

**OWNERS**  
September 2026 edition

*Welcome to  
Canal Place  
One!*

**CANAL PLACE CONDOMINIUM**  
**200 MARKET STREET, LOWELL, MA 01852**

**Management company:**

Our management company is Property Management of Andover. All questions or comments concerning Association matters or the common areas should be directed to their office via email, the owners portal, or by phone between 9:00 A.M. and 4:00 P.M., Monday through Friday: (978) 683-4101.

Our Property Manager there is Debbie Davie: [DDavie@pmandover.com](mailto:DDavie@pmandover.com).

Her administrative assistant is Jennifer Scharn: [Jennifers@pmandover.com](mailto:Jennifers@pmandover.com).

**Maintenance emergencies:**

Regular maintenance requests may be submitted to Debbie at PMA via phone, email, or through individual accounts on the PMA owners portal. In the event of an emergency that poses harm to our community after hours, call (978) 683-4101, dial "0" for the operator, and your call will be forwarded to the PMA answering service. Serious issues will immediately be forwarded to one of PMA's on-call property managers.

**On-site office hours:**

The Lobby Office does not have regular hours at this time. For help with move-in/move-out arrangements, loading dock & elevator keys, key fobs, programming the front keypad, general information, and all things parking, please email [canalplaceoneoffice@gmail.com](mailto:canalplaceoneoffice@gmail.com).

**Condominium Fee Payments:**

Fees are due and payable in full on or before the first day of the month. There is a late payment fee for all fees received after the fifteenth day of the month. Common area fee payments may NOT be left in the Lobby Office. Fees may be paid as follows:

1. By check: Please make your check payable to "Canal Place Condominium Trust" and mail it c/o Property Management of Andover, P.O. Box 488, Andover, MA 01801. Make sure your unit number/address is on your check and consider writing "Canal Place 1" on the memo line. Fees are due the first of each month, with a late fee after two weeks.
2. Various other methods of electronic or online payment are available. For more information, consult your welcome information from Property Management of Andover, your PMA portal, or contact PMA directly through one of the methods shown at top

**Resident Emergency Information:**

In the event of an emergency involving your home it is essential that we be able to contact you quickly. Please make sure the information on your owner portal is complete and up to date, and that you have supplied any emergency information requested by the Lobby Office.

**Insurance:**

All unit owners are required to have a Homeowner's Insurance Policy (HO6) that covers the Association Master Policy Deductible and your personal property.

### **Rules & Regulations:**

If you have not already received a copy of the Association Rules and Regulations, we will be happy to provide you with a copy. **Please read and be familiar with them**, particularly as they apply to pets, tenants, and alterations to your unit. If you have any questions, please contact management. Violations of these rules may subject you to fines.

### **Vehicle Registration and Parking:**

1. All residents' vehicles must be registered with management and must display a valid parking sticker on the driver's side of the rear window of the vehicle. Please supply the Lobby Office with your current vehicle registration and you will be issued the appropriate color parking sticker.
2. The parking rules and regulations are explained in detail in the Rules and Regulations. Attached is a copy of the "Outside Parking Lot Rules" for your review.
3. There is no guest parking at Canal Place. Please make sure your guests park off the property to avoid towing.
4. The designated Handicapped Parking Spaces are for use by handicapped residents only, not handicapped guests.

### **Package Delivery System:**

1. Since COVID and the explosion in online shopping, most packages are now left in the mailroom and sorted into shelves and cubbies according to unit by volunteers.
2. The mailroom serves not only Canal Place, but Canal Place 2 and Canal Place 3 as well. The space was never designed to handle the volume of packages now being received so it's important that packages are picked up as soon as possible. Please keep an eye out for any incoming purchases, and encourage friends and family to give you a heads up should they be sending anything.
3. Any package left in the mailroom for more than two weeks will be considered abandoned and may be returned to sender at the management's discretion. Packages with perishables in danger of rotting, or other leaking items, may be removed sooner.

