	8.3%
Fourth Quarter 2022	7.3%	-1.1%	16.0%	4.9%	9.6%	7.4%
Third Quarter 2022	7.6%	-0.7%	11.2%	5.7%	11.3%	7.0%
Second Quarter 2022	7.2%	-1.2%	8.3%	4.7%	11.3%	6.1%
First Quarter 2022	5.9%	-0.5%	8.6%	3.9%	10.5%	5.7%
High	28.6%	24.9%	45.4%	26.0%	51.9%	35.3%
Low	-11.6%	-12.3%	-15.0%	-13.6%	-13.5%	-13.2%

Source:  
The Council of Insurance Agents & Brokers



## **Replacement Cost Valuation Increases**

Additionally, insurance companies are all forcing increased limits on property renewals. Due to inflation and a national trend prior of underinsuring property, carriers are taking a hard line on the valuations. This causes a double whammy – where policyholders are receiving both a large limit/valuation increase AND a large rate increase. Adding these two factors together has a significant impact on the cost of buying property insurance. A 20% rate increase and a 20% limit increase together is a 44% premium increase.

## **What this means for Pines One**

As the market currently stands, Pines One, as well as all Maryland Condominiums, are looking at a significant increase in their premium rates. In addition to the normal market, Pines One also faced a major loss last year with the structure fire at 10240/42. Although this loss was not the fault of any member or Association owned equipment, the loss was a major cost to the insurance carrier. This is going to be shown when the Association goes to market for their renewal. Due to this loss and the information cited above, the Association is looking for a significant increase in their premium costs in the future. The Association's Board is currently shopping their coverage with any carriers available to ensure that the most affordable and comprehensive coverage is afforded to the Association. This will come with an increase in costs. The Association wants to make sure that owners are prepared for what these costs increases will mean. This will have a substantial impact on budgeting in the future. While this matter is being researched by the Association, the Board will make sure that owners are updated on the status of this matter. Any information the Board can share with the community regarding the insurance will be provided to all owners. The Board will also plan on HMS insurance (Associations Broker) will be available a future meetings for questions and concerns regarding the insurance for the Association.

*Matt Mericle, CMCA , AMS*  
CVI  
6300 Woodside Court, Suite 10  
(Doors I and J)  
Columbia, MD 21046  
(301)-596-2600 ext 4230  
(240) 653-5001 ( Direct)



I. **TOWING I-1** In the event your vehicle is towed, you will need to contact the towing company listed on each building's bulletin board. Please do not call the management agent, the Pines One on-site office, or the Pines One Emergency Number to recover your vehicle as they are not authorized to release vehicles from impound, nor can they reimburse you for your towing charges. If you believe that your vehicle was towed in error, you must contact the Prince George's County Vehicle Audit Department at 301-952-1873 to request a Show Cause Hearing. Prince George's County Vehicle Audit Department will send you the necessary forms to complete in order to schedule a hearing.

## HOW CAN YOU STOP A PORCH PIRATE?

### (TIPS FROM SAFEWISE.COM)

Porch piracy is a crime of opportunity. A thief sees an unguarded, unsupervised package and goes for it. So the best way to stop them is to take away that opportunity. You can do this in a few ways.

- 1) One of the easiest ways to thwart package theft is sending your packages to a trusted family member or friend that will be present during the time of the delivery.

*Don't have friends or family that can receive your packages? No problem. Call the delivery company (or go online) to send the package to their local hub and you can pick it up there.*

- 2) Tracking your packages can help you pounce on your package as soon as it arrives. But you're too busy to be constantly refreshing the tracking page. Instead, sign up for shipping alerts delivered to your phone or email.

You can sign up for free Informed Delivery with [USPS](#), or [FEDEX Delivery Manager](#) and/or [UPS](#)

- 3) If you have the option of requiring a signature on delivery, do it. If you're not at home, the package won't be left in front of your door. And unless a package-napper is willing to stand by your door 24/7, they won't be there to forge your signature and gain access to your delivery.

