

## Bromley Village Association Board Meeting

Tuesday, October 18, 2022

### Call to order 7:04PM.

Board members present: Bill Cariste, Sandy Pangburn, Matt Walsh, Skip Omasta, Dana Gottsegen, John Moriarty, Sandy Finley and Gary Fishkin.

No BPS representatives present due to their attendance at a party for Bromley employees.

Approval for the August 23, 2022 Minutes was motioned by Bill Cariste, Matt second, and there was unanimous approval.

Item #3 on the agenda, which was for an update on the BVA website and a report by the Social media committee, was tabled as the committee representative is not available.

### Insurance report:

David Holton of Essex Agency gave a report regarding next year's insurance policies:

- We have 3 different policies using 2 different carriers.
- General liability policy is through Philadelphia Insurance– there will be a 12% premium increase, mostly due to the increase in building values. Total of \$73M in coverage. The policy includes a guaranteed replacement cost endorsement, so that even if the cost to rebuild is higher than the value placed on the property, any rebuild will be fully funded. We also have an All-in endorsement so that the entire building, including interior walls, fixtures, appliances and improvements- everything that doesn't fall out if the building is turned upside down – is covered. Coverage is regardless of by-laws or ownership. There is a \$5,000 deductible, but \$2,500 per unit for water damage – this was clarified after some discussion. Per David, it's not worth having lower deductibles due to increased premium cost. All owners should make sure they have \$5,000 of Coverage "A" on an HO-6 policy – which is very reasonably priced per David.
- Umbrella policy is also with Philadelphia now – it was \$25M of coverage last year, down from \$40M before that with Liberty Mutual. Liberty no longer writes that type of policy, and it was at a very low premium which made it unprofitable, so now it's with Philadelphia. Now coverage is \$5M plus \$1M on primary policy with Philadelphia. According to David, the pool is the highest risk for potentially large pay-outs. He will price out another \$5M after some discussion regarding concerns about the low level of coverage (David is expecting the quote to be \$10-15k extra). David confirmed that life guards or lack thereof do not affect the premium. The premium is the same whether for just summer coverage or full year coverage.
- Premiums for standard and umbrella 104K + 15k – **confirm with Sandy**
- David figures out the appropriate portions per unit, and sends invoices to the individual HOAs. Sugar Creek is the only HOA not covered under the Essex policy.
- D&O insurance for officers - \$1M plus \$6M from umbrella. – Small premium increase per HOA.

### Cocktail party:

- Report given by Sandy Finley.
- Donna in the Bromley office is working on the invitation. The click-through link for the RSVP is not working. Sandy has the menus, and needs to figure out what to order to fit the budget.
- There will be 2 drink vouchers per unit – wine and beer only.
- The party will start at 6:30 and go through 8:00. She is going to ask if they are willing to keep the bar open later for those who want to stay at their own expense.
- The budget is \$10,000 which is made up of \$5,000 from BVA, and \$5,000 from the Mountain. The Mountain's share includes \$2,500 that they have generously allowed to be carried forward from the prior year, since we did not have a party last year.

### Pool Committee:

- Roger Bayersdorfer reported for the committee which met at the end of August.
- There are pool cleanliness issues. BPS is supposed to be cleaning per Sandy. Was BPS not cleaning? Per Roger, no one was cleaning properly. BPS is supposed to clean per the SOW. The pool company finally came over to clean things up. Did BPS pay for the service, or did they pass it along to the BVA, as BPS should pay for any cleaning services as part of the SOW. It wasn't clear who was supposed to do what, even though BPS should be taking care of everything.
- Need a new pool robot for \$2-3,000. The old robot is broken. No one knows what happened to the newer robot that was bought just a few years ago.
- Security – unauthorized people are coming in. Looked into a keypad system like in the clubhouse. Need to get the company in to quote on possibly doing that work.
- Bill mentioned cameras, and Dana said there is a camera that is pointed at the pool.
- Bill asked if anyone knows how much pool usage there was after Labor Day. A number of meeting attendees mentioned that it was generally busy in the afternoon.
- Do we need someone at the pool part time to make sure of security, maintenance and cleaning? Dana pointed out that cleaning and maintenance is BPS responsibility.
- Sandra Finley suggested Pat Gordon's daughter, Chrissie, for BPS to hire to maintain the pool, as part of the SOW.
- It came out during the discussion that the tennis court was not watered at all this summer, which is the responsibility of BPS per the SOW.
- Pool calendar – open earlier? Memorial Day or at least mid-June? Stay open after Labor Day.
- New chairs are needed. Replacement straps are expensive but a lot less than new furniture. Quotes received were \$210 per lounge and \$96 per chair to re-strap, including picking up, repairing and returning.
- Repaint tables? Sand blast and repaint - \$480 per table. Maybe BPS can do for less?
- 15K per Sandy is in the budget for pool furniture.
- Signage in recreation area. Problem with dogs. No dogs are allowed in any recreation area, not just the pool area.
- Lightning detection system – should we look into installing one since there will be no lifeguards?

- Need new “no diving” signs.
- Shrubs need to be trimmed.
- Need signs saying “tennis only” for the courts, as people have been using them for other activities.
- Issue pool rules to owners to post in their units.

