

**VILLAGE ON THE GREEN CONDO III  
BOARD MEETING MINUTES**

**Date:** October 21, 2020

**Time:** 4:00 p.m.

**Facilitator:** Gwen Stuler

**In Attendance:** Gwen Stuler, President; Ed Wilday, Vice President; Chris Carlee, Secretary; Joy Grubb, Treasurer; Kevin Judd, Director; Robert Kelly, Property Manager, Ameri-tech

**Call to Order:** Gwen called the meeting to order at 4:03 p.m.

**Reading of Minutes:** Chris read the minutes from the September 16, 2020 Board meeting. They were approved as read.

**Treasurer's Report:** Joy Grubb gave the treasurer's report. It was approved as read.

**Property Manager's Report:** Robert reported that sprinklers have been inspected to make sure they are not directing water toward the newly installed electrical boxes or AC condensers. However, they can sometimes get out of sync. So please let a Board member know if you notice a misdirected sprinkler.

Another electrical box issue was found at 2544 RPC and will have to be repaired. The exterior had only some surface rust, but water was getting inside the panel which caused rust and corrosion. The cost will be \$4,231.00. The previously approved electrical box work has been completed at 2537, 2541, 2549, 2550, 2556 and 2555.

Ameri-tech will shop for property insurance quotes per Board members' request. The laws state that there can only be "one agent of record." In December 2020 Robert will approach a couple of other agents for quotes. Mitchell Insurance will also provide their quote. Every condo association is getting hit with a 15% or more increase, mainly due to storms and forest fires in other parts of the country. The re-insurance companies raise their rates, and the increases get passed on to the condo associations. But it is not all about rates. It also about RATINGS. An "A" rated company is an "admitted" carrier and is backed by the Federal Government (unlike B and C carriers).

**New Business:**

Gwen reported that Gemstone has started the cleaning, sanding, and re-sealing of our pavers. They will do the north side of RPC, then south side of RPC and then the cul de sacs. Pavers need to be dry before they can put sand down and seal them. That takes a few hours. The work is moving along o.k. The Gemstone company will be posting notices on owners' doors as they go along. Please remove everything from the walkways and stair wells. There can be NO DOOR MATS put down on the pavers for 8 days after the sealer goes down. The paver cost will be coming out of the 2020 budget from the "Deferred Maint." bucket. If maintenance is not done every 5 years, pavers may move or crumble.

Hawthorne shrubs were planted by Odesti at 2537. He will also be taking out cactus plants at 2502 and will plant a colorful croton in its place. He planted Viburnums around the garbage enclosure at 2545. More shrubs will be planted around the property in the coming weeks.

Please check your units for any water leaks. There were one or two buildings with considerably higher water bills. There was a toilet flapper issue in one unit that cost the Association an extra \$1,000 in one month! Also, we recently had an extra \$1,600 on the water bill due to 2 leaking toilets and a leaking sink in one unit alone. Please check your inside plumbing or have someone check it for you if not able.

Odesti installed leaf guard over gutters at 2556 as an experiment. It is looking good so far.

**Gwen then asked if there were any questions:**

**Q:** There is a tree stump at 2543 along the line of pine trees. Are there any plans to replace the tree?

**A:** The entire stump would have to be ground down before a tree could be planted. The Board will be evaluating all VOG III property to assess for areas that need trees.

**Q:** There was a huge tree at 2541 that was damaged by lightning. What is the plan? Also, a hibiscus looks bad, dead on top, not healthy.

**A:** The tree will be monitored to see if it lives. The Board is in process of assessing shrubs and plants.

**Q:** When does the VOG III property insurance renew? What if the rate rises more than 15%?

**A:** It renews in March of 2021. If there is too much of a rise in the rate, there may need to be a special assessment to pay for it. Operating expenses are budgeted as a best guess. We added 3% to the utilities expenses as a guess, because the utility companies don't tell us how much they will raise their rates. If they don't go up that much, we would have that extra money to work with. Also, just because we budget for a project, we are not locked into spending it for that project. We can carry over any unused funds. The 2021 Budget will be coming to VOG III owners soon.

**Q:** What has been spent year to date? If something is left over, could it be used to offset property insurance increases?

**A:** If money is left over, the Board will decide how to best to use it based on outstanding needs.

**Q:** Is there a cushion in the 2020 budget now for unforeseen things?

**A:** We have a small cushion in the 2020 budget. We had a lot of plumbing issues, valves leaking, needing to be replaced, etc. We currently have \$11,000 as a cushion.

**Q:** If there is no money for a needed project, where would it come from?

**A:** It would come from 1.) Deferred Maintenance/Operating Expenses, or 2.) A special Assessment for owners. Any owner may request a copy of the complete financials, including the budget, for any specific questions. Just send an e-mail to Robert Kelly at [rkelly@ameritechmail.com](mailto:rkelly@ameritechmail.com). Water bills and electric bills may be higher because more people are working at home or staying at home more due to Covid 19. This situation could also go into next year. But if we over budget, the extra will remain in the operating expenses bucket. Regarding water leaks, the condo association is responsible for sheet rock, including mold from damp sheet rock. One unit had water coming out the front door and the ceiling of the unit below collapsed. These situations must be remediated ASAP. The Association can then sue the homeowner for those costs. The Association must protect the other units. There is a \$2,500 deductible and then the VOG III property insurance would cover.

**Q:** An owner expressed concern about a cat left in the unit at 2525-D while the owner was hospitalized.

**A:** Please keep an eye on your neighbors and report any concerns to a Board member.

There were no other issues or concerns.

**Adjournment:** The meeting was adjourned at 5:15 p.m.

**Next Board Meeting is November 18, 2020.**