### **Move-in/Move-out & Delivery of Large Items:**

1. All large items such as furniture, appliances, carpeting, construction materials, multiple boxes, etc. **must** be delivered through the rear door of the building and use the freight elevator at the rear of the atrium rather than the front passenger elevator.
2. If expecting delivery of large items, residents should make arrangements in advance with the Lobby Office to borrow keys to the rear door and to the elevator. There is a \$100 refundable deposit. The key to the rear door will allow use of the full width of that entrance rather than just the narrow, single door; the key to the elevator will allow the elevator to be held on one floor for an extended period without triggering an alarm or damaging the door mechanism.
3. **Be careful not to bump sprinkler heads in your unit or in the common areas (including in the basement garage!) while moving items. Damaging a sprinkler head can cause a flood of water and major damage to the building.**
4. Whenever a resident expects to need the freight elevator for an extended period, such as during a move-in or move-out, they should post notes by the elevator on all floors letting other residents know it is in use. The office has magnetic notes available for this

purpose. Please be considerate of other residents who may need the freight elevator and give them access as often and as quickly as possible.

5. Do not leave exterior doors propped open and unattended, or leave unattended vehicles at the loading dock. **Never** tape latches to keep them from working as designed.

### **Keys:**

1. In case of an emergency, we must be able to enter your home quickly. Please remember to provide us with a key to be kept in the office lockbox.
2. Please be aware that the Association or Managing Agent has the right to cause the entry into any Unit, without notice, in the event of an emergency, such as a fire, flood, utility problem, any apparent life threatening situation, or to take remedial action to prevent serious damage to the building or another unit. If there is an emergency and we do not have a key to your home, any and all damage done to your door to gain access will be the sole responsibility of the homeowner to repair.
3. You may place a lockbox with a spare key in it for your personal use (in case you lock yourself out) on the railing in the basement garage outside the front elevator vestibule.

### **Basement Access:**

Please be aware that you cannot call the elevator from the basement without a key fob. You cannot enter the basement via the stairwells without a fob, and if you leave the basement via the stairwell without first scanning your fob, an alarm will sound, Always take a fob with you!

### **Bicycles:**

1. Bicycles may not be stored in the basement garage spaces or fire hallways.
2. Bicycles should be transported in the freight elevator, **not** the front passenger one.
3. There are locked storage rooms on certain floors with bike racks available at no cost on a first come first served basis. There is a \$25.00 refundable deposit for the room key.

### **Trash Disposal:**

1. Put only small, securely tied bags down the trash chute. If you have to “stuff” the bag down the chute it is too big.
2. No cardboard boxes, carpet, construction debris, or large items may be put down the chute.
3. Cardboard and boxes should be broken down and put in the “cardboard only” dumpster in the basement garage.
4. Do not leave anything on the floor in the trash room.
5. Canal Place does not have on-site recycling but recyclables may be taken to the city DPW. See [lowellma.gov](http://lowellma.gov) for more information.
6. There is no disposal of large items allowed in Canal Place dumpsters. Please make arrangements with a private hauler.
7. Natural Christmas trees must be disposed of at one of the approved city drop-offs. They should be wrapped in a tarp or plastic sheet when being carried into or out of the building to avoid leaving a trail of needles. Please use the freight elevator for trees.

**Heating and Cooling:**

1. Individual units have heat pumps which either draw heat from (winter) or discharge heat to (summer) a building-wide loop of treated water. In the fall, the building switches from cooling the loop with a chiller on the roof to heating the loop with a set of boilers. In the spring, the boilers are shut down and the chiller brought back on line.
2. It's important to change the air filters for your heat pumps every 3 to 6 months. Filters should be low filtration (cheaper) to avoid excessive interference with air flow.

**Common Area Halls:**

For everyone's safety, no personal items may be left or stored in the common hallways. Please keep all shoes, boots, umbrellas, etc. inside your unit. The Board allows the following two decorative exceptions:

1. A doormat with an inoffensive design, that will not shed fibers (mats of coir, sisal, or jute are not allowed because they shed) and no bigger than 24" x 36" by 1" thick.
2. A single inoffensive wall hanging to go directly below the unit number and not to exceed 12" wide x 18" long x 1" thick.

**Fire Corridors:**

Absolutely nothing may be stored or left in the fire corridors off the second floor loft of each unit. These corridors must be kept completely clear for use in an emergency.

**Common Systems:**

Please be aware that in a large building such as this, common systems can affect everyone's comfort, safety, and health. Please be considerate of your neighbors.

