



COUNTRY HILL ESTATES CONDOMINIUM ASSOCIATION

BOARD OF DIRECTORS MEETING MINUTES
Wednesday, December 19, 2012

DIRECTORS PRESENT:

Rick Balboni Barry Hallenbeck Elaine Reid Al Reilley Mark Wheatley

RESOLUTION PRESENT: SEVIGNEY-LYONS INSURANCE AGENCY:

Cindy Carroll Lucas Sevigny

Lucas attended the meeting to present insurance coverage comparisons for 2013. A period of discussion ensued during which the competition was narrowed to two companies; Peerless Insurance, our current 2012 carrier and Middle Oak Insurance Company, based in Connecticut. The 2013 Peerless quote has raised our rates by \$7575 or 23.5%. The quote from Middle Oak Insurance, for a comparable policy, is \$3033 or 9.5% above our current 2012 Peerless rate. In addition, Middle Oak's A.M. Best rating of **A+** is actually higher than the Peerless rating of **A**. After reviewing and comparing both policies, the BOD voted unanimously, to accept the Middle Oak quote for fiscal year 2013. Additionally:

- Lucas was directed to increase our Fidelity coverage to \$500,000.
- Lucas will investigate what cost savings, if any, would be derived if our Ice/Water/Wind deductible were increased to \$5000. He will report his findings to Cindy for board perusal.
- Policy change will be effective January 1, 2013.
- Lucas will provide written notification of Association Master Policy changes to all CHECA unit owners; at his own expense. Cindy will work with Lucas to make sure this is completed in a timely manner.

Once Lucas left, the meeting was called to order at 6:28 p.m. Barry made a motion to accept the minutes of the November meeting as amended; this was seconded by Rick and agreed to by all.

FINANCIALS

- A. New bookkeeper is still working on general ledger reporting as per Al's recommendations.
- B. Mark will be provided with a password for view only access to CHECA bank accounts.
- C. Bad debt line will be removed from the 2013 budget.

OLD BUSINESS

- A. Tree and Shrubs — revised quotes from Sayco Tree & Landscape Inc. and Shady Hill Greenhouses & Nursery LLC were reviewed and have been accepted.
 1. Cindy was asked to advise Shady Hill that they are not authorized to accept direction or requests from unit owners. All unit owner requests must be directed to management for board approval. All requests must come directly from Cindy to Shady Hill.
- B. Painting — quote was received from Cornerstone but did not accurately reflect Community needs. Cindy will resubmit scope of work for 2013 and ask for an updated quote.
- C. Snow Removal — three units are on the no-plow list for 2013. Cindy to discuss with Wayne.
- D. Generators — Cindy will check with Lucas to see if fires which are caused by improper use or storage of generators are covered under the Master policy.
- E. Rules — Barry and Rick will work together on revisions.
- F. Property Walkthrough — this was done in November. Almost 50% of the units had some type of violation. Reminder letters were sent, and a second walkthrough noted the majority of violations had been corrected. Cindy will follow-up with unit owners who have not addressed their violations.
- G. Siding — a thorough evaluation of each unit chosen for re-siding in 2013 will be done. Letters will then be sent to these unit owners outlining work that must be performed (at their expense) prior to re-siding. A deadline will be set for having this work done. Color palettes will be given each unit owner.

NEW BUSINESS

- A. Roads — Larry Taylor, of Hudson Paving, the leading candidate to date, has been evaluating the property. It has been suggested that completion in three phases might be the best approach. Barry, Mark, and Rick will meet with Larry in early January to discuss his findings and his recommendations. Stay tuned.
- B. Web-Site — AI has been requested to modify the following request forms on the web-site:
 - 1. Entry Door Form
 - 2. Landscape Form
 - 3. Window Form

UNIT OWNER ARCHITECTURAL CHANGE REQUESTS

As approved via email in December 2012

- A. 9 Scarborough Drive — window and door replacement approved.
- B. 3 McTavish Drive — front door replacement approved.
- C. 8 Scarborough Drive — shrub removal (at unit owner's expense) approved.
- D. 3 Fenwick Street — shrub plantings approved.

Rick made a motion to adjourn the meeting. This was seconded by Barry and agreed to by all. Meeting adjourned at 8:11 p.m.

Respectfully submitted,

Elaine Reid, Secretary

Board of Directors
Country Hill Estates

Executive Sessions are not published.