

Minutes of SLCA Board of Directors Meeting

January 14, 2014

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Opening

Meeting called to order at 7:04 PM.

Present:

- Mary Jo Mulligan-Kehoe (President and Acting Treasurer)
- Scott Gilmore (Secretary)
- Alan Nadel
- Sandy Orr
- Jeanne Childs
- Ray Stanford (Property Manager, Moseley Associates)

Non-Board owners present:

- None

Minutes from Previous Meeting

The minutes from the previous Board meeting were approved via email and posted on the SLCA website prior to this meeting.

Jeanne noted the need for one more correction. On page 11, “Jeanne worked” to “Jeanne conversed”. Scott will amend the minutes and repost them. Jeanne motioned. Alan 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:

Operating and Reserve Funds:

Item	Annual Budget	Current Period		Year-to-Date		
		Budget	Actual	Budget	Actual	Variance
Operating Surplus	1,239.00	1,990.75	(1,893.34)	1,239.00	11,831.90	10,592.90
Short Term Reserves	(839.00)	0.00	19,054.46	(839.00)	19,054.46	19,893.46
Long Term Reserves	(1,220.00)	(1,851.67)	4,844.12	(1,220.00)	4,844.12	6,064.12

Capital Funds:

Item	Amount
CD's Invested	117,629.70
Long Term Reserves (cash ready for investment)	4,844.12
Total Capital Funds	122,473.82

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

Short Term Reserve surplus balance includes approximately \$8000 for the pending insurance claim for Unit 47-1.

Previous Action Items

- Ray void \$6000 check.
 - Done.
- Ray obtain \$12,000 check payable to “Service Credit Union”, and deliver it to Mary Jo.
 - Done.

- Mary Jo invest \$12,000 in CD(s) at Service Credit Union.
 - Done, but the interest rate was lower than previously thought because we are a corporation, not an individual. Mary Jo purchased two 6-month CDs at an interest rate of 0.3%. She gave copies of the documents for the two new CDs to Ray for the records at Moseley Associates.

Mary Jo needs signatures from at least 2 Board members on a signature card for Service Credit Union.

Action Items

- ***Mary Jo contact Kevin Albert (former SLCA Treasurer) to find out where original documents for CDs are kept.***
- ***Mary Jo arrange for another Board member to sign the signature card for Service Credit Union.***

Old business

New website

Previous Action Items

- Alan proceed with iPage implementation as soon as possible.
 - Alan has an appointment with Ashley (his student) for this coming Thursday, to call iPage and select an appropriate template. The next step will be to contact their technical support department to transfer the data from our existing website. However, Ashley’s computer is currently in the repair shop. If it is not ready by Thursday, this will be delayed by a few days.

Mary Jo received a request for information (Rules & Regulations, by-laws, etc.) from a prospective buyer. She noted that this information should be available on the public portion of our new website, so that prospective owners can obtain it themselves. (Most of it is available on our current website, but it can be difficult to find.)

Sandy noted that non-residents should be able to see pictures and other non-confidential content on the new website.

Fox Tree Service

Previous Action Items

- Ray instruct Fox Tree Service to remove 4-stem red oak at cost of \$3400.
 - Done. The tree has been removed.

Status of Unit 47-1 flue repair

Ray has not had any conversations with the owner since our previous meeting, nor has Mary Jo.

Action Items

- ***Mary Jo contact the contractor, Jim Kelleher, for an update. If he does not respond, she will contact the owner.***

Boat docks

Previous Action Items

- Scott ask Hornig for deposit amount and date.
 - Hornig has not responded to Scott's email.

Sandy reported that the Slettens paid \$1000 in May 2005.

Action Items

- ***Scott contact Hornig again.***
- ***Scott update records for Slettens.***

Status of repairs

Roof leak in Unit 45-1

No new problems after recent repairs.

Unit 35-3

There was a recent report of dripping inside the units. Jim and Ray investigated. They believe that frost is being trapped between the ceiling and roof. Ray has experience with this problem from condos in Quechee, and it was fixed by blowing foam insulation into the cavity.

Unit 33-3 repairs

Previous Action Items

- Ray ask Unit 33-3 owners to clear outdoor storage area.
 - Request has been conveyed to owners.

Sandy explained that it is just 5 outdoor chairs and a table, with a cover over them.

