

October 28, 2019

7:00 pm

- Ted Introduces BOT, Michael Caplette, Association Lawyer, and Taylor Nelson as Manager and Starts the Meeting.
- We have 24 owners in attendance
- Meeting Goes Until 9 pm tonight
- Possibility of having a second meeting Wed 10/30 with refinance representative.
- Joe asks about a 90\$ phone call, regarding great north, it was an example of all the added expenses
- Beth motions to approve the last year's minutes, Carolyn seconds, all in agreement.
- Introduction of new members of the community
- Taylor introduces budget, 2019 is going well, areas to save for this year/next year:
  - Electric Budget – recommends that it comes in about 11G
  - Water Bill is 9G/ year, ways to save is too conserve, town thinks that's too high, we need to find a way. Wants to get into a proper maintenance schedule for our water in hopes to conserve, 15G budget for water for next year
  - Septic Line Item: pumping and keeping the brush away from fields ~4G
    - 100\$ septic assessment...6G will be set aside for the septic.
    - No to flushable wipes, diapers, feminine products, septic is full! No garbage disposals, only TP needed
    - Septic needs maintenance
    - Joe recommends to change who deals with our septic, septic bids are going out when engineer is coming to look at it.
    - Brian talks about the septic and what is missing/needs repair/upkeep
  - General Service Calls: 6G/yr, fixed many items after insurance inspection, generous items around 10 of them, they've been fixed. 15A had roof issues, we have 7.5G in reserves for repairs that hasn't been used because of tentative envelope project
  - Gutters: tweaking to make better
  - Pest control came in higher than expected because of wasps and bunnies. Don't feed the bunnies.
  - Trash/Recycling: 9G for trash, saved 4G and it will be 9G for next year
    - Not recycling because the country/china is not accepting our recycling
  - Savings: 5G there and nothing has been touched this year!
  - Legal/Accounting: staying the same
  - Wall Assessment: owners still financing the wall, this money goes TO THE LOAN, not to our operating account. If people want to pay off the rest of it, they can reach out to Taylor and get it over with
  - Property Management: 38/month/unit; Taylor acts as liaison between BOT to Community Members
  - 16G in checking, 15G in savings as of today
  - Bills paid in the past were revolving on a negative budget, we're now at a positive because of the 400\$/month
  - GN was not sued, it would have cost us more to sue to actually do anything based on contract language
- Landscaping/Snow: contracted to do a lot for the price, Babes came in at the lowest.
  - Send Taylor an email about landscaping to discuss landscape bid sheet and find a new contractor, however we should hold off until 2021 b/c of envelope projects

- Snow Removal: out to bid, 14G last year (past due invoice), 116\$/per month/unit pays for salt, driveways, walkways, roadways, and hand shoveling!
- Make changes so snow removal can be more efficient, create a snowstorm protocol for plowing
- Parking will go in a plowed/gravel area on the left
- Text messaging system
- Send Taylor snow ideas
- Email Taylor any budget/ideas after meeting

7:50 pm

- Two New Positions Opening Right Now, We will Vote on it at end of meeting
- Ted says we're just owners, like you all
- Survey results, 1 person said maybe
- Carolyn joined to learn and Gary too, Carolyn joined and is happy to be a part of it
- Water Concerns: water is brown, someone may have air in their valves
- Roofing and Warranty, Roof is beyond repair, we know there are issues, we can't find the warranty and who did it 2011/2013 shingles and recalled issues and if anyone has any info on that we want to know
- Real Estate Update
  - Sharon Booth sold
  - Courtney with 2 kids renting in Peter's place

8 pm

Ted – new business

- Our road is not a private road?
- Let's get in touch with the TOWN! Got to get on the agenda for town hall.
- Potholes at end of the road, access road, school bus needs 2 access roads.
- Foskett Determines who plows
- Any other new business?

Envelope Project/Surveys

- How'd we get here? 2008, attempt made to do siding, maybe 10G for all owners to do all the siding, owners voted out the board and decision was made to paint. HOA fee was very low for 9 years - \$325, last couple years working a negative budget, and getting access for main water from town.
- Question is now, how can we best spread out the money for the best bang for our buck
- Taylor talks bid process: 6 different entities, B1 (15,17,19); B2 (23-27), B3 (garages) B4 (garages), B5 (roofs), B6 (even stuff), no bids included safety/walkways
- 12 contractors invited, 7 showed up, 3 submitted bids
- Bob explains B1-6, and costs for each, bob explains how we broke down the bids
- Discussed windows and issue with reinstalling, however if they're not ok, owner must pay for that window
- Decks have to be removed
- Bob Goes Over Our Scenarios
- Denise asks about top priority, septic could fail anytime and garage roofs
- Peter asks why we're deviating from the May meeting 2 phases
- Joe asks why are we so concerned: our homes or our garages
- We can fix the look of a garage later down the road

- Taylor asks for a survey

8:45 pm Caplette

- Board sets HOA & set Assessments, binding on each unit owner
- How are they enforced:
  - You can be evicted, have a lien
  - Assessment is set: HOA – project is delayed, Assessment –
  - Chp 183 chapter 6 – lien on your house to you and bank, SUPER LIEN - banks may feel threatened and might pay the lien and get you off the hook; limits to how long they can do this 6 months must go to court and file suit, super lien, back and forth to court
  - Unit owner can consider bankruptcy, work something out association
  - If people don't pay, condo fees go up
  - What about the loan? Interest and HOA increases for 30+ years
  - What can we do now? Bob wants to address what can we do now?
  - What can we pay? What do we do?
  - We know nothing of what's going to happen
  - How do we prepare who does what?
- Taylor collected ballots of BOT members
- Peter talked about his refinance agent
- Charlton Library 6 pm 10/30
- Carolyn asks people to write down what they think they afford
- Meeting is adjourned