

WHITING VILLAGE AT CRESTWOOD COMM. ASSOC. INC

SUNSHINE MEETING MINUTES

MARCH 17 2022

Meetings were held at both 10 AM & 6 PM on above date. This document is a compilation from both meetings.

Pledge of Allegiance & Prayer performed. Minutes from February 2022 Sunshine Meeting read & accepted.

Our Insurance Broker, Deb Fisher, presented specific information on the Village insurance policy and a general overview. Answering questions from H/Os, she informed the audience of pertinent items concerning the insurance, including: It is the responsibility of every H/O to ascertain that their individual home insurance policy covers areas not included in the Village insurance. H/Os should be aware the Village policy does not replace any back porch, sunroom or all-season room, as those are considered add-ons to the original house. Nor does it cover Solar Panels, which should be insured by whichever company installed individual homes. In case of fire or otherwise total destruction of a house, Village insurance covers the outside reconstruction of the building, with individual H/Os policies responsible for drywall, etc. It is advised that all H/Os carry individual insurance. The type HO-6 is primarily employed, & may also have additional coverage as per the individual H/Os needs & preferences. Deb Fisher also advised H/Os of their responsibilities as to upkeep of their houses: Fireplaces must be checked and flues cleaned every 1-2 years to be absolutely safe, Dryer vents must optimally be vacuumed out every 2 years, hot water heaters need to be replaced approximately every 10 years, depending on the model. They should also be checked by a professional service every few years, to preclude any problems, as a Hot water heater can actually go bad without much warning.

There is a form on the Village website (www.whitingvillage7.com) that H/Os may use to order a copy of the Certificate of Village Insurance. H/Os without access to computers may obtain the form (UNIT OWNER REQUEST) from clubhouse office during office hours (8:30-12:30 & 1:00-3:30).

Deb Fisher also informed H/Os that in all claims made to the Village Insurance, an Adjustor would make final determinations on an individual basis. PLEASE NOTE: There will be a separate meeting of H/Os with an Insurance broker, to give H/Os further information about individual H/O policies, date to be announced.

The Board spoke about the upcoming completion of the budget, and told H/Os that monthly coupons for months of April, May & June would be available at clubhouse at end of March. Budget will be completed soon.

Deb Fisher answered many other questions from the audience concerning various pertinent aspects of our Village insurance.

The Board informed the audience that they had entertained at least 3 Bids for every single vendor contract, which previous Boards had continuously failed to do. As a result of the former practice, vendors had felt secure in the continuation of their contracts, all of which were for 3-5 years, thus trapping the village, and perhaps said companies did not offer optimum service or, more importantly, the best price. This Board discovered that some vendor contracts had been signed by the previous Board without the requisite review by the Village attorney, resulting in at least one case in a situation possibly deleterious to the finances of the Village. This Board also, because of its accepting of bids for all contracts, saved the H/Os approximately \$30,000 on one contract.

Committee Reports: Both Residents & Womens clubs informed the audience of their upcoming events & asked residents for both their participation and volunteers for all events.

Treasurer Report: Read and accepted by H/Os. Treasurer also commented upon the amount of monthly fees due Village being noticeably diminished by this Board's aggressive recoup efforts,(FEB 2022 total owed : \$189,000- down to MARCH total owed of \$164,320 & noted that previous Boards, including the last, had not ever achieved such a result.

The Board gave a report to the audience on the topic of trees needing to be cut down; The village is using 4 different companies, and will use whichever company offers lowest price per tree. Trees not on Common Property are the individual H/Os responsibility, but Board will attempt to have the tree companies we are employing to offer a best price. H/Os were also informed that John will begin Spring Cleanup in early April, and that Stanley will begin gathering dead tree limbs, etc at the same time. The Gas Company will soon be sending out flyers to H/Os to ascertain interest in bringing gas lines into the Village. We will probably have a Gas company rep give a presentation at a later date.

H/Os were reminded that Manchester Electric has partnered with Energy Harbor to lower our electric bills. H/Os should contact them individually to see if they are enrolled. (877-793-8921). Please tell them you are with JCP&L and would like to be registered. Their rate is 8.58 per KWH. Have your JCP&L bill available when you call. They will need your 20-digit Customer Number. This will be a money-saver for every H/O! Adjourned 11:30 & 7:20, independently.