Mary Jo explained that there is a history of moisture damage in that area. The wall has been repaired at least twice before.

Sandy explained that there was a problem with the chimney when he moved in 3 years ago. Someone noted that this could be the cause of water collection. A cricket was installed to divert that water. Mary J explained that previous owners added the chimneys on the lower units at their own expenses.

Sandy offered to move the furniture to another corner of the deck, which would make it more visible to passers-by, but would move it away from the wall. He noted that leaves are likely to collect where the furniture is now.

Septic smell

Previous Action Items

- Jeanne contact Kevin O'Reilly to obtain relevant information about the layout of our septic system.
 - Jeanne contacted Kevin via e-mail. Kevin responded as follows:
 - *All sewer construction was overseen by engineers from Camp Dresser Magee (sp?) from Boston but an engineer for oversight was also 100% on hand for the construction/installation of the system representing the Town. The town should have all those plans.*
 - Kevin's letter also gave helpful information on who was involved with the electric and other systems when the lower units were converted to condos.

The sewer system dates from when LaSalette owned the lower buildings.

Jeanne contacted the LaSalette Fathers for more information. They said that the documents had to be filed with the LaSalette central headquarters in Rome, and they requested that the documents be searched for.

Jeanne subsequently contacted people from the Town to find out who was the town engineer when the septic system was installed. They are trying to find out.

The Edwards and Jeanne received abnormally high water bills recently.

Most of the lower buildings have a single meter for all 3 units. These are covered and locked, preventing any residents from reading them.

Sandy believes that building 33 has 3 separate water meters, and that they were installed 2 years ago by the Town of Enfield. If so, we will encourage the owners of the units in the other lower buildings to approach the Town and protest that they cannot read their meters, and that they don't have individual meters. It may be the case that building 33 still has 1 meter, but the owners are being billed individually for thirds of the single meter reading. Sandy has a letter announcing the separate billing, so he will review it to see whether it explains the meter situation. Mary Jo suggested that Sandy go into the storage room near 33-1 to determine how many meters they have.

Action Items

- ***Jeanne send Patrick Pallatroni's phone number to Mary Jo.***
- ***Mary Jo contact Patrick Pallatroni for more information.***
- ***Sandy determine whether building 33 has separate water meters, and if so, find out how they convinced the Town to install them.***
- ***Mary Jo put Bob Edwards in touch with Sandy.***
- ***Sandy discuss the water meter situation with Bob Edwards.***
- ***Jeanne call Pierce Plumbers for more information about the plumbing systems.***
- ***Jeanne call Defiance Electric for more information about the electric systems.***

Rule Violations

Wood pile has been moved from Unit 13-2.

Kayaks have been removed from Unit 29-2.

Chimney work on Unit 47-1 remains incomplete.

Previous Action Items

- Ray inform Broadhurst (Unit 35-2) that repairs are needed.
 - Via email discussion prior to this meeting, Broadhurst confirmed that he had the furnace adjusted and that it is now working properly. Broadhurst also cleaned the soot from the exterior siding, and sent a picture showing the improvement. Ray noted that it looks a lot better.

Action Items

- ***Ray check exterior of 35-2 to confirm that siding has been sufficiently cleaned.***
- ***Mary Jo take a picture of 35-2 exterior to confirm cleaning.***
- ***Mary Jo check scaffolding at 47-1.***

New investment plan

We discussed the report from attorney Eric Janson, and whether it is sufficient guidance for our actions.

Ray brought hardcopies of the report, which was issued on December 11, 2013.

From the attorney's point of view, the Board of Directors is acting like Trustees, so standards for Trustees apply to how we invest the funds. The attorney also provided a description of the Trustee Standards, which say that we are responsible to invest sufficiently to beat inflation and preserve principle.

Action Items

- ***Ray email copies of the attorney's report and Trustee Standards to all Board members.***
- ***Board members read attorney's report and Trustee Standards, and discuss via email prior to next Board meeting.***

Reserve study

Previous Action Items

- Ray get bids for a reserve study from Right Track Design, Noblin & Associates, and at least one other vendor.
 - Ray needs a list of items to be included in the study before he can obtain such quotes.

We have \$3000 to spend on the study. We discussed which items to include in the reserve study, as requested by Ray.

