

OPEN BOARD MEETING MINUTES
APRIL 14, 2021
TIME: 8:00 PM VIA ZOOM

Meeting called to order at 8:00 pm by president Bob McConaghy.

Fourteen (14) Members in attendance.

TJ Emele
Bob McConaghy
Jeff Frick and Vicky
Kathryn Fitchett
Tim Crabtree
Doug Jones
Teresa Esquerra
Jim _____
Bryan Glasser
David Mangum
Gabe Loyola (or Dave)
Deanne Meningall
Kayla McClain
Thomas Warner
Mike DiNino

Guest Speaker – Mike DiNino, Insurance Agent

Mike talked about HOA insurance renewal coverage and answered questions from the Board.

On check run, there was a policy for “crime.” Kathryn does not remember us having a policy for crime, and what does it cover? Crime covers the HOA if a person, like someone from APM or a board member, takes off with our money. We have always had this insurance, and this company bills us directly. Lenders want that coverage in place.

Mike was asked for his advice regarding opening the pool. Mike said that was a tough question. Mike has not seen any claims against HOAs for opening pool and someone getting sick with Covid-19. Anyone making a claim would have the burden of proof that he contacted Covid while at the pool. Covid rules, like Members cleaning pool furniture, need to be instituted. A lot of clients are opening their pools, and we just need reasonable rules, like how many people can be in the pool at one time and social distance.

What insurance coverage does the HOA have: insures all commons areas; roofs and “studs out” to the outside of building (would put up walls and insulation), called bare shell coverage. This coverage covers windows, if not damaged by owner, but by weather, etc. HOA responsible for mechanic (electrical and piping, switches). A/C is responsibility of owner. HOA policy is primary in nature. If portion of building burns down, the owner should have personal insurance, as well. The deductible expense of \$15,000 is to be determined by the Board, as to who will pay—HOA or Owner. Personal insurance policies by Owners should be equal to \$15,000 deductible.

D&O extends to the board and committees—architectural, safety, landscape, etc.

Thomas Warner asked about his roof tiles that fell off.

Deductible went up to \$15,000, from \$10,000. Mike does not know when that went up. Kathryn asked that Mike let us know what the price of insurance would be if the deductible was \$10,000. Mike to email the underwriter and ask the question.

Tim asked about a terrorism clause in insurance. Mike says everyone usually declines that coverage. September 11, 2001, was the last terrorist act. That coverage is for if the entire HOA is damaged or burned down.

Civil destruction is different from terrorism coverage, and would cover damage to block walls from a protest action in the common area.

Insurance premiums went up this year because of a few claims back several years ago (Slip and fall and microburst damaging trees and homes of over \$100,000). These claims do not affect the policy until they are actually settled. Property replacement values have gone up. Claim expenses and attorney fees was \$31,000.

Homeowner Forum

Vicky asked about the pool opening.

David Mangum's architectural request to be discussed later in the meeting.

Previous Minutes

Last meeting was in July last year. This is the first meeting since the February annual meeting.

Treasurer's Report

Nothing unusual in report.

Balances: \$4700 in checking account; \$24,574 in working capital; \$35,070 in roof account.

Financials filed for review = Doug moved; Theresa seconded; passed.

Title Transfers

Lot 225 sold for \$175,000

Lot 238 sold for \$177,000

Lot 226 sold for \$171,400

Lot 160 sold for \$193,000

Lot 282 sold for \$175,000

Lot 205 sold for \$186,000

Lot 195 sold for \$178,000

Lot 163 sold for \$143,000

Work Orders

No open work orders

Architectural Requests

Lot 248 (Hamlett) Windows—need to work under Home Depot's license; vinyl window needs to be solid all the way through; TJ to put stipulation on approval that window must fit. Kathryn objected to the request saying they would finish according to their budget. Owners should do it when they request, and not wait 6 months to a year. Done by contractors and all work be done by a specified period of time, or Owner has to reapply. **Motion: Tim moved to approve; Teresa seconded; motion passed.**

Lot 190 (Mangum) Sliding Door—replace all windows, sliding door, by Home Depot; wood around windows need to be replaced by HOA. David asked if HOA would supply the wood and HOA would paint wood for around the windows, and Home Depot would install. Home Depot's time line is six weeks from time the request is approved. **Motion: Tim moved to approve; Teresa seconded; motion passed.**

Lot 214 (Jones) Block Wall Fence—Jones wants to replace wooden fence and replace with block wall. Homeowner gets a credit of \$500 when block wall is done. Morga’s contract is \$3,500. **Motion: Kathryn moved to approve; Tim seconded; motion passed.**

Lot 285 (Pitts) Security Door—Kathryn said door should be Navajo white. Tim says the top of the door should clear the light fixture. Pitts has no Internet. **Motion: Kathryn moved to approve, with stipulation of Navajo white; Doug seconded; motion passed.**

Lot 159 (Vairo) Patio Shade—Diagram on lined paper not readable. Bob says it looks like a roll-out cover for a mobile home. Owner wants a retractable shade. Kathryn was concerned about connecting to the fascia, and says Owner should be responsible for any damage to the fascia. Fascia should be properly tied into the structure of the studs and roof. Otherwise, the fascia will come apart. Tim to meet with John to discuss the way Jacobson did his patio cover. Request not unreasonable, but Tim does not like the documentation and sees problems with the request.