1. In the laundry room it's important to keep lint filters cleaned to avoid buildup in the building vents.
2. Water connections and drains need to be secure throughout the unit. Do not dispose of grease or cooking oil in your unit drains as it can clog the pipes.
3. Dirty filters in your heating/cooling unit can allow dirt to clog condensation drains and cause water damage to your unit and/or those below.
4. Excessive smoking fumes can travel through shared vents, hallways, and HVAC systems to cause discomfort and possible health problems for others.
5. Nothing other than toilet paper and human waste should ever be flushed down the toilet—there is no such thing as "flushable" wipes.
6. Be careful of sprinkler heads. Damage to the sprinkler system can cause massive flooding to your unit and those below.

**No Smoking:**

There is no smoking allowed at any time in the building common areas (hall, stairs, lobby, fire floors, garage, atrium, etc.) and within 30 feet of all building entrances.

**Quiet Hours:**

Residents are expected to reduce noise levels between the hours of 10:00 PM and 7:00 AM. At no time should noise be so loud as to become a nuisance.

## Surface Lot Parking Rules

(as of 5/3/26 when new stickers were issued)

1. Parking in the surface lot overnight requires a valid **Red/Orange** Canal Place 1 Resident sticker.
2. Parking at the front door for up to 15 minutes to unload your car is allowed with a **Red/Orange or Blue/Purple** resident parking sticker.
3. Vehicles with a valid **Blue/Purple** sticker may park in the outside lot for short periods of time from 8:00 AM to 6:00 PM.
4. If you have a Blue/Purple sticker and use the surface lot, please remember that you **must move your vehicle BEFORE 6:00 PM** or it will be towed at your expense.
5. Any vehicle, with or without a sticker, parked in the following areas will be towed at the vehicle owner's expense: FIRE LANES, FIRE HYDRANTS, or HANDICAPPED SPACES. Parking in handicapped spaces is permitted only if displaying a valid handicapped plate or placard AND a valid resident sticker.
6. The Towing policy continues to be in effect for all vehicles parked in the outside parking lot without a valid **Red/Orange** sticker, **or** with a **Blue/Purple** sticker as noted above.
7. **Please make sure your parking sticker is in the correct location** on the driver's side of the rear windshield, and that it is visible from the outside. If you use a temporary parking decal for any reason, it must be placed in that same area.
8. There is no visitor parking at any time in the outside parking lot, in either the regular spaces or the designated handicapped spaces.
9. Contractors working in the building may leave their **CLEARLY MARKED** vehicles parked in the surface lot during regular working hours. During the day realtors, housekeepers, and other unmarked contractors should tape a note inside their rear window stating their business, what unit they're in, and a phone number where they can be reached. **After 6pm & before 8am ALL vehicles must have a Red/Orange Canal Place parking sticker or temp. parking decal.**
10. When the City declares a **Snow Emergency**, all vehicles must be removed from the surface lot to allow plowing. Once the parking ban officially begins (usually a few hours later), any cars still in the surface lot are subject to towing at the owner's expense.
11. During a Snow Emergency, the City usually offers downtown residents free parking in certain city garages, including the HCID garage behind Canal Place 3. Entrance to that garage is from Dutton Street; the address is 350A Dutton. Parking at the Roy Garage during a Snow ban may NOT be free, and our Association will NOT reimburse fees.
12. Once the Snow Emergency ends, owners have two hours to remove their vehicles from the HCID garage (or other specified garage) before charges begin to accumulate.
13. **It is the responsibility of vehicle owners using the surface lot to keep track of any Snow Emergencies, and their duration, to avoid towing or parking charges.**

## Contact and General Information

### Canal Place Condominium Management Company

The current management company is Property Management of Andover. If you are a tenant then most requests for assistance should go through your landlord. If you are an owner, you should sign up with management for an owner portal.

The building's Property Manager is Debbie Davie: [DDavie@pmandover.com](mailto:DDavie@pmandover.com).

Management company office hours are Monday through Friday, 9:00 AM to 4:00 PM.

Property Management of Andover phone: (978) 683-4101

Property Management of Andover mailing address: P.O. Box 488, Andover, MA 01801

### On-Site Office

The on-site lobby office does not have regular hours at this time. For help with key fobs, move-in/move-out arrangements, borrowing the back door keys, programming the front keypad, general information, and all things parking, please email [canalplaceoneoffice@gmail.com](mailto:canalplaceoneoffice@gmail.com). Ruth Evans currently handles on-site office services.