Ray made the following comments:

- He is most concerned about the things that we cannot see because they are buried (sewer, water, electric).
- Sterns Septic can measure the sewer line lengths with cameras, while they also inspect the conditions of the lines.
- We need to clearly separate what are association responsibilities and owner responsibilities. These need to be clearly defined for the person doing the Reserve Study. Items of owner responsibility are not part of the Reserve Study.
- Anything added by a unit owner (with Board permission) remains the responsibility of the unit owner. If someone changes the unit footprint (e.g., adds a sunroom), they are required to file a plan with the State.
- We need to clearly define the scope of the work, and hand it to the consultant doing the work. Otherwise, they will go with standard lists which could include owner items that are not association responsibility at SLCA.
- It took about ~~18~~6 months to update the reserve study at Ivy Place.
- Big things to watch out for: professionals will recommend replacing all the decks, or other major overhauls, based on average lifetimes of materials, but we have maintained some things well and their lifetimes have been extended. We have to provide a comprehensive list of maintenance records to the inspector.
- We have many improvements that we'd like to make (redo sidewalks, add compost bin, etc.). These are not Reserve Study items because they don't exist yet. These need to be listed separately, with a separate funding source from Reserve Study items.
- A Reserve Study is just one component of a long-range plan.

Mary Jo described a list of preventive maintenance items and repairs that we've had to repeat for multiple buildings (like front wall rot on Mastro Lane units, which may require some rain gutter or roof changes to properly prevent.) The inspector also needs to know about deck support posts that we've replaced, and that front porch alignments were checked on the upper units.

Ray noted that our insurance claim history has been modest. Mary Jo noted that our insurance costs are now much lower than they were several years ago.

Moseley has been cataloging the maintenance work per building. Ray will gather that information (which is in a spreadsheet) so that we can provide it to the inspector.

Mary Jo noted that the skylights are a continuing problem. She thinks that we should consider requiring owners to replace skylights when they are the cause of problems. Should we automatically require owners to replace skylights when roofs are redone? Something similar for hot water heaters (replace on a regular schedule)? These topics need discussion at a later time, perhaps when we have the recommendations from the Reserve Study.

Jeanne noted that some items are handled from our operating budget (e.g., lighting improvements, painting), and others are from our reserve budget (roof replacements). We need to define these clearly for the inspector.

Jeanne noted that some inspectors are willing to guide us on what to include. She knows one who will do this at no cost.

We should interview all potential inspectors. Candidates include Right Track Design, Noblin & Associates, and Centurium out of Rutland.

Ray and Jeanne will work together on an RFP (Request for Proposal) to send to the candidate inspectors. Ray has a copy of the spreadsheet that was used by Simpson when they managed the property.

We should wait until spring to start the Reserve Study, after the snow has melted. This will enable the inspector to see everything necessary.

Action Items

- ***Mary Jo put item on next month's agenda to discuss and complete list of what we want inspected.***
- ***Ray put together maintenance record for each unit.***
- ***Ray and Jeanne work on RFP for review and discussion at next meeting.***
- ***Ray make initial contacts with potential Reserve Study vendors.***

Parking spaces

We revisited Scott's query about allowing residents to have more than 2 vehicles on the property as long as the extras are parked in the Visitor lot.

Mary Jo noted that the condo docs indicate that the upper units have assigned parking spaces.

Ray recommended that we have an established process to request approval for extra vehicles, and that we establish a monthly fee per extra vehicle. This is what they do at Village Green and Renihan Meadows.

Jeanne motioned that we table this discussion until it becomes a problem. Sandy seconded the motion. Mary Jo, Alan, Jeanne, and Sandy voted in favor of the motion. Scott abstained due to conflict of interest.

Letter from Byrnes

Previous Action Items

- Board members read Byrnes' letter thoroughly, and be prepared to discuss a response at our next meeting.

For reference, their letter is included in an appendix at the end of these minutes.

As covered in the minutes of the previous meeting and above, the tree has been removed due to safety concerns.

Mary Jo suggested planting a row of evergreen trees rather than the proposed pachysandra, as a lower-maintenance alternative.

Jeanne motioned that we refer the remaining concerns to the Landscaping Committee (which includes the Byrnes) and ask them to come up with a plan. Sandy seconded the motion. All voted in favor.

