

NEWSLETTER Spring 2008

Letter from the President

Dear Neighbors,

As you get ready to return to Truro this summer, I thought I should prepare you: it has been a glorious spring. Truro had a wet April, and a cool dry May, and so far, a hot June, so Truro is vibrant with life and as beautiful as we could hope for.

Since the fall newsletter we have been busy learning about current Town issues, helping to reach constructive solutions to neighborhood problems, and supporting community activities. First, the **Town Budget**, which TNRTA had reviewed and supported prior to Town Meeting, passed with approval of all items except one police cruiser. The budget of the Police Department was the only item of real contention on the budget. An expected budget override was not needed. Taxes will increase by approximately 12 cents per \$1000 of assessed value as a result.

Other items on the **Town Warrant** were also approved without a hitch, including an amendment to the Town

Zoning Bylaws to require site review of any conversion of commercial property within the Seashore District. TNRTA's position was that such an amendment would ensure that commercial property owners would obtain due process rights through town regulations but would also be subject to review of proposed conversion to ensure conformity to zoning regulations.

TNRTA continues to remain active with many issues of great concern to non-resident taxpayer, including **homeowners' insurance**. We joined with many to oppose a second request for an increase in Fair Plan rates for 2008, which the MA Insurance Commissioner rejected. We also continue our work with Citizens for Homeowners' Insurance Reform to advocate for better coverage at more affordable rates. We also report inside on increased competition and options in homeowner's insurance that appear to be the first crack in spiraling rate increases of commercial insurers

We expect this will be an important year in Truro on a number of fronts, but especially regarding zoning bylaws. I have attended numerous meetings on this issue and have been impressed with the thorough and careful deliberations of the Planning Board about current Zoning Bylaws. I have also tried to attend as many Town Committee meetings this year as possible. Overall, I believe we are in good hands. We continue to build mutual respect and trust. I want to especially thank Fred Gaechter, who recently resigned as Chairman of the Board of Selectmen, for his generous, firm and honest work with TNRTA. I look forward to continuing our good relations with the incoming Chairman, Gary Palmer and extend the BoS our best wishes.

As always, I encourage you to stay in touch and stay involved with TNRTA and Truro. Our website will catch you up on news and information about the matters discussed here, and more. And feel free to reach me anytime at tnrta@tnrta.org.

Best Regards, Regan McCarthy

Homeowner's Insurance Update

While premiums appear to have continued their sharp upward climb, a few positive signs have occurred recently. The Massachusetts Insurance Commissioner, Nonnie Burns, recently rejected the application of the FAIR plan for a 25% increase for next year, although FAIR will probably re-file for an increase for 2009.

The Boston Globe reported on June 7, 2008 that "Insurers competing for auto business for the first time in decades

are lowering premiums on homeowner's policies for consumers who buy both types of coverage from the same company. In recent months, some of the state's largest insurers, including Arbella Insurance Group, Commerce Insurance Co., Liberty Mutual Group, and Norfolk & Dedham Group, have shaved 3 to 20 percent off homeowner premiums by offering bigger discounts on combined policies." Commerce Insurance Co. indicates on their website "Individuals who insure both their automobile and residence with Commerce... save 15% on their Homeowners' premium." So far, Cape homeowners have not seen this decline, but we remain hopeful it will come soon.

A variety of legislation is underway related to many different aspects of Homeowners Insurance in Massachusetts, and specifically the Cape and Islands. Summaries of pending legislation along with recommended letters to Governor Patrick, Senator O'Leary and Representative Peake can be found on the "Citizens for Homeowners Reform" website:

www.homeownersinsurancereform.com,

TNRTA has and will continue to look into the possibilities of developing a Group Policy for Truro homeowners. In the meantime, several months before your Homeowner's renewal date, you may want to:

Town News

Kline House / Hopper Landscape: The Cape Cod Commission wrapped up its review of the Kline House site development plan, by suspending the DRI ("Development of Regional Impact") review after agreement was reached on mitigating conditions, including a conservation restriction on 6.5 acres of the parcel, and other conditions. Additionally, the MA Heritage Trust authorized an archaeological review of the site which unearthed artifacts from Native American habitation, though no human remains were reported found. The Klines are seeking a building permit at this time which abutters are challenging.

