

# Minutes of SLCA Board of Directors Meeting

October 16, 2012

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## Opening

Meeting called to order at 7:38.

Present:

- Mary Jo Mulligan-Kehoe (President)
- Scott Gilmore (Secretary)
- Kevin Albert (Treasurer, arrived at 7:50)
- Rob Davidson (arrived at 7:42)
- Alan Nadel (via Skype and telephone)
- Ray Stanford (Property Manager, Moseley Associates)

No non-Board owners present.

## Minutes from Previous Meeting

Mary Jo has changes for the minutes of the September meeting. She will send them to Scott, then Scott will edit the minutes and e-mail them to the Board members for approval.

Scott noted that his amended minutes of the Annual Meeting have not yet been approved. They were e-mailed to Board members in late September. Scott will resend the amended minutes.

### Action Items

- *Mary Jo send changes for September minutes to Scott.*
- *Scott amend September minutes and e-mail to Board members for approval.*
- *Scott resend amended Annual Meeting minutes to Board members.*
- *Board members read and approve amended Annual Meeting and September minutes.*
- *Scott post Annual Meeting and September minutes (once approved) to SLCA website.*

## Financial Report

Ray walked the Board through the monthly financial report. The main balances at the end of the prior month were as follows:

Item	Annual Budget	Current Period		Year-to-Date		
		Budget	Actual	Budget	Actual	Variance
Operating Surplus	(164.00)	(1,727.00)	(4,870.18)	1,497.00	3,448.69	1,951.69
Operating Cash	(164.00)	(1,727.00)	0.00	1,497.00	0.00	(1,496.99)
Short Term Reserves	0.00	0.00	1,325.23	0.00	1,325.23	1,325.23
Long Term Reserves	1,378.00	(4,885.17)	5,613.78	(1,966.49)	5,613.78	7,580.27

Item	Amount
CD's Invested	95,257.38
Long Term Reserve	5,613.78
Total Capital Funds	100,871.16

Details can be found in Moseley's full monthly report. Following are highlights and discussion points.

By the end of October, we will have \$6728 in LTR for purchase of another CD.

The balance sheet now includes a loss of \$1649.01 resulting from an owner with a large amount of unpaid dues filing for bankruptcy. SLCA is unlikely to recover the unpaid dues prior to bankruptcy because other creditors receive higher priority.

Kevin noted that several of the CD maturity dates in the monthly financial report need to be updated. Kevin gave the correct dates to Ray.

The largest cash disbursement was to Stearns Septic for clearing a blockage reported by 47-1 a few months ago. We had deferred that payment to maintain a positive cash flow.

The owner of 47-1 disputes the sewer bill. Moseley paid Stearns Septic and billed the owner for the cost of clearing the blockage, plus 1/3 of the cost for flushing the line. The owner claims

that this is not his responsibility because it was outside of his unit. The other units in 47 did not have blockages.

## **Old business**

Ray provided status updates on the following projects.

### ***Lighting grant***

Representatives from Liberty Utilities were supposed to meet Ray on October 11, but did not show up. Their meeting is now scheduled for October 23.

### ***Tree work***

Mary Jo had reviewed minutes from prior Board meetings. She summarized the previous discussions and decisions:

- March: Approved \$2,000 for tree removal, wires to support trees, etc.
- April: Discussed follow-up status and items approved.
- May: Reviewed tree work approved in 2011 but never done. The Board approved some work.
- June: Discussed work between buildings 25 and 27. Leaning white birch tree behind 25-1 still needs to be done; quoted \$900 last year.
- July: No more tree work because no budget remaining.

On the recent Fall Cleanup Day, Jim Shibles said that he can take down some of the smaller trees. He would cut and split them, then stack the wood in the Visitor Parking area for owners to take and use for firewood.

Mary Jo walked the grounds with Jim Shibles to discuss which trees Jim can do. Jim said that he can do the trees (3 or 4 pines) between 27-2 and 29-1. Ray will get a quote from Jim for those trees. Jim can't do the leaning birch because it is too large. He also can't do support wires.

Gary Best removed some of the trees between 25 and 27 at his own expense. He also did some clean up in front of 29.

We are over budget in several areas (roads, repairs and maintenance), but we have \$250 remaining for tree maintenance. The roof raking budget has funds, but we don't want to take from there because winter is approaching.

Mary Jo stressed the importance of ongoing tree maintenance, to address problems before they become expensive.

### ***Action Items***

- ***Ray get quote from Jim Shibles to remove pine trees between 27-2 and 29-1.***

### ***Painting***

The owner of 47-3 will paint to repair interior water damage. He is a professional painter. The Board agreed to reimburse him \$800 for time and materials.

