



## Anchor's Point Owners Guide

This guide is to provide useful information about Anchor's Point and helpful hints managing your unit.

The Anchor's Point Condominium Owners Association has a website with resources ranging from owner information and support for Internet and Cable Television service, newsletters, owners updates, service providers in the area, and other useful and regulatory information.

The Board consists of three board members elected by the membership. Our primary (and preferred) means of communication is via e-mail. Quarterly you will be receiving a Newsletter, but we also distribute Owners Updates via e-mail to provide information to owners between the Quarterly Newsletters. E-mail addresses are also used to allow owners to participate in periodic on-line surveys. If you have an e-mail address please share it with us, please go to our website: [AnchorsPointCOA.org](http://AnchorsPointCOA.org) then go to the Contract page and Send it to us.

We also monitor the board e-mail address, so if at any time you have a questions, concern, or suggestion, please contact us at the Board's e-mail address: [APCOAboard@anchorspointcoa.org](mailto:APCOAboard@anchorspointcoa.org).

### Anchor's Point is managed by three Board Managers:

The 2020 Board Managers are as follows:

<b>Outgoing Board 2018-2019</b>	<b>Incoming Board 2019-2020</b>	<b>Term Expiration</b>
Jim Heimann	Jim Heimann	November 2021
Joe Golding	Joe Golding	November 2020
Ray Loehr	Ray Loehr	Acting Member

**Website:** [AnchorsPointCOA.org](http://AnchorsPointCOA.org)

**Annual Meetings:** First Saturday in November.  
Announcements of date, time, and location will be posted.  
Pre-Meeting Packets will be distributed to all owners.

**Maintenance Fees – Fiscal Year 2020:**

1 Bedroom Units      \$ 625 / Quarter Plus Legal Fee \$250 = \$875 / Quarter  
2 Bedroom Units      \$ 650 / Quarter Plus Legal Fee \$250 = \$900 / Quarter  
Effective July 1, 2019 an Increase was assessed for Legal Fees  
When Legal Expenses End the Additional Legal Fee will End

Maintenance Fees are Billed at the Beginning of each Quarter  
Due January 1, April 1, July 1, October 1

**Maintenance Fees Covered Services:**

**Cable TV Service**      - MediaCom - Basic Service  
   - Additional Functions Available At Owner Expense  
**Internet Service**      - MediaCom  
**Water**                      **Sewer**                      **Roads**                      **Accounting**              **Legal**  
**Insurance – Structural & Common Ground**      **Insurance – APCOA Officers**  
**Exterior Lighting**                                      **Trash Service**  
**Exterior Maintenance**                              **Common Ground Maintenance**  
**Grass Mowing**  
**Website**    **Website Maintenance**  
**Lakeside Pool**

Normal Pool Operation:                      Opening; Friday Before Mothers Day  
   Owner Pool Party: Saturday After Labor Day  
   Closing: Sunday 4 Weeks After Labor Day  
Hours Of Operation:                              10:00am – 10:00pm  
Owners Pool Party:                                      Saturday After Labor Day 5:00pm – 10:00pm

**Unit Access:**

Bowling Construction is the maintenance provider for Anchor’s Point. As such, Bowling Construction must be able to access your unit in case of emergency. You will be notified should they enter your unit.  
Owners must provide key(s) or combinations to Bowling Construction.

**Construction:**

All exterior construction requests must be submitted to the Board of Managers for Approval. The request is to ensure that the exterior appearance, consistency, and integrity of the buildings conform to standards. These standards are outlined in the by-laws.

**White River Electric Cooperative:**

Electric service is the responsibility of the owner. Each unit is metered and each owner will need an account with White River Valley Electric Cooperative. The local WRVEC office is:  
Stone County  
P.O. Box 510  
20346 State Highway 413

Reeds Spring, MO 65737  
(417) 272-0181

**Cable Television:**

Basic Cable Television is provided to each unit and is a service provided by the association Maintenance Fees. MediaCom is the Cable Television carrier. Instructions and support information may be found on the website / Services page.

Owners may add features to their cable service by contracting directly with MediaCom for the desired service. Since Basic Service is already paid for by the association, the only charge to the owner would be for the additional service or networks desired. To add cable television service at your expense, contact:

MediaCom Premier Community Support  
(888) 845-6245

Anchor's Point Account: 8384 63 061 009 0030

Your Unit Account and other information may be found on the Website / Services page

**Internet Access:**

Internet Service is provided to each unit and is a service provided by the association Maintenance Fees. MediaCom is the Internet Service Provider.