- 4) A video doorbell camera can "see" packages using AI technology and alert you when a package is delivered. Even better, it will record if anyone tries to take the delivery. These can be helpful, but they aren't a guaranteed way to stop thefts.



Call 911, and then the Washington Gas Emergency Leak Line at 844-WASHGAS (927-4427),

## Utility Billing Disputes

### My electricity bill is too high – what should I do?

First, contact the [utility company](#) or [electricity supplier](#), to try to resolve the problem. The company is required by law to assist you. If you are not satisfied with the company's action, you may file a complaint with the Commission's Consumer Affairs Division (CAD). (See [Complaint Procedures](#).) Your complaint will be forwarded to the utility company for investigation and response.

See more information at the **Maryland Public Service Commission**: website: [https://www.psc.state.md.us/frequently-asked-questions/utility-billing-disputes/#:~:text=First%2C%20contact%20the%20utility%20company,\(See%20Complaint%20Procedures.\)](https://www.psc.state.md.us/frequently-asked-questions/utility-billing-disputes/#:~:text=First%2C%20contact%20the%20utility%20company,(See%20Complaint%20Procedures.))

## Maintenance Staff Tips



### **Grease**

Please pour cooled cooking grease or oil into an appropriate container, wipe the pot/pan with a paper towel to remove remaining grease, then put the container and paper towel in the trash. Grease can accumulate over time and cause sewer backups in your pipe as well as the main line.

### **Filters**

Do you need to change your furnace filter to maximize your furnace output? You can purchase filters from the Pines One office for \$5.00 each.

*Have questions or concerns about your home's maintenance?  
Call the office at 301-336-3850 during regular business hours to  
speak with maintenance staff.*

Condominium No. One of the Pines, Inc.  
 10210 Prince Place—T1  
 Upper Marlboro, MD 20774  
 Phone: 301 336-3850  
 Fax: 301 350-3888  
 E-mail: pinesonecondominiums@verizon.net



## Word Search

W	G	E	W	G	E	W	G	H	T	L	A	E	H	E
A	N	Q	G	N	Q	P	O	L	I	T	E	S	N	Q
P	V	W	L	R	W	Y	V	W	L	V	W	R	V	G
P	H	A	O	H	A	O	A	A	O	H	A	E	H	N
R	G	I	P	G	I	T	G	D	P	G	I	N	S	I
E	J	O	I	C	O	I	E	O	I	J	O	N	S	V
C	G	T	H	A	N	K	S	F	K	L	P	A	E	I
I	N	H	T	R	L	S	I	L	U	I	O	M	N	G
A	I	A	C	I	Q	D	P	Q	A	L	Y	H	D	S
T	V	N	E	N	A	N	O	A	O	L	A	A	N	K
E	I	K	P	G	Z	E	I	Z	I	I	T	I	I	N
E	G	F	S	U	S	I	U	M	E	I	S	E	K	A
R	Y	U	E	Y	X	R	A	X	R	Y	X	R	Y	H
F	T	L	R	T	D	F	T	D	F	T	D	F	T	T
C	R	J	C	R	E	D	U	T	I	T	A	R	G	J

See how many of these newspaper related words you can find in the puzzle.  
 The words can be forward, backward or diagonal.

Created by Sue Lindlauf  
 Grand Forks Herald 2012

- |                 |              |                |              |
|-----------------|--------------|----------------|--------------|
| 1. GIVING       | 5. GRATEFUL  | 9. FAMILY      | 13. RESPECT  |
| 2. THANKS       | 6. GRATITUDE | 10. FRIENDS    | 14. THANKFUL |
| 3. THANKSGIVING | 7. KINDNESS  | 11. HEALTH     | 15. POLITE   |
| 4. HOLIDAY      | 8. CARING    | 12. APPRECIATE | 16. MANNERS  |