



Highlands Falls

Community Association Newsletter

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NOVEMBER, 2011

ROADS COMMITTEE PROJECTS



Photo by Lynn Delgado

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With over nine miles of roadways within the gates of Highlands Falls, the regular repair and maintenance of our streets is a large part of the operation of the community association. Most work falls into two categories, repairs and repaving.

Association employees keep busy with repairs year around. Broken water pipes under roadways are still a regular event and usually require patching of the asphalt surface and underlying strata. Fortunately, the continued replacement of the blue poly piping is resulting in fewer water line breaks. Employees also repair pavement when Duke Power replaces underground power lines.

The association spends the greatest amount of its road

budget in repaving areas of the roadways that have deteriorated over time. Until this past season, there have been repaving projects almost every year.

Driven by the cost of petroleum, the cost of asphalt has risen to the point that the association has been forced to pave shorter and shorter sections of roadway for the same amount of money. This has affected the overall appearance of the roads leading to sections that look new followed by sections that have a much older appearance. In places the roads appear to be almost a patchwork of pavement.

At the same time, it has been difficult attracting pavers to bid on HFCA jobs. With a drop in competition, the bids received have been higher. In an effort

to improve the appearance of our roads and at the same time, lower the cost of paving through more competitive paving bids, the board decided to forgo paving this past season. This action has increased the funds in the road paving reserves. With more funds available to spend on roads, the community should be able to pave longer stretches of roadway. With higher potential income for the paving companies, the committee hopes to attract more bidders which should lower the cost of paving.

The Roads Committee will spend the off season prioritizing the repaving projects for next season and fine tuning the bidding specifications. If you would like to make any recommendations for paving needs, please contact the association office.

ARCHITECTURAL REVIEW



Photo by Debbie James

Upon reading the Architectural Review Committee regulations in your association handbook, you might get the impression that the ARC is a draconian organization whose main purpose is to say no or levy fines.

However, the ARC makes every effort to work with HFCA members while still fulfilling its purpose of protecting the aesthetic integrity of the Highland Falls community.

During the past two and one half years the committee received six requests, which were not permitted by the regulations. The ARC was able to suggest minor changes that protected the community interest and allowed the property owner to enhance the enjoyment of his property.

It is not difficult to think of examples where it is not possible for the committee to accommo-

date the homeowner and still protect the community. In these instances, the community interests must prevail, but our first goal is to try and accommodate both parties when possible.

Please take time to read the regulations and offer suggestions to Malcolm McRae, Julia Hussey or Frank Langford. Please contact Malcolm McRae if you would like to suggest someone to serve on the committee.

WATER AND WASTE WATER

Did You Know?

A leaking toilet can flow 30 to 500 gallons per day!

A leaking faucet flows 192 gallons per month.

Paper towels and napkins are designed to stay weaved together. Since paper towels and napkins do not easily break down, they can clog your toilets and sewer lines.

Congratulations to all of the Homeowners for continuing to reduce the usage of water in the community! We appreciate you efforts and support.

Homeowners Insurance:

If you have not done so lately, you might want to consider meeting with your insurance agent to review your Homeowners coverage, especially the common **exclusions** (sewer and water back-up, flood, earthquake and earth movement, termites, etc.

Sewer Back-up Coverage

Damage to the home and furnishings caused when sewage backs-up into the home is usually not covered by standard homeowners insurance. Homeowners must buy insurance protection separately or as an additional endorsement to an existing homeowner's insurance policy. Insurance coverage is available from insurance companies in increments of \$5,000 to

\$50,000. Prices/premiums will vary according to the amount of insurance coverage, but should be in the range of \$40.00 to \$75.00 per year (Example: \$25,000 of coverage for \$40.00 per year.

According to the Civil Engineering Research Foundation, incidents of sewer back-ups are increasing at an annual rate of three percent. The aging of the nation's sewer systems and of the homes they serve increases the chance of a back-up. However, only 55% of homes have insurance coverage that covers damage from sewer back-ups.

Preventing Back-ups

How can you prevent sewer line back-up? There are several preventative measures that homeowners can take to minimize the occurrence of sewer line back-ups.

