

CENTRAL SQUARE VILLAS
1/25/23 BOARD MEETING MINUTES
MEETING HELD AT THE CLUBHOUSE

President Tony Steward called the open owners meeting to order at 6:00 PM.

There were 18 owners in attendance with the majority there to voice their concerns and question why the insurance claim filed by Central Square Villas was denied by Travelers Insurance. Kevin Martin (adjuster from Traveler's) emailed management on January 19, 2023 the denial letter which was mailed to all owners that experienced interior damage. The claim was denied because the damage to the interior was not caused by snow entering the building through a storm created opening in the exterior of the condominium or thawing snow or ice on the condominium. The conclusion is snow blew into the "attic areas" through soffit or roof vents and melted when the weather got warmer.

A few of the owners mentioned they do not understand why past repaired interior damage was paid for by Central Square Villas and now the insurance company denies the filed claim.

One owner stated he had three contractors out to estimate his damage and two contractors stated the interior damage was caused by an ice dam.

Another owner claims he cannot file a claim with his insurance carrier since Central Square Villas set a precedent by paying for previous interior damage repairs. This owner is concerned with mold and requested someone from the Board or a contractor hired by the Board to look at his interior damage.

One owner mentioned she filed a claim with her insurance (Travelers) and was given a verbal denial and was told the associations policy should be covering the claim. Management asked for a copy of the denial once received by the owner to pass along to the adjuster for Central Square Villas for clarification.

Tony commented he was not aware only three units were looked at by Kevin Martin and stated all units having interior damage should have been inspected before the claim was denied.

A past board member read from the bylaw insurance section stating there are discrepancies in the bylaws and insurance policy. The current association policy will be posted on Central Square Villas website.

4 owners in attendance have the same style condominium and have interior damage in the exact same spot.

The outcome is the owners would like a meeting with Central Square Villas insurance agent (Steve Grimaldi) possibly the insurance adjuster and Mark Bonvissuto (Board Secretary as Mark owns a property inspection company)

Board meeting: Tony called the meeting to order at 7:55 PM. Tony Steward and Felicia Lehman were in attendance. Mark Bonvissuto was excused.

The November board meeting minutes were approved by Felicia and Tony.

Felicia stated she was good with the provided December financial reports. Management will be taking the 2022-year end paperwork to Clark Nihill (CPA) on February 1, 2023. The accounts receivable were updated at the meeting. Owners that still have not paid the \$638.50 special assessment will have until 2/10/23 to or a late fee will be assessed.

Since it has been many months that management has tried getting Gary Brown(independent roofing consultant) to the property to inspect the roofs, other consultants need to be called.

Attorney Glen Speller sent a letter to an owner asking the fence used to contain her two dogs be removed by February 1, 2023. Mr. Speller will be asked to send another letter should the owner not comply.

There was discussion on the 2023 annual meeting. The Main/Transit fire hall will be called asking the availability to hold the annual meeting there in May. Nomination applications will be mailed out mid-late February with a return date of mid-March. Management was asked if the election can be held prior to the annual meeting since last year quorum wasn't made for the annual meeting nor at the second date held just for voting only.

Tabled Old Business: Increasing the board to 5-7 members; replace the front entrance sign- quotes have been received and this topic will continue to be discussed in the spring and Autumn Paving is contracted to seal Cumberland roadway and driveways and stipe the guest parking areas on Cumberland.

The meeting was adjourned at 8:47 PM.

Next Meeting- February 22, 2023, 6PM at the clubhouse.