

Minutes of SLCA Board of Directors Meeting

January 9, 2013

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Opening

Meeting called to order at 7:06.

Present:

- Mary Jo Mulligan-Kehoe (President)
- Kevin Albert (Treasurer)
- Scott Gilmore (Secretary)
- Rob Davidson
- Alan Nadel (via telephone from 7:20 onward)
- Ray Stanford (Property Manager, Moseley Associates)

Absent:

- None

No non-Board owners present.

Minutes from Previous Meeting

Rob moved to accept the minutes as written. Kevin seconded. All approved.

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)	(4,612.00)	(1,145.65)	(164.00)	9,867.31	10,031.31
Operating Cash	(164.00)	(4,612.00)	0.00	(164.00)	0.00	164.00
Short Term Reserves	0.00	0.00	7,221.98	0.00	7,221.98	7,221.98
Long Term Reserves	13,378.00	1,114.83	2,889.41	13,378.00	2,889.41	(10,488.59)

Item	Amount
CD's Invested	108,629.51
Long Term Reserve	2,889.41
Total Capital Funds	111,518.92

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

After paying Fox Tree Service for recent work, STR has \$7222 for unplanned expenses.

FY2012 budget was \$120,040.00, of which we spent only \$114,822.21, saving \$5,217.79.

As decided last month, Kevin purchased another CD at the end of December. The interest rate was only 0.35% (compared to 1.93% for the previous CD purchase).

Old business

Ray provided status updates on the following projects.

Lighting grant

The fixtures were delivered in mid-December.

The total cost was \$2969. Our contribution was \$1484, to be paid over 5 years with no interest. This includes labor for installation, but not hardware or installation for posts.

Ray worked with Liberty Utilities to find an approved installer. Defiance Electric, of Enfield, was chosen.

We still need someone to price and install posts for the fixtures. Ray believes that Defiance can do this.

Action Items

- **Ray work with Defiance Electric to get price quote for posts and have them installed, along with fixtures already received.**

Tree work: Jim Shibles and Fox Tree Service

Jim's work to remove small trees between 27-2 and 29-1 has not yet been done.

The Fox Tree Service work has been partially completed. The remaining work will be completed soon. Payment was taken from 2012 funds, as intended.

Action Items

- **Ray remind Jim to proceed with above work.**

Changing bylaws regarding association insurance deductible

See corresponding Action Item from previous Board meeting.

Ray suggested \$5000 as a reasonable deductible amount.

Ray emphasized that owners should have "loss assessment" insurance coverage of their own. This is regardless of whether we increase the association's deductible. It would reimburse owners for their costs of the association's deductible. For example, if the association's deductible is \$5000 and a \$10,000 insurance claim is filed by the association, the owner is responsible for the association's \$5000 deductible. The owner's "loss assessment" coverage would reimburse the owner for that \$5000 (less any deductible on the owner's policy). Ray explained that most condo associations handle insurance claims in this way.

The Board discussed the pros and cons of increasing the association's insurance deductible. While increasing the association's deductible would reduce the association's insurance premiums, Kevin noted that individual owners' insurance premiums would increase due to the higher "loss assessment" liability. Concerns were also expressed about how to determine when the owner is at fault, and thus, liable for the association's deductible. It was noted that the association has usually borne the cost of the deductibles for insurance claims, such as damage caused by roof leaks for the past several years.

We decided to defer further discussion until the next Board meeting.

Action Items

- **All Board members consider this in preparation for decision at next meeting.**

Rule requiring residents to grant access to their units for routine and emergency maintenance

See corresponding Action Item from previous Board meeting.

Alan proposed the following wording, which was subsequently approved by all Board members:

- **Residents are required to grant access to their units for routine maintenance, or provide written proof of such maintenance performed by qualified contractors.**

- *Residents are required to grant access to their units by the managing agent, or its representatives, in the event of an emergency requiring access to their units.*

This rule is consistent with Article 5-9R on page 49 in the association by-laws.

Action Items

- ***Scott amend rules document, circulate to Board members for approval, and post new version on SLCA website.***

Website changes

The SLCA website is still not operational. Ray confirmed that payment had been made to restore it.

Action Items

- ***Scott contact Dennis Fuchs about website problem.***
- ***Scott discuss possible website improvements with Dennis Fuchs. Get a price quote for him to do the work, if appropriate.***

Unit 33-1 roof and sky light leaks

Ray followed up with Casey Cantlin and Dayco, and the work has been done.