Proper disposal of grease and food

Grease, fats, gravies, sauces and

cooking oils should never go down your kitchen drain, but should be poured into a heat resistant container and disposed of in the garbage. Food particles should never go down the drain unless run through a garbage disposal first.

Proper Disposal of Paper Products

Toilet paper and human waste is the only thing that should go down your toilet. You should not flush diapers, paper towels, feminine products, facial tissue, Q tips, dental floss, baby wipes, flushable wipes (this applies to metropolitan sewers and not the HFCA sewer system), food, cat litter or cat feces from a litter box.

If your home is ever rented or you have guests that use your home in your absence, you may wish to be sure that they are aware of the above preventative measures. Some homeowners have signs posted over the toilets.

2012 BUDGET

The HFCA 2012 Budget was approved by the Board of Directors in October. The budget was completed with the invaluable assistance and knowledge of Jennifer Royce, assistant manager, and association bookkeeper. Together with the prior work of the past presidents and treasurer the Board was able to assess the short and long term needs of the association. The capital reserve study in 2008 provided a guideline that helped in calculating the

amount of funds to put aside each year for the replacement of equipment, roads and buildings.

Highland Falls is much like a small town. The community provides water, sewer, and security. It maintains roads and landscape. If it were possible to generate electricity, it would be self sufficient!

The biggest ongoing expense is payroll. However, HFCA employees have both the skills and

experience that helps to save the community money. The employees are able to complete many tasks internally without the use of outside contractors. Among the tasks taken on by the association employees, which at one time were handled by private contractors, are repairs of broken sewer and water pipes and the patching of the roads. The handling of these tasks "in house" has saved the community thousands of dollars annually.



President's Report

The mornings are cooler and more leaves appear on the deck as December sneaks up on us. At our mountain home in Highlands, it is hard to choose between the beauty of the renewing spring and the outstanding colors of the autumn.

The Annual Meeting signaled a changing of the guard and the opportunity to report to our Membership things that are happening and the progress that we continue to make.

The Board of Directors has three new Members, Dean Bordelon, Sandy Norton and Lyle Paradise who are replacing outstanding outgoing Members, Dr. Randy Ramey, Jane Webb and Joe Deckman. We are thankful for their service and their wise leadership.

Our August Board Meeting was an indication of the wisdom of the Nominating Committee in the se-

lection of qualified and experienced Members to be part of the team to help guide the HFCA over the next three years. Soon it will be time to again to form a Nominating Committee to find dedicated and experienced Members willing to give back to our slice of Heaven here in Highlands. Hopefully, if you are asked to serve, you will accept or if you are interested, you will volunteer for a most enlightening and rewarding time in making our community a better place.

As a Board of Directors, we are here to serve each and every Member in any way that we can and we are dedicated toward strengthening our ties to you. We are committed to:

- making decisions that strengthen our HFCA financially so that our future is well funded and the un-

pected is prepared for as much as possible.

- making decisions that will be in the best interest of the entire Membership
- making decisions that protect and preserve our environment and our sanctuary here in Highlands.

We are blessed with an experienced staff that understands our commitment to our Members and their well being.

Thank you for your participation and your investment in our community. We welcome your suggestions or questions and hope the year will be one of progress for HFCA and all of our Members.

We wish everyone a very pleasant winter and happy holiday season and look forward to greeting you again in the spring for another great year in 2012 in Highlands. Falls.

HFCA Recommends having your house winterized if you leave during the winter.

If you choose not to winterize, make sure the water valve for your house is closed when you leave for extended periods so that water damage will be minimized. Please do not leave your faucet dripping. In the event of a breakage, the water flow into your home would be continuous until it is discovered.

Fire Department Ratings Study

There is a lot more to home insurance ratings and subsequent policies than meets the eye.

Every five or six years, the N.C. Rating and Response System rates fire departments in the state to judge the adequacy of their fire protection capability. This translates into insurance rates for homeowners.