Each unit has its own Wireless Router which may be secured.

Instructions and support information may be found on the website / Services page.

**Telephone Service:**

There are no telephones or telephone service in any unit.

Owners desiring land line service may contract directly with MediaCom for telephone service.

MediaCom Premier Community Support  
(888) 845-6245

Anchor's Point Account: 8384 63 061 009 0030

**Trash:**

Dumpsters are available for trash. The number of dumpsters and pick-up frequency will vary depending of time of year. Recycling is not available

**Insurance:**

The association provides insurance for the buildings, common ground, and liability insurance.

Under the association policy, NO owner personal property is insured, NO owner liability is insured, and NO displacement expenses are covered should your unit be unable to be occupied.

The board highly recommends that each owner acquire insurance for unit contents, liability, and displacement costs.

**BBQ Grills:**

Propane BBQ Grills are permitted for use on decks. No charcoal or open flame grills are permitted. Charcoal Grills are available for use in Common Areas between the building and parking area and in the Lakeside Pool Area.

#### **Grease Disposal:**

Grease from cooking should not be disposed of in the drains. Grease is harmful to the waste water pipes and especially harmful and expensive to the Lift Station that the association maintains.

Please dispose of all cooking grease in a can until hardened and then throw away in the trash.

#### **Dryer Lint**

The dryers in our condos do a really poor job of filtering lint. So even if you clean the lint filter in the dryer before every use, there is a tremendous amount of lint that is bypassing the lint filter and being blown down the dryer vent. That creates a problem that will eventually ensure very poor dryer performance (and, perhaps, create a fire hazard). The problem is that the lint gets stuck on the outside filter and will back up into the dryer vent pipe.

Over a period of time at Anchor's Point, birds have created serious problems by entering the dryer vent pipes and building nests, completely plugging the dryer vents. To combat this problem, maintenance created external filters from 1/2" hardware cloth (wire with 1/2" squares). It is critically important that these filters remain in place to ensure that birds don't build nests in your dryer vent. HOWEVER, the filters trap a tremendous amount of dryer lint, and it backs up into your dryer vent. These filters and dryer vents need to be cleaned regularly.

Your external dryer vent will be above and to the right or left of your front door, or will be one flight down above (and to the right or left) of your downstairs neighbor's door. Take a look, and you will probably be shocked at how much lint is backed up into your dryer vent.

Get a ladder to access the vent. Use care in removing the wire hardware cloth (sharp points!). Clean out the lint. We recommend a power brush vent cleaner that works on the end of a power drill. These are available at the hardware store. Note that this is a very dirty job with old lint flying in all directions.

Once you think you have the lint out, turn on the dryer (cool temperature). Make sure you close your front door before you do this, because a tremendous amount of lint (enough to fill a 5 gallon bucket!) will come blasting out of the vent. You don't want to be standing there!

Clean up the lint mess and dust. Reinstall the hardware cloth to keep the birds out.

We find we need to go through this procedure about every 4<sup>th</sup> visit to the condo. It is amazing how much lint builds up. Also, don't forget to clean out your dryer vents at home too!



## **Pet Policy:**

Pets are; at owner's discretion, permitted in Anchor's Point Units. There are signs in the Table Rock Resort area stating that No Pets [are] Allowed on the property. This does not apply to the Anchor's Point property.

Anchor's Point is a community of owners and our By-Laws Allow Pets. So.....

- Please respect Table Rock Resort policy and keep your pets on Anchor's Point Property
- Please keep your pet leashed
- Please Clean Up after your pet

### APCOA By-Laws Regarding Pets:

Section 6.5: Animals: No animals, reptiles, birds, rabbits, livestock, fowl or poultry of any kind shall be kept, raised or bred in any portion of the Property, except that one (1) dog, or one (1) cat, or one (1) bird may be kept, as a pet, in a Unit. Any additional pets must be first approved by the Board of Managers. The ASSOCIATION may establish rules and regulations relative to the care and control of such pets. There shall be no structure for such animal outside the Unit at any time. Fish maintained in a household aquarium shall not be deemed to be "animals" as defined herein. Any pet creating a nuisance or unreasonable disturbance or noise shall be permanently removed from the Property upon written notice from the ASSOCIATION.