## ***Kayak and boat tags***

Every unit received a hand-delivered flyer with descriptions of kayaks and canoes that would be removed from the racks and sold if tags were not purchased (tags cost \$50 each) and attached by the deadline. E-mails were also sent by Moseley to all owners.

With the deadline past, the Board had approved Jim Shibles to remove all untagged kayaks and canoes. Jim removed 5 untagged kayaks and placed them in the Visitor Parking lot. Since then, 1 had been removed from the parking lot.

A potential buyer has inquired about purchasing the 4 remaining, unclaimed kayaks.

Ray confirmed that the Board can legally sell them because they were abandoned on association property.

Ray suggested taking written bids for the kayaks.

Ray will send another flyer and e-mail to all residents, listing the 4 kayaks for sale.

Alan suggested advertising the sale beyond SLCA residents, to get higher bids.

Ray will also post an ad on the Enfield Listserv.

### ***Action Items***

- ***Ray advertise kayaks for sale in flyer and e-mail to all SLCA residents, and on Enfield Listserv.***

## ***Road grading***

The contractor, Nelson Bugbee, doesn't recommend digging a deeper ditch along the uphill side of Landing Road, because of the way the ground is sloped there. It could also be a winter hazard, with cars sliding into such a ditch. Bugbee doesn't recommend adding anything else to channel the water.

Ray noted that the latest grading work seems to be working as hoped.

Rob comment that it is better, but still not perfect. We are still getting some washout in the walkway. It may be just rain water landing on the slope and running downward. We should reconsider adding ground cover to the slope, to slow the drainage and reduce erosion. Mary Jo suggested some low-growing, wide-spreading plants. We probably need to do this at the beginning of next spring.

## ***Repairs reported to Moseley since previous Board meeting***

Ray provided a spreadsheet with details. Following are the main discussion points.

Mice reports in 37-2 and 7-1

- Rob has caught 11 mice in snap traps.
- Rob had previously tried D-Con poison. Ray noted that D-Con takes longer. Rob said that mice chewed through plastic pipes, probably as a result of getting thirsty after chewing D-Con poison. There is a dead mouse somewhere in his wall. They are getting into crawl spaces between the lower units.

- Ray contacted Presidential Pest Control. The earliest they could come is October 29. They would charge \$50/unit to treat for mice, by placing Tom Cat blocks of poison in appropriate places. The Board agreed that we can do it ourselves at less cost.
- Ray will buy cases of Tom Cat (4 blocks of poison for approximately \$6). The Board approved for Ray to spend up to \$100 for this.

#### Skylight leaks in 33-1

- The owner claims that the skylight over the kitchen was replaced 4 years ago. Ray has never seen a skylight fail in only 4 years.
- The problem is the weather strip around the flashing. It is leaking between the glass and the housing. Jim Shibles noted that a roofing specialist is needed for such repairs.
- Ray noted that skylights are the owner's responsibility, and the owner should contact the original installer for a warranty repair.

#### Stairways

- Jeanne Childs, a new owner, volunteered to clean and check the stairs on a regular basis. She already swept and removed spiders, and noted lights that are out.

#### Chimney inspections

- Went well.

#### Skylight leak in 7-1

- Jim Shibles fixed a skylight leakage at 7-1. It was caused by debris collecting against the edge of the skylight, causing water to leach in. Jim removed the debris.

#### **Action Items**

- **Ray buy up to \$100 of Tom Cat mouse poison.**
- **Ray notify 33-1 owner that skylight repair is owner's responsibility.**

#### **Unit 47-1 chimney fire damage and sewer bill**

This unit had both a chimney fire and a drain clog during the past 12 months.

#### Chimney fire

- The fire was caused, in part, by high winds on the evening of the fire, which are known to cause chimney fires. The lower units have chimneys with joints; the fire originated at such a joint.
- The tenant did not report the fire to the owner. The owner heard of it from someone else and asked Mary Jo about it.
- The chimney needs a new metal-bestos lining.
- According to the SLCA documentation, the association owns the chimney.
- Ray is waiting for a formal response from the insurance company about the fire. Our insurance has a \$2500 deductible.
- Ray believes that the fireplace was professionally installed.

- Rob will review the condo docs/rules regarding fireplaces and policies for damage. (See definition of “common areas”; it specifically mentions chimneys.) Rob will recommend rule changes to protect the association from being financially responsible for damage done by negligence of residents. For example, owners must allow annual inspections and cleanings or else they are liable for any damages. Ray said that it will work better if we change the bylaws to define the fireplace and chimney as belonging to the owner.
- The tenant has a history of not allowing Moseley into the unit for inspections and maintenance. The chimney may not have been inspected annually. It wasn't done this year. Ray will check Moseley's records for chimney inspections.
- Mary Jo asked all Board members to think about a new rule requiring residents to grant access to their units for maintenance. Or, owners need to provide written proof that they have had said maintenance performed by qualified contractors. Mary Jo will schedule this topic for discussion at our next meeting.
- Ray recommended that we change the condo bylaws to say that unit owners are responsible for deductibles for association insurance claims. He said that many condo associations are making this change. Ray will e-mail examples from other condo associations.