For issues that can't wait, owners should contact Debbie Davie (as above or through the owner portal) or her administrative assistant, Jennifer Scharn, [Jennifers@pmandover.com](mailto:Jennifers@pmandover.com).

### Maintenance Emergencies

Regular maintenance requests may be submitted to Debbie via phone, email, or owner accounts on the PMA portal. In the event of an emergency that poses harm to our community after hours, call (978) 683-4101, dial "0" for the operator, and your call will be forwarded to the PMA answering service. Serious issues will immediately be forwarded to one of PMA's on-call property managers.

### Board of Trustees

Under normal circumstances, the Board meets ten times a year (once a month except for July and December) and hosts an Annual Owners Meeting. While the Annual Meeting remains an in-person event open to all owners, the monthly meetings vary. Depending on time and privacy constraints, these meetings may or may not be open to owners. When open, owners will be notified in advance via email.

Current board members are: Pete Pedulla, Ruth Evans, Brian Hohmann, Dawn Pioli, and Dana Kelly. For comments, questions and concerns that are non-urgent, the Trustees can be reached at [canalplacetrustees@gmail.com](mailto:canalplacetrustees@gmail.com)

### Further Information

There is an unofficial website run by a volunteer and loaded with info at [canalplaceone.com](http://canalplaceone.com). It's possible to subscribe to the bulletin board there to receive notices of postings.



February 27, 2026

Dear Unit Owner:

Greetings from HUB International Insurance Services! We are pleased to be the Insurance Agency representing the Master Insurance Policy for Canal Place Condo Trust.

In an effort to assist you, as a unit owner at the Association, we have put together a brief summary of what is covered under the Master Insurance Policy. We hope you will use this letter as a guide when purchasing your own unit owner's insurance policy.

**What is covered?**

The Master Insurance policy is written on a "Special Form", which includes coverage for: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, theft, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing or appliances, frozen pipes, convector units, and mechanical breakdown of commonly owned equipment etc.

**What is not covered?**

The Master Insurance policy will not cover wear and tear, deterioration, mold, damage by insects or animals, settling or cracking of foundations, walls, basements, roofs etc. There is no coverage for damage caused by repeated leaking or seeping from appliances or plumbing including from around shower, bathtub, toilet and sink. These events are properly classified as maintenance items.

**What items are insured under the policy?**

The policy insures all the buildings of the association for their full replacement cost. This includes bathroom and lighting fixtures and building service equipment, heating & air conditioning services, ceiling surfaces and tiles, all interior partitions, additions and alterations within Units.

**What happens if I make upgrades to my unit?**

Pursuant to the Declaration of Trust Section 5.5 (F) ; Each unit owner shall promptly notify the Trustees of all improvement made by him to his Unit, the insurance replacement cost of which exceeds One Thousand Dollars (\$1000.00), and such Unit Owner shall pay to the Trustees, in the Trustees' discretion, as an additional to his share of the Common Expenses of the Condominium otherwise payable to such Owner any increase in insurance premium incurred by this Trust which results from such improvement

**What is the Master Policy's deductible?**

The goal is to prevent small losses from being filed as insurance claims. The Master Insurance Company has provided the following deductible to serve as a "risk management" tool to help reduce the cost of insurance for the Association.

**\$25,000 per occurrence deductible**  
**\$50,000 per occurrence wind/hail damage deductible**  
**\$100,000 per occurrence water damage deductible**

This will spread the risk for losses to you and your Homeowners Insurance Company as well as the Association's Master Policy. For example, a kitchen fire causing damage to your unit, your HO-6 policy could be required to pay for the damage up to the \$100,000 deductible on the Master Policy.

**Your Insurance:**

Pursuant to the Declaration of Trust Section 5.5 (f); Each Unit Owner shall carry insurance at their own expense and for their own benefit insurance, inter alia, his furniture, furnishings and other personal property located within their units, loss assessment coverage, insurance in an amount sufficient to cover the Unit Owner's responsibility for the Master policy's deductible.