## Smelly Water:

There was much discussion of smelly water at the meeting. Here is the theory of what's going on.

- We have lots of gripes against TRR (from whom we buy water), but we don't really believe that there is a quality problem with the water coming from the TRR well.
- The smelly water is almost always only hot water; seldom, if ever, cold water.
- The "rotten egg" smell of the water is consistent with certain water chemistry reacting to the anodes in your hot water heater.
- Evidently, certain water chemistry (which changes from time to time as it is pumped from the ground) reacts with the anodes and creates the smell.
- By running hot water for a long period of time (for example, running the hot water in the bathtub and just letting it drain out), the bad water will be eliminated from the hot water heater. Shut off the hot water heater (the breaker in the electrical box) before doing this, or you will simply be heating water that is going down the drain.
- However, even if you drain all the hot water in the heater and it refills with fresh water, the bacteria on the anodes remains and will continue to create smelly water. Generally, you won't notice this as long as you continue to use plenty of hot water because the bacteria won't grow fast enough to make all the water in the tank smelly. But go away for a couple of weeks and when you return, you will probably once again have smelly water.

So, what is a better solution? Here is what we've experimented with and it works more or less permanently (at least for several months):

- First, when you leave your condo for longer than a couple of days, turn off the water supply valve into your condo (in the furnace room). Also, turn off your hot water heater (the breaker in the electrical box). The bacteria don't grow as fast in cold water.
- If you don't already have a water filter after the shut off valve in your furnace room, have one installed (Kimberling City Plumbing can do this). You can opt for various types of filter media. I recommend a carbon filter. Replace these filters once a year, or more often if the condo is used regularly). Make sure that when the filter is installed, there is a ball shut-off valve on each side of the filter (so the filter can be isolated for filter replacement (and for our secret next step)).
- If you discover smelly hot water:
  - Turn off both ball shut-off valves.
  - Remove the filter canister.
  - Discard the water in the filter canister by pouring it down the kitchen sink drain.
  - Pour a pint or so of hydrogen peroxide (the stuff in the brown bottle that is found in the antiseptic section of your favorite store) into the canister (leaving the filter unchanged, unless it is time to replace the filter anyway).
  - Reinstall the canister tightly, with the hydrogen peroxide in the canister.
  - Turn on both ball valves
  - Run the HOT water in your kitchen sink for 10 seconds or so (just enough time to get all the hydrogen peroxide out of the filter canister and into the hot water heater).
  - Let sit for about an hour.
  - Turn the hot water heater back on (the breaker in the electrical cabinet).
  - Use hot water as usual...we suggest not drinking hot water or cooking with it until all the hydrogen peroxide is out of the system, which may require a couple of showers.
  - This process will solve your smelly water problem for several months. If the smell persists, it is probably time to replace your hot water heater.

## **Water Leaks, Insurance, and Preventative Maintenance**

Several condos over that past two years have experienced severe damage from water leaks coming from their condo neighbors upstairs. At least three condos have had to be completely gutted (down to the studs!) because of these leaks from above.

We fear that this problem will become worse as plumbing ages. Of special concern are the jetted tubs, each with several feet of plastic piping from the pumps to the jets. Leaks in one of these tubs cost a downstairs neighbor over \$15,000 in repairs.

What to do:

- First, be a good neighbor and at the same time save yourself some money: When you leave your condo for more than a day or so, turn off the water supply to the condo (a valve in the furnace room) and turn off the hot water heater (why pay to heat water no one will use?). To turn off the hot water heater, flip the breaker in the electrical box.
- Check your own insurance. Even though the bylaws require your neighbors to have insurance, it is always possible that it has lapsed or isn't adequate. Or it is also possible that your neighbor simply refused to get insurance in spite of the requirement. So, you may have to count on your own insurance.
- Many insurance agents use the same metaphor to tell you how to buy condo insurance. They state that the association insurance will provide for the structure and that your condo insurance is just to protect and replace "all the stuff that would fall out if you removed the ceiling and tipped the condo upside down." THIS AMOUNT OF INSURANCE IS INADEQUATE. See your insurance agent to ensure that your insurance will cover a water leak from a neighbor. You may have to remove and discard drywall, insulation, carpets, cabinets, furniture, and even appliances. Then reinstall all of those things. This expense can run into the tens of thousands of dollars. ARE YOU UNDERINSURED?