#### Sewer bill

- The owner claims that the sewage backup is not his responsibility, and does not want to pay that large portion of the bill from Moseley. He only agreed to pay his 1/3 of the smaller charge for flushing the lines.
- The Board agreed that this is still the owner's responsibility because neither of the other 2 units were affected by the blockage.
- Ray will begin assessing interest on the unpaid bill, if we can. He will look into it.

#### **Action Items**

- ***Ray check Moseley's records for chimney inspections of 47-1.***
- ***Rob review condo docs/rules regarding fireplaces and policies for damage, then recommend rule changes to protect association from being financially responsible for damage done by negligence of residents.***
- ***Board members think about a new rule requiring residents to grant access to their units for maintenance, or provide written proof of maintenance performed by qualified contractors.***
- ***Ray e-mail examples to Board members from other condo associations which have changed their bylaws to make owners responsible for association insurance deductibles when damages occur in their units.***
- ***Ray investigate whether we can assess interest on the unpaid sewer bill, and begin doing so if allowed.***

## ***Unit 43-2 drainage block***

### ***Moss on ?-1 roof***

Removed.

### ***Kayak on 13-2 gas tank***

Removed.

## ***Website changes***

Scott reported that he received some suggestions from owners, but has not made progress on finalizing suggestions. Scott will work on this and report at the next meeting.

## ***Pet rules***

The Board approved tenants having pets at the previous meeting.

The Board discussed the pros and cons of guests bringing pets:

- Mary Jo shared a recent article from a Boston newspaper about apartments charging people fees to bring pets. She noted that some SLCA owners disagree with allowing tenants and guests to bring pets.
- Mary Jo suggested assessing fines for people not following our pet rules. Alan is willing to draft rules for such fines, but can't do this before the November Board meeting.
- Alan moved that we allow guests to bring pets, and that each guest can bring pet(s) in the same numbers and kinds as tenants and owners, for a duration not to exceed 7 consecutive days. Guests would be bound by the same rules of conduct as tenants and owners.
- Kevin seconded the motion.
- The motion passed by vote of 4-1.

## ***Action Items***

- ***Scott update condo rules to reflect recent decisions to allow tenants and guests to bring pets onto SLCA property.***

## ***Gary Best's proposal for funding improvements in common areas***

The Board agreed that we should make such improvements, as they improve quality of life and property values. The proposed lighting grant is a good example. Other suggestions include improving the walkways and removing nuisance trees. (Exterior painting is now managed in the regular budget.) The question is: how to fund such common area improvements.

The Board agreed that we do not want to implement special assessments to pay for such improvements.

We discussed redirecting some portion of the monthly Long Term Reserve (LTR) deposit to an improvement fund. We agreed that 50% is too much because we need to continue aggressively



building the capital reserves to cover future roof replacements. This needs further discussion at a future meeting.

## **New Business**

### ***New Moseley contract***

Moseley submitted a proposal for a new, 3-year contract with a fixed annual price increase of 2.5%.

Kevin reported on his recent discussion with Pete Moseley. The main issue is the 20% rate hike 2 years ago, which was explained as follows:

- The original Moseley proposal was based on what Simpson (prior management company) was doing for us. Since then, we have added more to the scope of work. A few examples: extended meetings (our Board meetings are twice as long as other associations), boat tag management (takes a lot of time), more-elaborate finance management and reports. Those are the big items. Smaller items include miscellaneous time for maintenance of property with lots of proposals, roof issues, etc.
- In summary, Moseley's original bid assumed a scope of work which was significantly smaller than it really is. The 20% rate hike corrected that mismatch.

It was noted that we might get a price break if we bring other business (such as grounds maintenance, currently contracted to Degrassi) to Moseley.

Boat tags could be done by a resident volunteer, as was done previously.

We requested an itemized breakdown of the costs in Moseley's new contract, so that we could look for areas to scale-back and reduce costs. Ray explained that they do not price their contracts that way. Ray also noted that we are now in-line with what Moseley charges its clients with similar numbers of units: \$42/unit/month.

### ***Action Items***

- ***All Board members read new Moseley contract and discuss via email. Send suggestions for changes to Kevin.***

## **Next meeting date**

Tuesday, November 27, at 7pm.

## **Closing**

Motion to adjourn by Scott. Seconded by Rob. All agreed.

Meeting adjourned at 10:01.