

Frequently Asked Questions About Keech Pond Property Owner's Association

1) Why am I a "member" of the Association? You are a member, because you are a property owner. The location of your property is within the original land area of the SEW founders of Steere, Ebbets, and Westcott who rebuilt the present dam in 1951. Your present deed or past (possibly noted as restriction of record) states that your land is part of the Association.

2) Does being a property owner expose me to greater liability? What if I don't acknowledge the Association or pay assessment? Whether or not you pay assessment, your property location determines that you are. You are a member of record and would be served in a lawsuit; payment of the assessment is not a factor.

3) Why does the Association need insurance? I have good insurance, even the recommended million-dollar umbrella rider for boaters. Your personal property insurance covers your personal property and land only. The Association's insurance covers common areas such as the beaches, roads, and the dam, as well as protecting every Property Owner in the Association. Our insurance would cover any litigation costs in a lawsuit. Even though the replacement of dam is not covered by insurance, if the dam were to breach, our policy would cover downstream damage and any legal costs.

4) How are my assessments used?

Our biggest line item cost is the insurance. Next is the tax for the roads, beaches, and dam. Annual deposits are made to the dam reserve fund. To rebuild our dam, estimates are \$1,000,000, which would require a 10 percent down payment for a loan. Office supplies, mailings, dam and beach maintenance, as well as URI Water Quality Monitoring are also costs. Unused funds are put towards the Dam Reserve Fund.

5) Who keeps the beaches in good shape? In an effort to keep costs down, there is no paid maintenance of beaches except for a small amount to empty barrels. This is a volunteer organization, cutting grass and raking of sand is done by anyone who wants to help out. If you can pick up an area you might use, please do. Help take care of common areas. Report vandalism to both the Gloucester police and the Keech Pond Director in your area.

5) Are Directors or Officers of the Association compensated in any way? No. Your Directors volunteer their time, talents, and many of their personal supplies/materials to help the Association and to maintain common areas like the dam. At times, some equipment and help are hired to do things we have no volunteers for.

6) Where do I report problems?

Gloucester police may be called regarding rowdy behavior on beaches, roads, or dam areas or vandalism; call at 568-2533. Unsafe boating conduct should be reported to RI DEM at 222-3070. If roads are eroded or not in good shape, call Gloucester highway department at 568-5540. Barking or annoying dogs may be reported to Gloucester animal control at 568-3885

7) How can I help?

Volunteer! We need more directors. Contact a local director. Come to the annual meeting. We need help on finance, beach and dam committees. Get involved!

8) Am I affected in any way by some homeowners not paying their share of assessments? Yes. We continue to get all members to pay their share of the dues and assessments but when some don't pay we must increase the assessments of the others so that expenses can be paid. There is on-going collection efforts being carried out by the Board with hopes that some time in the future we will have 100% compliance.

9) Is there anything I can do to insure everyone pays? Yes. If you hear neighbors or friends say they are not paying encourage them to speak with a Board member and express their views on why they continue to be delinquent. Sometimes people refuse to pay for a reason that is personal to them and that could be rectified if the Board knew what it was.

10) If I, thru the Association, own a share of the common property, why can non-members use the beaches?

They are not allowed to unless they are with active (paid to date) members. There is a public boat ramp that is owned by the State and therefore allows boaters from outside to access the water, but the beaches belong to the Association and it's active members. If you find outsiders using the beach areas please bring it to the attention of your area Director.

11) If my original deed says I have to pay \$5.00 a year per lot for the upkeep of the dam, why is there an assessment?

When the original founders and developers formed the association there was little thought to the increase in expenses over the decades. Taxes, insurance and liability claim potential are all things that had to be added as expenses over the years. Keeping up with all of these are the reasons your houses and property values have escalated greatly over the years. If everyone paid just \$5.00 a year we wouldn't have even enough to pay the taxes. Non-payment of taxes would subject the property to be sold at Tax Sale. This could lead us to the lake being drained and roads put in with development of the property. Far fetched?, not really.