Unit 47-1 insurance claim and billing issue

Following the decision at the previous Board meeting, Ray applied an assessment to unit 47-1 for the unpaid emergency maintenance bill for the sewer backup, plus late fees.

The chimney cleaner told Ray that this chimney has several 45-degree turns. The cleaner is not confident that it can be cleaned properly. Mary Jo noted that this chimney was installed by the owner and may not have been approved by Board at that time (many years ago).

Action Items

- ***Ray ask Top Hat Chimney Sweep for more information so that we can decide if any changes need to be made. Also ask if other chimneys in SLCA have safety issues.***
- ***Mary Jo ask Jim Tamagini about chimney histories for lower units, since Jim lived here at that time. Inquire about design, construction, Board knowledge, etc.***

Moseley contract

Moseley is willing to reduce its fees by \$1000 if we remove their responsibility to manage boat/kayak/canoe registrations. Managing and policing this (especially for kayaks and canoes) has been very time-consuming for Ray, and the costs have been passed along to the association. Moseley provided a new contract proposal with this change.

The Board discussed options for managing boat/kayak/canoe registrations at little or no cost.

- One option is to recruit a volunteer. Mary Jo suggested Bob Edwards.
- Another option is to streamline the process by numbering and assigning the kayak/canoe rack spaces, much like we do for boat slips. Ray could order weather-proof

stickers to be attached to the racks. Residents with kayaks and/or canoes on the racks would continue to be billed for their annual storage fees. Those who pay before the annual deadline would be allowed to continue using their assigned spaces. Those who fail to pay on-time would have their kayaks/canoes removed from the racks and risk having their kayaks/canoes sold by the Association as abandoned property. Kayaks/canoes currently on the racks could remain in their existing spaces as long as their owners pay before the 2013 deadline. New kayaks/canoes would be assigned spaces on a first-come, first-served basis, as their owners submit payment for rack storage.

- A third option is to discontinue the policy of charging annual fees for use of the racks. Usage would be on a first-come, first-served basis. There would be no policing of the use of the racks (though it would still be a violation to store a kayak/canoe on the exterior grounds anywhere other than a proper rack space).

Action Items

- ***All Board members read new Moseley contract and send approvals or concerns to Mary Jo via email.***
- ***All Board members consider above options for kayak/canoe registration, in preparation for decision at next meeting.***
- ***Scott discuss website registration of boats/kayaks/canoes with Dennis Fuchs.***

Rules update regarding air conditioners

Mary Jo obtained information about Gary Best's permanent unit. The model is a Fujitsu Whisper-Quiet. It was installed by MJ Hayward.

Rules update regarding fines for pet rule violations

Alan proposed the following wording, which was subsequently approved by all Board members:

- *All complaints relating to violation of the pet rules will be subject to the standard review process for complaints. After due process, violators will be subject to a \$50 fine for the first offence and \$250 for each subsequent offence within a 24-month period. All fines will be assessed against the property owner.*

New Business

Unit 47-1 request for installation of gas heat

The owner submitted a rough specification. Harriman's LLC would install the system. The design is the same basic setup as another one in the same building.

The Board needs a more-detailed write-up. We also have concerns about the exterior gas line to be run around the perimeter of the unit. The plan and installation should be inspected for safety and code compliance.

Action Items

- ***Ray write a summary of the concerns and send it to Mary Jo, who will review the wording and forward it to the unit owner.***

Repairs reported to Moseley since previous Board meeting

Ray provided a spreadsheet with details. Following are a few discussion points. See the spreadsheet for more information.

Two more roof leaks have been reported on #3 units of lower buildings. Jim inspected the damage and sent some preliminary thoughts to Ray. Jim cleared more snow from the corresponding roofs.

Action Items

- ***Ray and Jim continue to investigate causes and repairs.***

Shared road maintenance costs

Ray reported that Phase III owners (7 homes on Bradford Lane) will each be billed \$17.12 for their share of the common costs (road maintenance, snow plowing and sanding, trash removal). Peg and Gill will be billed \$709.75 for their 1/32 share of the above items.

Keene Medical may be responsible for some portion of future costs, now that they own the red building and will use a portion of the shared road.

Action Items

- ***Ray contact Keene Medical about this.***
- ***Mary Jo ask Jim Tamagini about history of road agreement with Dana Robes.***

Beach sand

Ray noted that we need to act soon to get approvals in time for 2013.

Action Items

- ***Mary Jo add this to the agenda for the next meeting.***

Next meeting date

Wednesday, February 13, 2013, at 7pm.

Closing

Motion to adjourn by Kevin. Seconded by Alan. All agreed.

Meeting adjourned at 8:57.