



# MANN PROPERTIES E-BULLETIN

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## DEPARTMENT OF ENERGY HVAC GUIDELINES

The United States Department of Energy has issued new regulations raising the minimum standards of energy efficiency for central AC systems and for heating pumps that will begin on January 1, 2015. In southern states (including Maryland) where temperatures tend to be warmer, the DOE has raised the minimum SEER (seasonal energy efficiency ratio) requirements from 13 to 14 for AC systems. For heat pumps, the new regulations are going to be nationwide, not just in southern states. All new central heat pumps will be required to meet a minimum 14 SEER and 8.0-8.2 HSPF (heating seasonal performance factor). The current

minimums are 13 SEER with no minimum HSPF.



Manufacturers will no longer be able to manufacture 13 SEER heating pumps after January 1, 2015. However, according to the new regulation there will be a 'grace period' afforded to manufacturers and distributors of 18

months after the January 2015 start date. They will have until July 1, 2016, where any remaining SEER equipment can still be sold and installed, but only as supplies lasts, no new parts can be manufactured.

In the face of the new regulations, service providers will still be able to repair older units. The impact for consumers will come with the purchase of new units after the effective date as inventories are exhausted and when consumers become limited to units that meet the new SEER rating. The new SEER ratings will in turn mean larger units and a generally larger expense.

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## WINTERIZATION TIPS

The summer is over and the colder weather has arrived. People will be leaving the beach and will be heading home for the holidays and there are some requirements for the way you leave your home/condo for the winter. Set the heating (automatic) thermostat to temperature required by your Association by-laws (generally 55 degrees) with the appropriate circuit breakers ON. Leave all doors below sinks, all

interior doors, and all closet doors OPEN for warmer air circulation to pipes located in walls. Turn off the circuit breaker for your hot water heater to save money on your monthly electric bill.

Unit owners are reminded that the water supply shut off valve needs to be turned to the OFF position when the apartment will not be occupied for more than 48 hours. All owners are reminded that they are required to provide Mann Properties with new keys



if you changed the locks in recent months in case of emergencies and building inspections.

All furniture should be stored off of the balcony during the winter months to avoid damage from high winds. These requirements are very important to avoid damage to your unit and others around you.

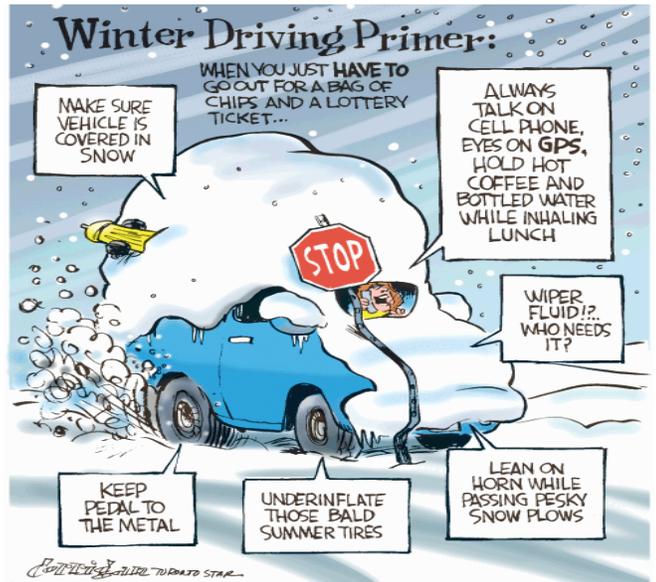
## UPCOMING FEMA FLOOD CHANGES

The National Flood Insurance Program is undergoing changes beginning April 15, 2015. These changes will effect your flood insurance policy and the premiums that you pay. So while the new flood zone maps for Ocean City are set to go into effect on April 1, 2015, effectively lowering flood insurance premiums for most buildings, FEMA will be adding additional fees to most flood policies.

One of the new fees will be the Homeowners Flood Insurance Affordability Act (HFIAA) Surcharge. A new congressionally mandated annual charge of \$25 for single family primary residences, \$250 for single family non-primary residences, and \$250 for condominium buildings.

The Reserve fund charge (common on Condominium building policies) will see be increased from 5% to 15% of the flood premium.

The good news is that the flood insurance premiums cannot increase more that 15% annually for each risk class (previously 20%) and no more than 18% for any individual premium increase. However, Surcharges are not considered premiums—so the total increase may exceed 18% in some cases.



Be proactive...complete a home inventory of the items in your home. In the event of an insurance claim, having documentation of the items in your home will help speed up the insurance claim process. New apps and inventory services can provide a safe and easy way to keep an inventory of your household items and receipts. For tips on creating a home inventory go to [www.iii.org/article/how-create-home-inventory](http://www.iii.org/article/how-create-home-inventory).

## FANNIE MAE REVIEWS LOAN GUIDELINES

Fannie Mae has performed a comprehensive review of their policies regarding project standards and has made some notable changes that will allow for more flexibility when lenders are considering a loan and providing potential purchasers with a wider array of options. Some of the changes include:

- Increasing the number of days for which 15% of the homeowners can be delinquent from 30—60 days.

- Increasing the allowable commercial space in a project to be increased from 20% to 25%.
- Increasing situations where up to 15% of non-incident business income is allowed.
- All lenders will obtain the condominium TIN (Tax ID number) number in order to help Fannie Mae track projects and the risks associated with each project.

