

Upham Farms Annual Meeting
October 7, 2024

Meeting Called to Order at 6:32 pm after Quorum Reached and Verified (17 owners present in person, 1 owner assigned a proxy)

Items Discussed:

- Review of Meeting Minutes from Annual Meeting on October 23, 2023
 - Karen Hempsted made a motion to accept, seconded by Audrey Aho, all in favor, motion carries
- Everyone in attendance introduced themselves
- Discussed 2024 projects
 - The HOA collected \$72,000 for projects for 2024
 - The garage roofs on 15A-D, 17A-D, and 19A-D were replaced
 - The top part of the garages on the odd side where the siding meets the eaves were repaired or replaced – seven of these were completed in 2023, the remaining were completed in 2024 (17A-D, 19A-D, 23C-D, and 25A-D)
 - The rake boards on the even side are being replaced with PVC trim and being painted, this project is 80% complete
 - The utility sheds were repaired, new doors were installed, trim was replaced, siding was repaired, and new roofs were installed
 - The wood siding on 27A and 27B was replaced with vinyl siding and window trim
 - Repairs were made to both Upham Farms Road and Highfield Road to seal the cracks to prevent further damage
 - Wood around the property that was in good condition was painted or coated with wood sealer to preserve the condition of the wood, this includes the even side front porches
- Finances
 - Reviewed bank balances
 - Reviewed the budgeted and actual costs for 2024 budget amendment
 - Reviewed proposed budget for 2025
 - Reviewed proposed projects and their costs for 2025
 - HOA payments - HOA payments are due on the first of the month, the fee for late payments is \$25. The HOA payments made in December will be applied to late payments first so please keep this in mind when issuing your payment if you have late fees.
 - There was a considerable increase in the insurance premium. The insurance was put out to bid and our current carrier was the most reasonably priced. The increase is due to the amount buildings are insured for and the rising costs of supplies. To lessen further premium increases, it was recommended that the individual deductibles per owner

be increased to \$10,000. (This is not your deductible, it is the amount your insurance pays before the master insurance policy pays, individual deductibles vary by insurance policy.) The Board looked into the effect of this increase on individual premiums and it is minimal. This change is expected to take place effective July 1, 2025. Each unit owner will need to provide documentation from their insurance providers that show the deductible is \$10,000.00. The process of collecting this documentation will begin in February 2025. The insurance agent for the HOA will provide a letter to submit to their insurance agency, the letter is expected to be distributed in January 2025. This will lessen the increase in the premium but also give the HOA the ability to obtain insurance bids from more providers.

- Discussed the HOA fee and Special Assessment for 2025

- Other items:

- Reminder that garbage disposals are strictly prohibited and will need to be removed if they have been installed, and that nothing except toilet paper and human waste should be flushed, we are on a septic system and need to maintain that system.

- Please park in your garages if possible

- Review of winter parking rules -November 15 through April 15, no large vehicles to be parked in the overflow parking area, no parking on the streets when we are expecting snow or ice, no long-term parking on the streets, if going away, you should park in driveways. The Board is requesting that each unit owner complete a vehicle registration form before snowfall, for any resident or frequent visitor that parks on the property. There were issues with vehicles not being moved, these vehicles will be towed at owner's expense going forward if we are unable to contact the vehicle owner to have vehicles moved when needed. You can add frequent parkers to the text alerts to facilitate the plowing/sanding/salting process.

- Please remember to complete the issue form on the Upham Farms website if you have a non-urgent issue, if you have an urgent issue, please contact property management or the number on the website as the issue forms are reviewed at the Board of Trustees meetings; if you receive a response stating when your issue will be resolved and it is not resolved, please email the Board or submit another form, there have been some miscommunications where the Board was informed that an issue was resolved and it was not.

- The speed limit on the property is 15 MPH, please be considerate of your neighbors and follow the limit and do not drive aggressively

- Interior temperatures must be set at a minimum of 55 degrees in winter months

- Please make certain that your water to your exterior water spigots is turned off, this will be inspected on November 15

- Please alert property management with who will be checking on your unit if you are going to have an extended absence
 - Cable issues – please keep reporting your issues with cable and internet to your providers, the HOA will allow the cable company to do whatever is necessary to resolve the issues but the issue is not on the property's end and there is nothing we can do to resolve this, it needs to be resolved by the service provider.
 - We are preparing for the replacement of a 4000 gallon septic tank, we are evaluating bids and allotting funds for this work
 - Discussed asking the town to start the process to accept the area below the condos as a public road, and asking the business and two non-community homeowners to contribute to plowing costs as they benefit from this service
 - The roofs on Buildings 18, 20, and 22 are 25 years old
 - Reminder that the Board of Trustees is comprised of volunteers, who pay the same HOA as everyone else and that the association is working with limited funds so items will be addressed based on priority and availability of funds.
- Usage of units
 - No part of the condominium may be used for any purpose other than housing or as permitted by the zoning bylaws of the Town of Charlton
 - No unit shall be used or rented for transient, hotel, or motel purposes
 - Each unit owner assumes responsibility for their own safety and that of their family, guests, agents, servants, employees, licensees, and lessees
 - Unit owners are required to occupy their units for a minimum of two (2) years before they are eligible to lease or rent their unit to others. Any lease or rental agreement for a Unit must be in writing and subject to condominium documents. A copy of each signed lease must be provided to the Trustees or Property Manager prior to occupation of the Unit by a lessee/renter.
- Policies
 - The policies have been updated and streamlined. There were no changes to any of the policies, this was done to create more efficiency and ascertain that all unit owners are aware of the policies. The streamlined policies were reviewed and discussed at the meeting and are being distributed.
 - Grills are not allowed on decks and must be at least 10 feet away from any structure or vehicle.
- Board positions – Laura Alderson, Cheryl Cameron, and Colleen Carney have fulfilled their terms on the Board, all are willing to serve for another two year term. Unit owners interested in joining the Board were given the opportunity to submit their name on the ballot, there were no interested parties and there was a unanimous vote to them all serving another term.

Meeting adjourned at 8:21pm.