Motion: TJ to tell Vairo request denied until we get more information.

REPORTS

Building and Maintenance (Kathryn): Wreck on Northern at clubhouse parking lot entrance, and Chris Morga fixed it for around \$300. John replaced three wooden fences. Using roof money to repair parapet walls (done three buildings so far) and shed roofs. Tim Stamper picking up drug papers every day. Had to call police twice to come pick up bags of heroin found. Landscape wires going over Loma Lane break because of asphalt thinning and cars driving over them. Some parts of property are having to be hand-watered by John. Sun Country has put hose bids on three of our back-flower preventers, for John to hook up to for washing off graffiti. APM has said that the City is not going to send us notices to test back-flow preventers any more, and we will have to take care of it ourselves.

Landscape Report (Doug): New supervisor for Sun Country. Missed mowing a section last week, and we have to keep reminding them to spray for weeds.

Management Report (TJ): Lot 195 informed that architectural request approved. Other items are for closed session. Kathryn wants the property inspected to be sure the proper window bars are installed.

Block Watch Report (Kathryn): Block watch meetings recommencing by Zoom. Cactus park officers are being kept busy by breaking up tent cities in vacant lots and vacant buildings. A couple of weeks ago, police were chasing someone on our property and driving on our grass at Griswold. Anyone can attend; just request information from Kathryn, and she will send Zoom information and email. Tim said he got something in the mail that the southeast corner of Northern and 31st Ave may be developed into apartments.

OLD BUSINESS:

Amend CCRs: Board members have still not read the CCRs. Point of changing CCRs is to get money for replacing asphalt. Homeowners are against turning the roofs over to the Owners because of insurance issues (David Mangum and Deanne Meningall spoke). Tim says because of Covid, this is the wrong time to try to have a special assessment for the roads. Kathryn asked everyone to review the CCRs and emphasized that the board has to approve before sending to the HOA attorneys for review.

NEW BUSINESS:

Pool Area Re-Opening: Owners want the pool re-opened. It has been a couple of years since the pool was open, and owners are paying for it in their dues. TJ says other communities that have opened their pools are not worried about Covid and have had no issues. TJ showed new signs that would be posted at the pool, and recommended new rules be posted. The signs are in accordance with the CDC regulations. TJ says people cannot be forced to get vaccinated. People at BBQ area to clean the tables and benches after use. TJ to get two signs for the pool, and email new rules and Governor's resolution to the homeowners. **Motion: Tim moved we adopt the new Covid rules and signs, and the Governor's resolution; Doug seconded; motion passed. The pool to be opened Memorial weekend.**

Mail Cages: Kathryn says we have problems with mail cages—locks are old and new keys of new homeowners are not working. Mail cage locks for number 6 and number 7 repaired for about \$188. Mail boxes are being vandalized. Kathryn has researched replacement of mail boxes. Mail carriers want mail pedestals in one place, which Kathryn does not think will work because homeowners will not drive to get their mail, and traffic would be bad. The cost of new mail boxes would be around \$30,000. That is why Kathryn does not want a high insurance deductible, and is trying to save money to the working capital. Mail carriers have a time limit to distribute the mail by 4 pm each day. General opinion was to keep pedestals inside the mail cages. David Mangum and Kayla McClain want to keep the mail in the mail cages, but Kayla is still having problems with her mail cage key in mail cage number 6. Kayla to meet with John at mail cage number 6 at 5:30 a.m., to address her issue with her mail cage key. The cost of changing all mail cage locks would be \$1,692. Deanne asked percentage of people who have had problems with the mail cage locks, and suggests problems be addressed one person at a time. Tim agrees with Deanne, and Kathryn to implement that procedure. Kathryn said only four people have had problems with their mail cage lock. John says all the locks need to be changed out. Kathryn thinks it will take a year to get the \$30,000 for the pedestals. David Mangum says mail cage number 4 does not close all the way.

Adjournment: Motion to adjourn by Kathryn; Doug seconded; Motion passed. Adjourned at 8:53 pm. Closed meeting to be tabled until next Wednesday, April 21, 2021. Board members are available.