Meeting Minutes

ARBOR PARK HOA

Date: June 12, 2025

Time: 6:15pm

Location: Virtual, Zoom

Call to order by President Jeannie Carter

Attendees: Board members: Jeannie Carter, President; Andrew Carl, VP; Ryan Lowe, Treasurer; Amanda Fierstein, Secretary; Mike Stern, Advisory; Gavin Griffiths, Advisory; Bill Post, Advisory

Quick recap

The meeting began with technical setup challenges and introductions. The main focus was on insurance matters, where Michael provided updates on the association's coverage options and potential carriers, while also explaining the HOA's current insurance structure and liability situations. The group also addressed various maintenance issues, including roof leaks, bird nest problems, and the need for covenant amendments, with Andrew and Michael discussing plans for contractor work and communication with homeowners.

Next steps

- Andy: Contact Gray Roofing about the skylight leak and request an explanation with the photos from Umbrella Roofing
- Andy: Follow up with Umbrella Roofing to complete the skylight repair at unit 2012
- Andy: Coordinate with Gavin to get contact information for the drywall contractor
- Andy: Arrange for drywall repair in the unit with skylight damage

- Andy: Monitor bird nest situation and coordinate with Paul to install bird caging after birds leave
- Andy: Specifically inspect unit 1524 for potential bird infestation in the soffit area
- Michael: Send updated insurance information to the Steamboat agent on behalf of Philadelphia
- Michael: Inform Cincinnati Insurance that their quote is too expensive
- Wilton: Complete the redraft of covenant amendments and provide simplified presentation materials for homeowners
- Board Members: Each to contact their insurance companies to understand cost implications of the bare walls coverage
- Jeremy & Interested Owners: Prepare and present proposal for exterior updates with different spending level options
- Board Members: Keep email communications organized by topic and include all board members in correspondence
- Amanda & Michael: Schedule morning call to discuss AI transcript and insurance points
- Board Members: Each member to be assigned a group of homes to explain and promote the covenant changes
- Homeowners: Contact insurance companies to verify alignment with proposed covenant changes

Summary

Technical Setup and Attendance Issues

Michael and Mike are hosting the meeting from Mike's house using Mike's Zoom account due to technical issues with Michael's setup. The group is waiting for Andy and Bill to join the meeting. There were some initial audio problems with reverberation, which were resolved by muting and adjusting settings.

Meeting Start and Technical Issues

The meeting begins at 6:18 PM, with Michael, Andy, Ryan, Amanda, Gavin, and Michael Stern present. Amanda mentions that the meeting is being transcribed by an AI companion, and she requests access to the transcription features.

Insurance Options and Cost Updates

Michael provides an update on the insurance situation. The association is down to two potential insurers, with Cincinnati being deemed too expensive. Michael plans to send information to their

agent in Steamboat on behalf of Philadelphia. He expects to likely proceed with Farmers, though they don't have a quote yet. Michael anticipates a modest increase from Farmers, possibly offset by removing certain coverage. The current total insurance cost is around $42,000, with the main liability portion being $36,000. Michael emphasizes the increasing difficulty in insuring HOAs, highlighting the relevance of their ongoing work with lawyers.

HOA Insurance Coverage Discussion

Michael clarifies that the HOA has two separate $15 million policies: one for building coverage and another umbrella policy that includes director and officer insurance. He explains that the building coverage is for damage that the HOA is responsible for according to the covenants, such as foundations and exterior walls. Michael also mentions that in the event of a total disaster, the HOA is responsible for rebuilding at current market costs, without a specific dollar limit. Amanda expresses concern about homeowners' individual coverage, and Michael acknowledges that previous insurance policies were more generous in their coverage but ultimately led to the HOA being dropped by the insurer.