### **Regs, Rules and Standards:**

- John Moriarty reported for the committee.
- Jon Readnour, the BVA lawyer, was consulted by the committee.
- They have a draft proposal to pass by the committee, and then bring to the Board.
- First tried to include everything, but slimmed it down. Need to create a process to fine for violations, with continued fines until the violation is cleared. Covers BVA facilities, pool, and dogs. For renters – they must post BVA rules and additional HOA rules. Enforcement policy. Architectural committee guidelines as they have a lot of power. Tree cutting, property maintenance and other – not rules but guidelines.
- No user fee yet for renters, but will look at next year?
- One more meeting remaining, and hopefully will get the proposal to the Board to post for comments, and then adopt soon after.

### **Wayfinding signs:**

- Dana has been working on this for quite a while.
- Original wooden signs plus green town signs are redundant. There is a random collection of signs.
- Yardarm versus up, over and down style. We looked at sample pictures that were distributed to attendees. Dana mentioned that as long as they’re placed properly so the snowplows won’t hit them, the yardarm is fine. The yardarm is much less expensive than the up, over and down style. Bill said that it’s not in the budget for this year. Bill wants to take down duplicative signs. Dana suggests waiting until next year, when we know for sure what to do. Others agreed with Dana, and Bill agreed to table it for next year.

### **Architectural committee:**

Skip Omasta – some tree requests; all granted. Clover request for porch roofs okayed.

### **Capital committee tabled:**

Discussed heating in gym. “Works when it works.” Mini-split system – a very high quote (20k) was received from Brian Sullivan (BPS), so we need to find out why it’s so high. Tabled for further review and discussion.

### **Treasurer’s Report:**

- Sandy Pangburn, as Treasurer, discussed.
- BPS billed \$6,000 for the pool heater cover, and it looks solid. But what about a fence around it?
- FYE 9/30/22 - Won’t have the 9/30 statements for a few days, so not final numbers yet.
- Dues were \$1,700 for the current fiscal year. An increase of dues to \$1,800 is proposed.
- Income is close to the expected income per the budget. Just over \$25,000 is still outstanding. Anyone who currently owes more than \$100 is about to go to collections. Sandy is working with Jon Readnour to get CSM to finalize the details. There is a \$250 fee to CSM plus a few hundred dollars (exact amount to be determined) per unit to be billed by Jon Readnour. Each unit owner has already been sent 2 past due notices plus a collection warning notice. The process involves the BVA paying the fees to CSM and Readnour, then BVA is reimbursed when payment comes in.  
**(Question for Sandy – does BVA also get a portion of the fees from this?)**
- The budget needed to have a separate category added for Admin/Office supplies, which used to be included in Management Fees.
- CSM takes 50% of late fees. Budgeting for next year.
- Bill mentioned that the new account executive has been more responsive, though far from perfect. Another transition to a new management company would be daunting.
- Property management fees with BPS are to be adjusted because of the lifeguard changes. A credit is coming for last year, due to coverage not being able to be fully implemented, and not having lifeguards going forward. Contract adjustments are being negotiated between Sandy and BPS. Sandy believes the credit numbers suggested by BPS are too low, so she used her numbers for the budget. Matt asked if we can use the credit towards capital reserves.
- Over budget on propane due to late billings because prior bills were going to TPW instead of CSM.
- Some discussion about road conditions. Better than in the past, although there are still some problems. Overspent on culverts by about \$13,000. Increasing budget for culverts for next year.
- Carrying over wayfinding signs to next year.
- Discussed issues with the fireplace insert, and problems with Haskins Oil – the work is not completed; and some work was done incorrectly. Replace Haskins going forward?
- 5% transfer to reserves based on TPW’s previous “best practices” recommendation. Might only be about ½ of that to transfer for 9/30/22.
- Inflation adjustment on SOW in April, 2023. Minimum of 2%, and maximum of 4%. Expectation is 4% due to current inflation numbers.
- Additional discussion of adjustments due to lifeguards. Final resolution will determine how in balance the budget will be, and will affect our ability to get capital reserves closer to 200K.

- Sandy stressed that these are first draft numbers. She cannot provide a final proposed budget to the Board for approval until we know what the BPS adjustments for lifeguards will be. Brian Sullivan of BPS needs a few more days to figure out the numbers.
- Since the Board has to approve the budget prior to the annual meeting, the Board will need one more meeting prior to the annual meeting. After some discussion of how and when, the Board settled on November 1. Notification will go out this week to satisfy the 10 day notification requirement.

#### **Community Fund:**

- A letter went out to ask for donations to the Community Fund. Approximately \$25,000 was collected last year. Thanks to John Moriarty for his extra work on this.
- Sandy opened a local checking account for the Community Fund because CSM can't handle it. She'll disburse and then close the account. Then repeat next year.

#### **The New Board:**

- Liz Lowey will replace Eliza Massaro on the Board.
- The terms for John Moriarty and Matt Walsh are expiring. Both have agreed to stay on for another term.
- Matt Tomkiel was suggested as an addition to the Board. This needs to be confirmed with him.
- Sandy has agreed to continue as Treasurer.
- Gary Fishkin has expressed a desire to leave the Secretary position on the Executive Board. However he will stay on if a replacement is not forthcoming.
- Bill Cariste will reluctantly remain as president for another year since no one else is willing to step up. Bill hates everyone for making him suffer for another year. Although he didn't actually say this, we all know it's true.

**Meeting adjourned at 8:13PM. Motion by John Moriarty, and seconded by Bill Cariste.**

**Minutes compiled by Executive Board Member Gary Fishkin, Secretary**