Over the last six months, the Highlands Fire Department has collected reams of paperwork to verify its ability to fight fires up to six miles outside the town limits. This includes maps showing all water points in the City of Highlands and those within five miles of the city limits with the purpose

of showing that a fire tanker would be no more than 1 1/2 miles away from a water source. In the six mile district mutual aid departments come into play, but it's because of those mutual aid departments that the six mile district is nine and could be ten.

The fire department had to present all of its training records, pre-plan procedures, and documentation of the last 20 structure calls. In addition, the department phone number is required to be in three easy to read places in the phone book "The purpose of all this is to lower insurance premiums for homeowners. The inspection is to maintain our ratings, but

we hope to lower it" said Robbie Forrester and Bobby Houston.

Currently, the in town rating is 5, the five mile district is 9s and the six mile district is 9e. The "5" rating is related to many things, one being that there is a fire hydrant every 1000 feet in town.

In addition to the written documentation, fire hydrants had to be inspected and flow tests performed. All commercial buildings had to have a pre-plan showing how a fire would be fought and a total measurement taken as to how much water would be needed to put a fire out.

(Continued on page 4)





Highland Falls Community Association

Phone: 828 526-2203
Fax: 828 526-9751
E-mail: hfca@dnet.net
Gatehouse 828 526-4161

WELCOME NEW MEMBERS

- John & Rosann Spiegel - Miami Beach, FL
100 Oak Road
- Neill & Raya McArthur - Jacksonville, FL
974 Skylake Road
- Richard, Eugene & Melanie Maddox
43 Dogwood Court (Kinston, NC)
- James & Jody Pollan- Gainesville, GA
1011 Skylake Road
- Alan & Linda Westall - Placida, FL
250 N. Big Bearpen Mountain Rd.
- J Kevin & Debra Buster - Atlanta, GA
659 Skylake Drive
- Shaun & Bonnie McConnon - (Seabrook,
2224 Upper Divide SC)

2010-2011 Board of Directors

- President** John Plant
- Vice President** Malcolm McRae
- Secretary** Susan SanSouci
- Treasurer** Dean Bordelon
- Director** Jerry Hermanson
- Director** Sandy Norton
- Director** Lyle Paradise

Community Association Staff

- R. Bruce Kutt, LCAM, Community Mgr.**
- Jennifer Royce, CMCA, Assistant Mgr.**
- Jay Finley, Administrative Asst.**
- Joey Green, Security Coordinator**
- Paul Dills, Utilities Supervisor**
- Roger Baty, Road Supervisor**
- Carolyn Kutt, Newsletter**



In Memoriam

Sincere sympathy to the family and friends of residents who have passed away recently.

- Gay Diss**May 2011
- Richard Weiss**June 27
- H.E. "Hap" Myers**Aug. 3
- Charlie Bradshaw**Sept. 10
- J Reese Murray**Sept 29



Fire (cont. from page 3)

Trucks and all materials were also required to be inspected and tested to see how fast tankers can be filled with water and how fast they empty. Flows can vary from 3000 gallons per minute to 500 gallons per minute.

Everywhere, mutual aid departments play a big part in insurance rating, but due to the topography of Highlands and six miles out, they are crucial and this is the reason that mutual aid departments from Cashiers, Cullasaja, Satolah and Scaly were involved in the testing. The inspectors timed the departments, as they set up at a fire, starting with the arrival of the engine, followed by the tanker truck and the filling of the tanker from a water source or filling con-

structed tanks from the tanker truck and transferring water from one tanker to another.

Based on the 2010 figures for a standard HO-3 policy for a 1978 frame construction home valued at \$90,000, a Class 6 rating averages \$367.59; a Class 7 rating averages \$454.36; a Class 8 rating averages \$506.95; and Class 9 rating averages \$547.27 per year.

The department is hoping for a Class 4 rating. The Department will know if the ratings stay the same or increase by December of this year.

(Lewicki, Kim. "State "times" Highlands Fire Dept. for Ratings." Highlands Newspaper, 21 September, 2011.)

Highlands Falls Stats

Homes	363
Lots	35
Properties in Jackson County	52
Year Round Residences	35
Property Sales:	
2005	33
2006	20
2007	13
2008	8
2009	7
2010	5
2011	10 (as of 10-24-11)