Di Giovanni / Truro Adventures site matter in Great Hollow continues to have many twists and turns. The Board of Selectmen and the Planning Board voted to adopt a "wait and see" position regarding the apparent "business activity" in this residential area. They hope to voluntarily enlist the cooperation of the Di Giovannis in self-regulating commercial behavior, particularly with regard to noise abatement, in lieu of establishing a special events regulation as relief. Despite complaints of 23 abutters, the BoS hoped to avoid a "slippery slope" on private homeowner rentals.

FLEX Bus is Saved Thanks to the hard work of the Cape Delegation of the MA Legislature, especially Rep. Peake and Sen. O'Leary, the State restored funding for the Flex Bus system for this fiscal year and changed to a forward funding basis to ensure continuity of funding in the future. As a result, we will all have an affordable and safe way to travel on public transportation this year on the Outer Cape.

- Update coverage if necessary. You can request a \$/square foot replacement cost estimate from a builder or there is a report available from AccuCoverage on the internet for \$7.95 which may be useful.
- **Shop around.** Obtain quotes from several insurance companies using more than one Broker. Compare quotes and consider the FAIR Plan which may be less expensive than private carriers.

Absent a new regulation, the Town Enforcement officer found that Di Giovanni was not violating town zoning by laws. However, on April 16, 2008, the Zoning Board of

Appeals overturned the enforcement decision and ruled that the Di Giovannis were running a commercial enterprise in a residential district. All such activity was thus banned at the site. At the moment, weddings have been scheduled for this season, even though such activity has been banned as a result of the ZBA decision.

Truro 300: Next year is a BIG year for Truro – July 16, 2009 is the 300th Anniversary of the Town's incorporation and Truro plans to have a grand celebration beginning in the Spring 2009 and ending Thanksgiving Weekend. The Tercentennial Committee wants to involve all residents in this celebration and in planning the celebration. TNRTA has already contributed pro bono consultation and will continue to lend its support throughout the Tercentennial. The preliminary plans look great – full of fun, informative and interesting events and activities. There are many ways to join in. Find more info at:

www.truro-ma.gov/ 300

One Town, One Book: Truro Library has sponsored a project to encourage all townspeople to read "The Outermost House" by Henry Beston, a book about the early days of life on the

- Explore combining Homeowners with Auto Insurance, if appropriate for your circumstances (see above).
- Write to/call/email MA legislators from your Truro address to express your concerns and demand support for legislation that brings rate relief and increases consumer choice. Contact information on the Governor's Office and the Cape delegation can be found on the TNRTA website.

TNRTA Supports Scholarship Fund:

The Truro Neighborhood Association (TNA) has for many years now run a terrific college scholarship program for exceptional Truro students. It is now managed by the Truro parent-teacher association, the TEEA. We have added a place on the membership form for interested individuals to make a direct contribution to this fund. TNRTA will pass the full amount of designated contributions to TEEA.

Outer Cape. Over the summer, look for events related to the book at the Library. Copies can be borrowed from the Library also.

Walk for Love: For the past 15 summers, Bob Murray has walked the 108 miles of Cape Cod, from P'town to Falmouth in a week-long walk for love to raise money to help families from becoming homeless, to prevent foreclosure, to help homeless families access housing, to help the disabled find decent and safe housing and to help working families find housing they can afford. Highland Affordable Housing will join the walk for the first time this year, and invites all of us to join them or sponsor them. Day 1 is July 14, 2008. For more info contact truroaffrodable@peoplepc.com.

Neighbor to Neighbor: The Truro Police department is asking for volunteers to serve as neighborhood representatives to be points of contact in weather emergencies and to notify Truro Safety Facility if any neighbors are vulnerable due to loss of heat, water, electricity, injury or any inability to self-evacuate during a weather emergency. If you are interested in participating, please contact Lt John R Lundborn at the Truro Police Department 508-487-8733 Ext. 100 or at lundborn@truropolice.org.

Water, Water Everywhere

One of Truro's most precious resources is our water – since we all rely on well water and sea water for our health, subsistence and pleasure, keeping our water clean, safe and abundant is essential for our families and our land. Here are some water related items for you information:

Truro's Free Water Testing Program Continues / 2008 Update

Truro is launching Phase 2 of its free water testing program to establish nitrate levels in our residential water sources. Nitrates are a leading indicator of overall water quality and safety. This year the program will test **Truro NORTH** of the Pamet River Valley. Test kits will be sent to all homeowners in this area at the addresses on Truro tax bills by the end of June. If you are already at the Cape by then, an alternate pick-up location will be listed on the TNRTA website after July 1. Information on how to collect and drop off water samples, as well as answers to other Frequently Asked Questions (FAQs) can be found on the TNRTA website. For more information contact Kevin Kuechler at 508-487-5770.