## GOOGLE DRIVE

Coming soon, Mann Properties will start setting up Google Drive accounts for board members to have access to all important documents. This will provide board members with one stop shop access to all the documents that have to do with their building, community, and association. Some of the documents included will be contracts, bylaws, minutes, warranties, history, future plans, and many more.

Board members will be able to be more efficient during meeting and be able to get things done much more quickly. More importantly, if an emergency arises, board members will have access to any documents they may need to properly handle the emergency.





**Mann Properties  
Holiday Hours**

**Thanksgiving—Closing on Thursday, November 27 and will reopen on Monday, December 1.**

**Christmas—Closing on Wednesday, December 24th and will reopen Monday December 29th.**

**New Year's - Closing on Wednesday, December 31st and reopen on Monday, January 5th.**

**We will have staff on call in the event of an emergency.**



## COMMUNITY SPOTLIGHT—

### OYSTER HARBOR HOA

In each newsletter, we will be putting a “spotlight” on one of the fine communities managed by Mann Properties. We want to recognize and thank the owners and Board Members who continue to work hard to maintain their beautiful property throughout Ocean City.

Oyster Harbor has been managed by Mann Properties since 1999. Over the last 10 years the Oyster Harbor Homeowner’s Association located in West Ocean City has accomplished numerous achievements including implementing a web page, fully renovating the pool deck and fence, adding security cameras and a card reader system, fully renovating the exterior perimeter wall, bringing recycling to the neighborhood and winning the WMDT Environmental Award, replacing and enhancing the entrance signs and lighting, making minor repairs and touch ups to the pool house bathrooms, and bringing free community events to the neighborhood, including Summer and Holiday parties and community yard sales to promote a greater sense of community. The continued hard work of the Board of Directors and Owners help make Oyster Harbor one of the premier Associations in West Ocean City.



## SNOW REMOVAL: Watch Your Back

Lower back strain is one of the most common injuries related to shoveling snow. The following measures can help you prevent injuries and keep your back healthy while shoveling:

Before the first snowfall is predicted, make sure you have a proper shovel. The best shovel is one that is light weight, ergonomic and has a curved handle. Your shovel should also be long enough so that you can avoid bending over while shoveling and short enough so that the load on the blade when you lift it is close to your body.

Make sure that you have other essential equipment, like warm, waterproof and skid-proof boots, as well as gloves, a hat,

a coat and sunglasses to protect against glare.

Warm up before you start shoveling by walking around for five or 10 minutes, then stretch your arms, legs and back.

If possible, shovel when the snow is fresh rather than after it has been packed down and is heavier. If the area you need to clear is large, shovel in stages starting with the most critical path first.

Switch hands often, and keep your hands separated with one hand closer to the blade. Keep the loads light, rather than piling large amounts of snow on your shovel blade. If the snow is deep, shovel in layers.

## ASSOCIATION PAYMENTS



The New Year is fast approaching and you will soon be receiving your coupons for 2015.

Making prompt payments has always been important, but with the off-season here, making payments on time is even more important. When payments are late, it makes it increasingly more difficult for board members to schedule maintenance. Maintenance is more conveniently done in the off-season when there is less hustle and bustle in the city and when there are fewer tenants in each building. If you miss a payment, it could put a scheduled building project on hold or even require the project to be completely dropped.

To avoid any delays in processing your payments please be sure to:

- Make your payments payable to your Association not Mann Properties
- Submit your coupon with your payment and make sure your unit number is on your check.
- Make sure you mail your payments to the address listed on your payment envelopes that were mailed with you coupons.

Avoid bending and twisting as you lift, and empty each shovel full of snow. When possible, push the snow to one side as you clear the path. Avoid throwing snow off the shovel blade, especially over your shoulder.

Take a break every 15 or 20 minutes to straighten and stretch your back.

Stay hydrated.

Stretch again when you are finished shoveling. If you do experience any back strain, apply ice packs for the first 24 hours, then apply heat to loosen the muscles.



# Ocean City MARYLAND EVENTS



[http://oceancitymd.gov/Recreation and Parks/vip.html](http://oceancitymd.gov/Recreation%20and%20Parks/vip.html)

## HOLIDAY SHOPPER'S FAIR



November 28th—  
November 30th at the  
Convention Center.

Fri & Sat—10-5; Sun 10-4

Come and enjoy unique, hand-made merchandise that would make terrific gifts for the holidays. There will be activities for children and they can even have their photo taken with Santa.

Admission: \$3 all weekend; under 13—free



Come out to Northside Park and enjoy one of “Maryland’s Finest Holiday Traditions”. Take a train through more than 1 million sparkling lights and exciting light displays. Stop and have some hot chocolate and have your picture taken with Santa in the Winterfest Village Pavilion.



Winterfest of Lights runs from November 20th through January 4th. Hours are Sunday—Thursday 5:30-9:30; Friday and Saturday 5:30-10:30.

Open New Year’s Eve until midnight.

# CHRISTMAS PARADE

The Ocean City Christmas Parade will be held on Saturday, December 6th. The parade route will run from 100th St to 115th St on Coastal Highway. The parade starts at 11am.

## NEW YEAR'S EVE FIREWORKS



Bring in the New Year at Northside Park. Ride through Winterfest, enjoy live entertainment, hot cocoa, and a brilliant fireworks display at midnight.

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