

Carlson's Ridge Homeowners' Association

Minutes: Board Meeting of April ,2015

Present: B.O'Loughlin, W.Terbrusch, , Terry D'Andrea, A.Lachlan,
Kent Humphrey,REI.

also present-Homeowners : Joe & Lois Snow, Tomm & Linda
Sprick,

Sam & Catherine DeLuca, Kathie Schatteman
Eileen Fast.

Meeting was called to order at 6.40pm.

As first order of business, attending homeowners were asked if they were bringing any issues forward to the Board.

One issue raised by K. Schatteman: 'In the letter to homeowners reviewing the 2014 Financial Results, it mentions the significant increase in Insurance Rates in the renewal process. Will you explain the process that is gone through in renewing our policy.'
Bill said he would explain the renewal process later in the meeting.

Bill had a brief overall comment on the difficult winter, the amount and types of repairs necessary and the need we have to shift some priorities in the Operating Budget as a result.

OPERATIONS UPDATE.

Winter Damage Assessment.

- Cracking from Frost Heaves to Roads will be assessed in May/June when weather has improved and ground has fully settled. If street repairs are required the cost will be against Capital Reserves.
- Cracking /Plow damage to Driveways. Bill expects to work with a new contractor, Allstar Paving to do repairs.
- Damage to (3) Curb Areas. Repairs will be completed by April/May.
- Loss of metal roof rakes on (2) Units. The roof rakes will be replaced by April 15th.
- Repairs to Garage Door Frames on (2) Units will be completed during April. .

Snow Removal with Heavy Equipment.

- * On two occasions we required the use of heavy equipment for snow removal.
- * This service was contracted on a time/material basis.

- This cost was paid from our Deferred Maintenance Reserve Account and did not
- affect the 2015 Operating Budget.

Snow Impact Planning for the Future.

- To date we have not put monies aside to deal with harsh winter conditions.
- The Board agreed that going forward, \$100.00 per month would be added to the Deferred Maintenance Reserve Account for this purpose.
- It was noted that while we may not have time to build a sufficient amount, any amount we're able to build will be an offset to any Assessment that might be required for that same purpose.

Ice Damming-Leak Repair Process.

- We had water damage in (4) units resulting from Ice Damming.
- The Board has the responsibility for the external repairs on these units. Bill suggested that we obtain professional advice on the repair process. The Board agreed and a roofing contractor will be hired for this purpose. Cost Estimate TBD.

Ice Damming –Alternative Measures.

- Any alternative measure taken to alleviate Ice Build-up would be the responsibility of the Homeowner.
- Heating Cables in the gutters and lower areas of the roof is the lower cost alternative however maintenance of this system could present a challenge for our community.
- Installing adequate insulation is the other alternative but would be very expensive due to the cost of accessing the ceiling areas.
- Due to varying conditions, Ice Build-up across the community is not the same and a common solution is unreasonable to expect.
- Next winter Bill expects to do a trial of the Heating Cable System on his home to determine the pros and cons of this type of maintenance.

Roof Inspection Resulting from Snow/Ice Removal.

- A number of Homeowners have called or emailed that they have found pieces of shingles on the ground after snow melt. The concern is that they may have some damage to their roof.
- Bill contacted A+, our general contractor. They advised that there was no need for a roof inspection as there was no danger of any leakage. These pieces are more decorative than they are functional. The functional part of the roof is not affected.

Consideration-Spring Cleaning of Gutters.

- A request was made last year that we consider doing a spring gutter cleaning this year in addition to the gutter cleaning we do in the fall.

- A spring cleaning of gutters might only be necessary where homes have trees close to the Buildings. The need for a spring cleaning is still under consideration.
- We will get a quote for doing the rear of the buildings but at this time we believe budget prioritization will preclude our doing this for this year.

Impact on Current Operating Budget.

- A shifting of priorities will be required based on what we determine needs to get done.

Some things may not get done, but we will stay within current budget constraints.

Financial Review – Terry.

- * Terry reported that our finances are all in order thru the end of March and in balance with the 2015 forecast given to the Homeowners on November 20, 2014. Bill and Terry reported that a minor change of category was the only change Required to the current (2015) Budget. This change will be worked with Kent.
- * Kent produced a report of the collection process for the Snow/Ice Assessment. The report showed that payments had been received by REI for approx. 70% of the Invoices mailed to Homeowners.

Garden Committee Requests.

- The request to replace four flower pots with cement urns was approved by the Board.
- * The request to have the Gazebo added to the power wash schedule was approved by the Board.
- * Dryer Vent Cleaning. Bill will contact Nicholas-Tobin, our insurance agent to determine the requirement regarding vent cleaning in Condo Complexes. He will also obtain a list of the homeowners who had this done recently. A letter to all homeowners will follow.
- Letter to new homeowners. This is part of the package provided by Angie to all new homeowners.
- Important Past Letters to new homeowners: We will speak with Angie regarding how this can be accomplished. Overall, it was thought to be a good idea.
- Will the project to enlarge Gutters and Downspouts be reactivated soon.

It is still active, before May 15th Bill and the owner of A+ (our vendor) will meet with the 20 homeowners who have signed up, expressing an interest in doing something to improve their gutter situation.

New Business.

- Bill reported that Lawn Doctor will do three Fertilizer Applications this year. There will be no Grub Control Application unless conditions warrant it.

Insurance Renewal Process:

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- * At the time of renewal, our long time Insurance Agency, Nicholas-Tobin notified that the Insurance Companies were no longer renewing policies for a three year period due to increasing costs of Liability Insurance. We were told we would now have to move to an annual renewal process.
- * Nicholas-Tobin went to the marketplace and secured three quotes for our renewal including our current insurer. All quotes were significantly higher than our current cost due to the lapse over the previous three year period.
- * When Nicholas-Tobin received the quotes, members of the Board met with them to review. The Board members decided to renew with our current insurer GNY.
- * Also, at this time, we requested budgeting guidelines for the future. We were told not to expect less than 10% increases on a year to year basis for the near term horizon.

Comments from Observers.

- Mrs DeLuca stated that the crack sealing on our main roads last year was not done well.
- Bill is aware of this problem and intends to no longer use that contractor.
- A question was asked regarding how soon after the window cleaning would power-washing take place.
- Window cleaning will be done April 16th and 17th. Power-washing is scheduled for mid-September.
- It was noted that oil delivery was hampered this winter by excess snow piled high in front of some oil filler caps.

Bill will explore with Bruzzi, our snow removal contractor, and see whether clearing a pathway to the filler caps is something we can reasonably have done for the community while clearing the walkways.

There was no further business and the meeting adjourned at 8.45pm.

The next meeting will be the annual Spring Homeowners Meeting on April 15th 6.30pm at the Senior Center.