

# Carlson's Ridge Homeowners' Association.

## **Minutes: Board Meeting of April 6th, 2016**

Present: B.O'Loughlin, A.Masini, T. D'Andrea, A.Lachlan,  
Kent Humphrey,REI.

also present-Homeowners : Lois Snow, Sam & Catherine DeLuca,  
Tomm & Linda Sprick., Pete VanHouten

Meeting was called to order at 6.30pm.

As first order of business, attending homeowners were asked if they were bringing any issues to the Board. No issues were forthcoming.

### OPERATIONS UPDATE as of April 6<sup>th</sup> 2016.

#### WINTER DAMAGE ASSESSMENT:

Damage to (3) curb areas. Will be repaired at a cost estimate of \$500 to \$700.

Loss of metal roof rakes on (2) units at a cost estimate of \$400.

Repairs to Garage Doors on (6) units which were damaged by Snow Plow.  
Will be repaired by Bruzzi at no cost.

#### ANALYSIS OF COLLECTED HOMEOWNER INSURANCE CERTIFICATES:

Twelve (12) Homeowners did not respond. Therefore do not have their data

The range of coverage for Dwelling: min of \$4980 to max of \$190,300

The range for Personal Liability: min \$300,000 to max of \$800,000.

14 of the 36 reporting Homeowners do not have Loss Assessment Insurance.

Homeowner costs for HO Insurance ranges from \$151 to \$1370.

Richard Herrington of Nicholas/Tobin Agency will attend the Homeowners

Meeting on April 20<sup>th</sup>. He will define the categories, discuss recommended coverage, explain the claims process and the differences between the Master Policy and individual coverage.

#### WORK ITEMS CURRENTLY PLANNED FOR SPRING:

Tree trimming behind # 69, 71 and 73 CRR and Property Line behind CRC.

Possible tree removal behind # 14 CRC.

Tree planting at #37 CRR (replacing dead tree removed in Fall of 2015)  
Replace two small damaged trees at # 47 and # 67 CRR.  
Miscellaneous downspout and diverter repairs (minor).  
Evaluate amount of painting and repair required around front entrances.  
Evaluate condition of driveways requiring Seal Coating.  
Repaint the lamp-posts as needed.

#### CONCRETE REPAIR TO THE AREA AROUND GAZEBO:

Damaged sidewalk area around the Gazebo should be considered for repair.  
A quote last year for this work came in at \$4500.  
We will have a re-quote this year from 3 vendors and estimate repair cost.  
This would be a Capital Improvement repair.

The Board agreed with the above course of action.

#### GARBAGE PICKUP.

Angie reported that Patty O'Berg of All American Waste will attend the April 20th meeting to explain the guidelines for recycling and answer any questions we may have.

#### NEW BOARD MEMBER.

Bill introduced Pete Van Houten who volunteered to join our Board. We welcome Pete and thank him for accepting this position.

#### DISCUSSION ITEMS.

Angie noted that more lighting is needed at the main entrance. It was agreed that she would contact Eversource, City and State agencies to determine responsibility and how to proceed.

Terry noted that all three brick patios in the circles were affected by frost heave. Bruzzi will be advised to repair where necessary.

Terry noted that we should explore the possibility of obtaining a higher interest rate on our Funds. Kent will contact C.A.B. and other sources to see if better rates are available. He will report back to the Board with his findings.

There was no other business and the meeting adjourned at 7.45pm.

The next meeting will be the Homeowners Spring Meeting on April 20<sup>th</sup> in the Senior Center.