Arbor Park HOA – Board of Directors Meeting Minutes

Date: September 2, 2026
Meeting Type: General Board Meeting
Attendance: Hybrid (In-Person & Remote)

1. Call to Order & Quorum.

- **Quorum:** Quorum was formally established.
- **Attendees:** Board Members Present; Jeanie Carter, Michael Stern, Gavin Griffith, Andrew Carl
- Board Members on Video Call: Amanda Fierstein, Lilly Strout, Ryan Lowe
- Homeowners on video call; Ann Baker, Tom Baker, Chris Casper, Carolanne Carl.

2. Approval of Previous Minutes

- **August 11, 2026 Minutes:** Gavin Griffith made a motion to approve the meeting minutes from August 11, 2026. The motion was seconded and approved by majority vote.

3. Financial & Budget Review

- **Q2 Financials:** Second-quarter operating expenses aligned with overall budget expectations. Roofing expenses ran higher due to the replacement of two damaged skylights.
- **Water Utilities:** Water conservation and utility monitoring resulted in $3,000 in cost savings for Q2, with positive trends expected through Q3.

4. Property Maintenance & Capital Projects

- **Property Painting:** Skip Sanchez (Contractor) has completed over 50% of property painting of window,, garage and sliding glass door trim..

- **Patio Fence Upgrades:** Rob Maguire (Carpenter) refreshed patio fence cap pieces across the property.
- **Lauren Lane Fence:** 50% of the Lauren Lane perimeter fence replacement is complete under a 50/50 cost-sharing agreement with adjoining owners.
- **Driveway & Sidewalk Repairs:** Bids were reviewed for repairing two driveways and a sidewalk connecting to the bike path, funded through Q2 budget savings. Gavin Griffith is finalizing contractor selection.

5. Insurance Coverage & Declaration Updates

- **Declaration Amendment:** Declaration review continues regarding bare-wall coverage and HOA vs. owner maintenance obligations. Enactment will require a 50% homeowner vote once finalized.
- **Carrier Selection:** The Board unanimously voted to select Farmers Insurance as the HOA carrier.
- **Deductible Increase:** Approved increasing the standard policy deductible from $10,000 to $25,000 per incident,, saving approximately $3,000 annually in premiums.
- **Wind & Hail Deductible:** Approved adjusting the wind/hail deductible to 2% (or 3% if available) to optimize premium savings.
- **Additional Coverage Approved:**
    - Added Earth Movement & Flood coverage ($800 annual premium).
    - Increased Sewer & Drain Backup coverage to $300,000 ($50 annual premium).

6. Community Rules & Operational Updates

- **Open Flame Grill Policy:** Open flame grills must be removed from decks by **September 30, 2026**. Electric grills are permitted. Failure to comply will result in fines assessed for non-compliance due to insurance requirements.

7. Homeowner Comments

- **Homeowners** Ann and Tom Baker announced the sale of their home. their upcoming relocation . They expressed appreciation for all the time and effort of the board.

8. Next Board Meeting

- The next monthly meeting will be on Google Meet Oct. 7 6:30 login information will be included with agenda.

9.Adjournment

- The general board meeting was adjourned following committee reports.