**Your individual policy should be endorsed to include special coverage for your unit (this endorsement is commonly referred to as an HO 17 32 Special Coverage A endorsement). You should confirm that your Coverage A limit on your HO-6 Unit Owner policy is equal to at least: **\$100,000** to cover the master policy's deductible. Some insurers may include this coverage under loss assessment, so it is recommended to increase this limit as well. Because the master policy includes the peril of earthquake, your policy should also cover this exposure.**

If you are a **non-resident owner**, you should look carefully at a Dwelling Policy in order to obtain the insurance you need to avoid gaps in coverage with the master policy.

**We recommend that you share this letter with your personal insurance agent to confirm that your unit owner (HO6) policy contains the appropriate coverage.**

**What if my Agent cannot provide me with the correct HO-6 coverage?**

Give HUB a call! We are happy to help you get the coverage you need for your unit. We work with a large number of insurance carriers who specialize in unit owner's HO-6 policies and we will make sure your personal coverage dovetails the Master Policy so there will be no gaps in coverage. You can call us at 844-632-2199 or email [neecondoins@hubinternational.com](mailto:neecondoins@hubinternational.com).

**Whom do I call if I have a claim?**

If your unit is involved in a claim, you should first call the Association's Property Manager. The Property Manager will then, if necessary, open up a claim under the Master Insurance Policy.

**How do I request a Certificate of Insurance for my Mortgage Company?**

There are now two ways to request a Certificate of Insurance:

**Fax:** 866-475-7959

**E-mail:** [condocerts@hubinternational.com](mailto:condocerts@hubinternational.com)

Please make sure you provide your name, the address to your unit including unit number, your lenders name and address, a loan number, and a return fax number or e-mail address. Please be aware there is a 24 to 48 hour turnaround time for all certificate requests.

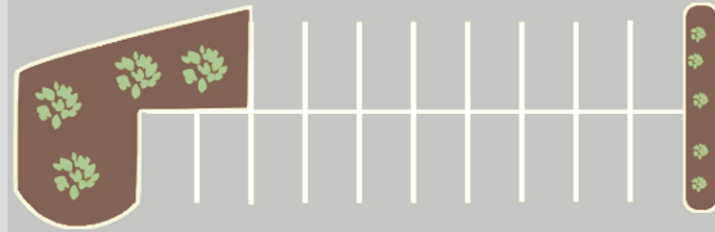
HUB International thanks you for your business and we are committed to providing you and your community with prompt, personal and professional service.

Sincerely,

Specialty Real Estate Team

# CANAL PLACE SURFACE LOT PARKING SPOTS

First come, first served. No spots are assigned.



Canal Place One



Front Door

Dumpster  
Corral

Roy Garage



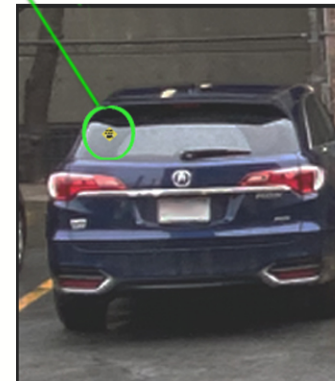
**RED/ORANGE STICKER:**  
May park in surface lot 24 hours a day.