Action Items

- ***Jeanne inform Byrnes that Board has decided to refer this to Landscaping Committee, and ask them to follow-up with a plan.***

New Business

Letter from Susan Kessler

She wrote to Jeanne with complaints about walking paths not shoveled. Jeanne forwarded her letter to the Board before this meeting.

Ray explained that our contract does not require the roads and walkways to be completely clean. DeGrasse is required to sand and salt to maintain safety.

Residents should submit complaints about contractors to Moseley. They have a 24/7 answering service at phone # 802-296-2600.

Snow-related problems: removal, salting, sanding, leaks, etc.

A new plower has been pushing snow into light fixtures. The previous plowers used to backdrag to prevent big snow piles in inappropriate locations.

Michelle Jones reported a leak. Jim and Ray think it's condensation, as noted above.

Unit 25-2 reported a leak around their chimney. Ray thinks that it's condensation.

Begin plan for spring/summer projects

We need to start thinking about this for discussion at our next meeting.

We may need to ask Jim Shibles to do a thorough check of all buildings for rot.

New repairs reported to Moseley

Ray provided copies of the latest quarterly resident reports prior to this meeting, via email. Most new issues had already been discussed.

Action Items

- ***Ray have Jim Shibles investigate need for more insulation in 35-1 in wall behind kitchen sink.***

Next meeting date

Thursday, February 13, at 7 PM, in unit 7-2.

Closing

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

Meeting adjourned at 9:02 PM.

Appendix: Byrnes' Letter

November 20, 2013

Dear Jeanne,

This is in response to the discussion of tree removal, as contained in the minutes of the Annual Meeting and the October Board meeting...

We're interested in your advice re: the following and how we should proceed .

Ann and I read the discussion of the hillside behind the 37 Landing Road building with interest and concern. These trees have withstood the ravages of weather for 50 years or more, and we should take care not to remove many of them before their time. We have worked with Fox Tree Service on our own property and they ARE reliable and professional. 12 years ago they braced and cabled our 100-year old maples, trimmed out the rotten limbs , etc. and they have survived the worst that Mother Nature had to offer ever since. So we would recommend bracing rather than removal of the trees Fox believes they can save. We trust their decision that several trees are dangerous and need to be removed.

We also suggest that the Board consider a program to PLANT a tree on the property whenever one is taken down, for the benefit of future residents of the complex.

Regarding the idea of ground-cover on the hillside behind the lower units, we are VERY skeptical about that proposed program. First, we have been here long enough to know that there have been NO significant "community efforts" at all, as daunting as planting this slope and maintaining it. De Grasse has seldom lived-up to the terms of the original agreement related to maintaining (weed-whacking) this slope. If there are any current Board members who have participated or observed serious "community clean-up" projects, other than Mary Jo, we would be surprised.

The pachysandra will need a lot of attention as it grows and spreads, and will have to be weeded frequently. It will, no doubt, have trouble getting well-established in the thin and rock-hard soil on the hillside. If De Grasse does not perform the routine weed-whacking they contracted to do, it is doubtful that they will do a great job of maintaining this bed, if asked. If we agree that "a community effort" will NOT work , and De Grasse is asked to bid on this job, the task will involve more careful weeding "on -your- knees" work and more hours than they have invested in the past. It will certainly cost more than what we have budgeted for this effort in the past.

We have the problem in the lower units that many owners are absentees, few renters are interested, and the small number of us who live here year-round don't have the time or are no longer physically able to take-on such a "community effort" on a continuing basis.

There are many issues where the promises made and conditions established in the maintenance contract have NOT been met. For example bi-weekly weed-whacking on the hill behind the lower complex, and "weekly maintenance" of the pathways. (It has been more like "once a year".) Picking up limbs and other lawn trash, though stipulated is seldom, if ever, done. And we could go on.

We couldn't find a copy of the original De Grasse contract on line, so don't know if the new one has been changed to address De Grasse's failure to adhere to the terms and conditions of the old contract. There is the issue, too, of supervision and evaluation of the work done by De Grasse's workers. They are young and inexperienced and there is a high turn-over rate, and therefore a serious supervision/training responsibility. We don't see that, and we further aren't aware of a lot of supervision by Moseley people to verify that De Grasse is following the terms of the agreement. We are well qualified to say this as we are here basically 24/7 and aware of almost everything that's going on.

We think that these issues ought to be discussed further before we start cutting trees down and replanting the hillside.

Best,

Ann and Tom