Insurance and Covenant Amendment Review

Michael updates the group on the insurance situation. Wilton is revising the draft of the covenant amendment and hopes to have it ready next week. Michael wants to send the draft to prospective insurance carriers to improve chances of getting appropriate coverage. The group discusses the voting process for the covenant amendment, with Michael suggesting it may only require a 50% or 51% vote from owners. They plan to review the new draft when it's available and compile questions for Wilton. Gavin inquires about increasing the deductible, and Michael mentions they've already raised it from $5,000 to $10,000, with a possibility of considering $20,000.

HOA Insurance Claims Overview

Michael explains that the HOA has had no insurance claims in the past four years, with the last significant claim being a personal injury incident where someone tripped on concrete, which was paid out of pocket. He clarifies that a tree falling on cars was considered an act of God and not an HOA claim. Regarding a major claim in 2020, Michael describes how an insurance adjuster determined the payout amount based on actuarial tables, with the owner having limited flexibility in negotiating the cost. The total payout was around $160,000, including $40,000 for remediation, and the California-based owner ultimately profited from the situation.

HOA Insurance Coverage and Liability

The discussion focuses on insurance coverage and liability in the HOA. Michael explains that the HOA has "bare walls" coverage, which puts the association in the best position. Amanda and Ryan ask questions about potential scenarios, such as water damage from roof leaks, to understand the extent of HOA liability versus homeowner responsibility. Michael advises caution in interpreting these complex situations and suggests that homeowners may want to review their personal insurance policies to ensure adequate coverage for their unit's contents. Amanda notes that this information might be valuable for all 39 homeowners to consider when customizing their personal policies.

Maintenance Updates and Contractor Challenges

Andrew provides updates on several maintenance issues. He has created a vendor list and is working on addressing a leak in unit 2012. Umbrella Roofing has inspected the skylight and determined that repairs can be made without removing the entire unit. Andrew also reports progress on deck railing installations and mentions ongoing challenges with finding reliable contractors for various projects. He discusses difficulties in getting a commitment from Victor, a previous carpenter, to take on work. The group briefly discusses options for finding additional contractors, with Gavin offering to share a contact for potential drywall and other work.

Roof Leak and Repair Concerns

Andrew plans to send photos of a roof leak to Gray, the company that recently repaired the roof, to ask for an explanation. The group expresses concern about the quality of Gray's work, as they were told the repairs would extend the roof's life by 30 years, but issues have arisen within a year. They discuss the possibility of having a third party inspect the roof to verify the work done, but decide to first see how Gray responds to this specific issue before taking further action.

Bird Nest Management Plan

Andrew discusses the issue of bird nests in the fascia of several houses in the community. He plans to install wire caging around affected areas once the baby birds have left, which he estimates will be within the next month. Michael confirms that the caging installed on his house has been effective. They agree to consult experts and have Paul inspect unit 1524. Andrew assures that accessing the soffit area for inspection is straightforward if necessary. The group is awaiting a revision, likely related to this issue, which they expect to receive within a week.

HOA Covenant Update Process

Amanda and Michael discuss the process of updating and implementing new covenants for their homeowners' association. They are waiting for Wilton to provide new amendments, which will be reviewed by the board before being presented to homeowners for ratification. Michael suggests

assigning board members to groups of homes to explain and "sell" the changes, as the legal language may be difficult for homeowners to understand. He also recommends that board members check with their insurance companies to provide examples of potential cost changes to homeowners. Michael notes that there is an additional governance document that needs to be integrated with the new amendments and presented on their website for clarity.

HOA Board Meeting: Updates and Planning

The board discusses several topics related to the homeowners association. Amanda suggests creating a simplified presentation or FAQ to explain amendments to homeowners, but Michael informs her that the lawyers are already planning to create such a document. The group then addresses requests for exterior updates to the buildings. While Michael initially expresses concerns about costs, Ryan emphasizes the importance of long-term planning and maintaining property values. Andrew suggests that homeowners should present their ideas to the board rather than the board initiating the process. The discussion concludes with agreements on email communication practices and plans for further discussions on insurance matters.