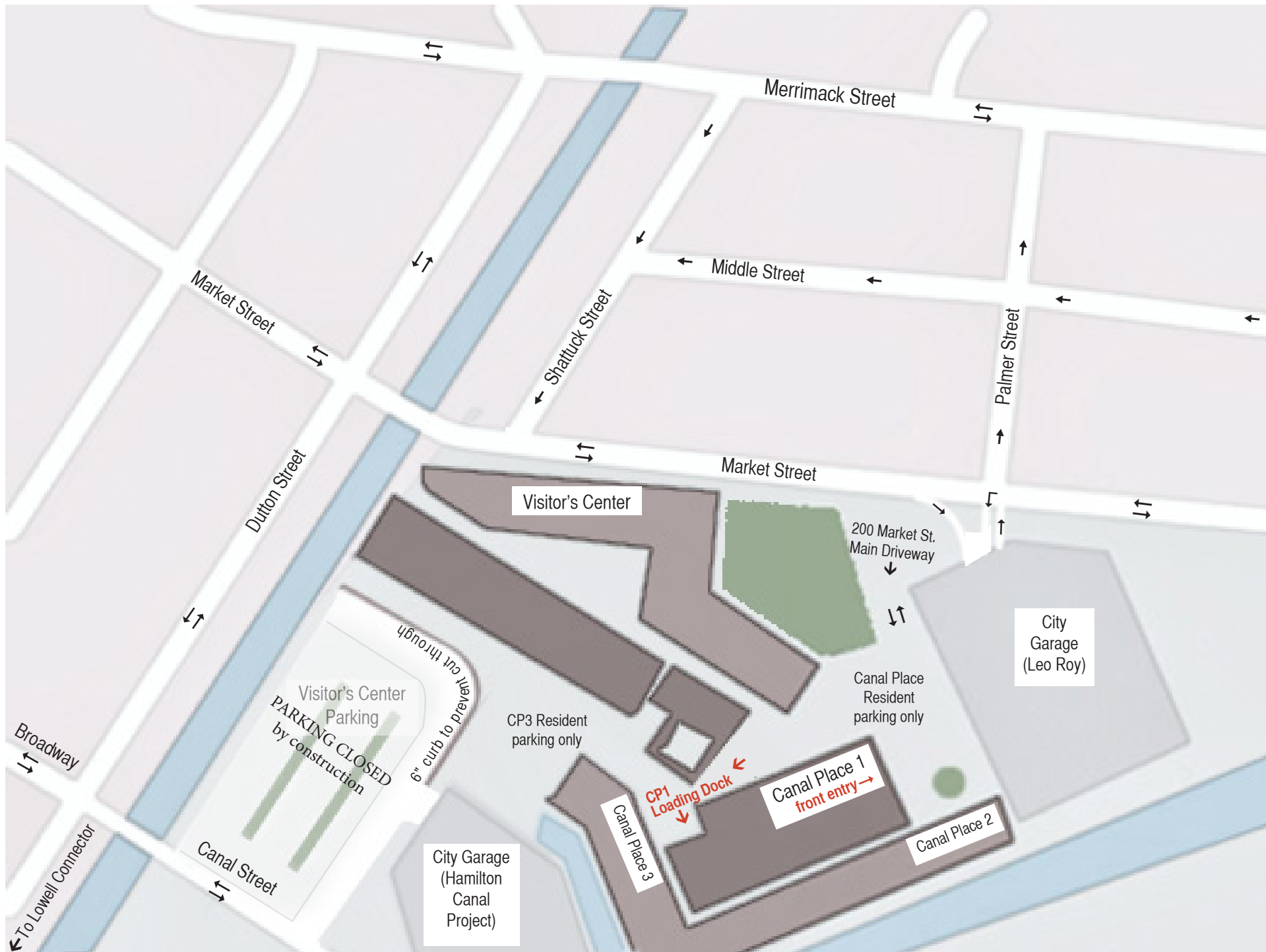
**BLUE/PURPLE STICKER:**  
May park in surface lot 8:00am to 6:00pm ONLY or YOU WILL BE TOWED.

*(The stickers above replace(d) the old diamond ones as of 5/3/2026)*

♦ **STICKER LOCATION**  
Stickers must be affixed to the interior of the rear window on the driver's side of the car. Car must be parked head-in.



Canal Place Two



***Never, EVER flush even “flushable” wipes  
(or any number of other things you likely thought okay).***

A web search regarding what can and cannot be flushed safely is a real eye-opener. Every single reputable site agrees:

***The only items safe to flush are  
human waste & toilet paper.***

***Never flush the following items down the toilet or pour them down a drain:***

- Automotive fluids\*
- Bandages and bandage wrappings
- Cleaning wipes of any kind, regardless of whether they claim to be flushable
- Condoms
- Contact lenses
- Cotton balls and swabs
- Dental floss
- Disposable diapers
- Disposable gloves
- Facial tissue
- Face masks
- Fertilizers, weed killers and other yard chemicals\*
- Mini or maxi pads
- Paint, solvents, sealants and thinners\*
- Paper towels
- Pet poop (including "flushable" cat litter)
- Poisons and hazardous waste\*
- Sanitary napkins
- Tampons and tampon applicators
- Unused medications\*

\*Hazardous waste

***Protecting our plumbing also protects our  
homes, our health, & everyone's wallets.***

***Thank you for your cooperation.***

***— The Canal Place Board.***