Septic System Cleaning

The health of the water you drink, your leach fields, and the quality of the air in your homes can all be affected by the state of your septic system. Truro considered passing bylaw mandating periodic septic cleanup, but has decided to rely on voluntary clean up. We urge you to:

- Find out when you last had your septic tanks cleaned.
- Locate your tanks and mark them clearly. If you do not know where your septic system is located, several septic specialists use GPS to locate septic tanks.
- Clean out your tanks if you have not done so for more than five years. If you have no special problems it should run under \$200.

Massachusetts Estuaries Program

Truro is participating in a program to sample water conditions of local estuaries, and teams of Truro residents will be collecting water samples on 6 days between June 26th and September 8th. This is a fun and important activity to make sure our estuaries are environmentally healthy. Slots are available to fill in teams on some dates, so if you are interested, please contact Charleen Greenhalg at 508-349-7004, x 27. Note this is for early birds: water samples are collected one hour after high tide – all early morning activity. Here's the schedule:

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Date	High Tide		
Thr, June 26	5:27 am		
Thr July 10	5:54 am		
Fri, July 25	5:03 am		
Fri, Aug 8	5:36 am		
Mon, Aug 25	6:45 am		
Mon, Sep 8	6:28 am		

Puma Park

Truro Playground Imagined by Children, Built by Community

Picture a new playground, imagined by Truro's children and built with our own hands, a community playground created by a town-wide volunteer effort. One of a kind, unique to Truro, it would

be a tangible reflection of the intangible character of the town we all love. Over five days in October 2008, with your help, we can make that picture real. **Puma Park**, the new Truro community playground imagined and named by Truro's children, will be located next to the new Truro Community Center on Library Lane in Truro. This unique playground was designed by the children of Truro and will be built by volunteer hands from **October 22-26, 2008.** Curtis Hartmann has led this community activity since its inception.

By building it ourselves – Truro natives, washashores, seasonal residents and visitors – we can keep costs low and build in quality. More impor-

tantly, however, by building it together we can strengthen our community while we work for play, bringing us all together in an unprecedented grassroots effort.

Although Truro can expect at least 2000 children as visitors every year, including the children and grandchildren of non-resident homeowners, there is currently no available public playground where little ones can engage in free play or parents and grandparents can go for an afternoon with their kids. Because of safety and liability issues, the current playground at Truro Central School is not available when school is in session or during the summer months when the recreation department incorporates it into their programming.

Puma Park will fill the gap. By providing a safe and welcoming place to play, a Community Playground adjacent to the new Community Center will become a focal point for town life. Part recreation area, part gathering place, it will offer two distinct age appropriate play areas, one for tots 2 to 5, the other for older children 6 to

12, along with tables and seating area for parents and grandparents, aunts, uncles, and friends.

JOIN IN! You can get involved **now** in many volunteer opportunities folks of all ages and skills, from construction and design

through food preparation and fundraising and lots more. You can also be part of the **main event from October 22-26**: TRNTA members can volunteer to help with part or all of the build itself, scheduled for October 22-26. Or you can help with the organization and fundraising work that will stretch throughout the summer months.

To learn more about how you can participate – or to donate to the project – visit the TNRTA website or go directly to the playground website at www.truroplayground.com. Or contact TNRTA vice president Dick Hersh, a member of the Playground Steering Committee, at rhhersh@sbcglobal.net.



Please Contribute Your Experience and Skills! Join and Become an Active Member of TNRTA

RENEW your membership today or become a NEW MEMBER. Send a completed membership form (enclosed below) with dues to TNRTA. Dues are \$35 per household annually. Contributions appreciated.

	TRURO NON-RESIDENT TAXPAYERS'	Name(s) Permanent Address		0 10 10 10 10 10 10 10 10 10 10	
P.O. Box 324 • T	ASSOCIATION Truro, MA • 02666 • info@tnrta.org	City	StatePhone	Zip Code	
		Truro PO Box	Dues	TNRTA Dues Enclosed:	\$35
		Truro Zip Code	*Contributions	To TNRTA: \$	
		Truro phone	Controutions	To TEEA Scholarship Fund: \$	
				Total Enclosed:\$	
	*	All contributions designated for the Truro Citiz	enship Scholarship	Fund will go in full from TNRT	`A to TEEA



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