

CLEARVIEW HEIGHTS CONDOMINIUM ASSOCIATION
Meeting Minutes
September 26, 2017

Present: Karen Burkinshaw, Laurine Ferrarini, Richard Lacasse, Norman Muller, and 16 unit owners. Also present was our insurance agent, Paul Lesukoski.

Ms. Burkinshaw called the meeting to order at 6 p.m.

Insurance:

Karen began by giving a brief overview of our master insurance and the resolution we recently passed. Paul said many associations are enacting insurance resolutions because it is easier to do it this way. Claims often occur because of the negligence of unit owners. Many claims can be eliminated by raising the deductible and our resolution makes unit owners responsible for the deductible. Currently, our master insurance policy has a \$5,000 deductible. Our master policy provides "all-in coverage", which means everything in the unit other than personal property is covered.

Paul encouraged everyone to discuss their individual coverage with their insurance carrier. Your individual condo policy should cover replacement value as well as all-risk coverage. Your Dwelling Coverage should be at least \$5,000 to cover the master policy deductible. You might want to increase this amount a little, for example, to \$10,000.

Insurance Questions and Answers:

Q.: What would the average premium be for \$5,000 dwelling coverage?

A.: About \$25 per year.

Q.: How would a loss in a common area be covered?

A.: The Association would cover the deductible.

Q.: What did the original condo documents provide for coverage?

A.: The condo documents inferred "all-in coverage". Now, the insurance resolution clearly says this.

Q.: In the event of a loss, what would be covered?

A.: If you can prove that you made upgrades to the original materials in your unit, they would be covered.

Q.: Is the master policy all-inclusive or studs-in?

A.: These are old, no-longer used terms but the policy is all-inclusive.

Q.: If a grill used on a deck caused a fire, who would cover the damage?

A.: The unit owner where the fire started would be responsible for the deductible.

Q.: In the event of a fire, who would determine what would be replaced?

A.: The Association and the individual owner would come to an agreement on what would be replaced.

Q.: Should renters have insurance?

A.: It is their choice. At minimum, they should have coverage for their personal contents.

Q.: What is an HO6?

A.: That is the name of the form that is used for condo insurance policies. A policy written on a home would be done on an HO3 form.

Q.: Is there a reason to have more than \$5,000 dwelling coverage?

A.: None that Paul could think of.

Q.: Can the Association dictate who does the repair work after a loss?

A.: No. Professional adjusters will come up with a repair estimate. Individual owners can hire whoever they want to do the work, as long as they are licensed and insured.

Paul finished by telling people they could call him if they had further questions. Karen thanked Paul on behalf of the Association for his attendance and his expertise. For those who could not attend, his telephone number is 413-935-1200 and his email is plesukoski@berkshireinsurancegroup.com.

Comments from the Floor:

Q.: Are we still allowed to have grills on our decks?

A.: The state law on this changed two years ago and severely limits the ability to have charcoal or propane gas grills on decks. We have a committee looking at this issue and gathering information. We expect to come up with a decision before too long.

Grill Committee:

- Has not met so nothing to report at this time. Committee members are Luann Canedy and Rosemary Thompson. If others would like to join, please call our answering service at 413-493-8540 and let us know.

Welcome/Social Committee:

- Committee members recently visited and welcomed a new renter to the community.
- They are planning a get-together on Sunday, October 1, from 1:30 to 3 p.m. in the Meeting Room for coffee and socializing. Invitations will be distributed soon.

Meeting Minutes:

- A motion was made and seconded to accept the minutes of the August 29 open meeting. Vote: Passed.
- A motion was made and seconded to accept the minutes of the September 12 closed meeting. Vote: Passed.

Notes from September 12 Closed Meeting:

- During the week of September 18, our landscaper will be repairing damage to the landscaping of Building 3 caused by the installation of new sidewalks. Building 3 owners will be notified of these plans in advance.
- The perimeter fence between buildings 2 and 3 has been pressure washed.
- Asphalt berm repairs have been completed.
- We received the Hill Remediation project report and the Certificate of Compliance has been filed with the Hampden County Registry of Deeds.
- MassSave inspected units on the property on August 23. We are still waiting for their report. Once Trustees receive and review the report, MassSave will mail energy-saving information/offers to all owners.
- The Building 5 roof ridge vent was replaced.

Finances:

- As of today, we have \$25,251.66 in checking and \$146,505.50 in savings for a grand total of \$171,757.16.
- As of today, we have arrearages of \$335 involving 5 unit owners.

Landscaping:

- Landscaping repairs in front of Building 3 have been completed.
- We continue to have minor irrigation system problems.
- We are considering returning our landscape to the original plan of foundation plants. Currently, landscapers mow the grass, apply appropriate chemical treatments, and trim the tops of plantings. They do NOT thoroughly clean the plant beds nor do they do the necessary upkeep of annuals and perennials. We are fortunate that Laurine currently does this work at no cost to the Association but we need to plan for the future.

Grounds/Property:

- Several electrical maintenance issues will be taken care of later this week.
- Clips have been placed on the doors to the large trash dumpster in an effort to keep the raccoons from opening the doors. Please clip the doors closed when using the large trash dumpster.
- We expect to have asphalt crack repairs done soon.

Buildings:

- The Unit 5-8 common hallway paint touch-up still needs to be scheduled.
- We are waiting for MassSave to provide us with a report of their findings.
- Backup batteries in all common area smoke alarms have been replaced.
- We are waiting for quotes for railings for the fronts of Buildings 2, 6, and 10.
- We are still working on the new storm door standard.

- We are gathering quotes for several small Meeting Room projects.
- We are waiting for quotes for ground-level privacy panel replacements at Building 2.
- We have a moisture problem at the eastern end of Building 3, caused by gutter runoff. Trustees discussed this at length and will contact Ed Severance for his suggestions.

Unit Issues:

- A motion was made and seconded to have Tom Stebbins replace the Unit 23-24 front door kickplates with a composite material. Vote: Passed. If this material works well, we may consider applying this to all front door kickplates on the property.
- A motion was made and seconded to have Tom Stebbins replace all the stair treads on the outdoor staircase to Unit 86 with pressure-treated wood. Vote: Passed.

On-Going/Other:

- We are continuing to explore a No Smoking change to our bylaws which would mostly address marijuana smoking, growing, and cultivation. This would require approval by a 2/3 majority of our unit owners in order to pass and take effect.
- Work continues on a new resident handbook.

There being no further business, the meeting adjourned at 9:05 p.m. Our next open meeting will be held on Tuesday, OCTOBER 24, at 6:30 p.m. in the Meeting Room. All owners are invited to attend.

Respectfully submitted,



Norman Muller
Vice President

Reminders:

1. **SLOW DOWN!!!** Our speed limit is still 10 MPH.
2. Pick up after your pets. We have recently come across several pet "deposits" that were not picked up.
3. It's time for fall maintenance: replace backup batteries in smoke alarms, replace furnace filter and prepare system for winter, clean your clothes dryer venting,