

WHITING VILLAGE AT CRESTWOOD COMMUNITY ASSOC.
INC.

SUNSHINE MEETING

SEPT. 12 2024

Meeting opened at 6 PM. All Trustees present. Pledge of Allegiance performed. Vice-Pres. Robert Buonanno introduced Association's Insurance Rep, Deb Fisher, who presented a comprehensive overview of the Village homeowners insurance policy and what is/is not included in said coverage. She answered a great number of questions from the audience. She reminded residents that they should each hold their own additional insurance policy, an HO-6 or its equivalent, in order to fully insure their homes. She also specified to the residents that Solar panels are not covered by the Village insurance, neither are backrooms that homeowners may have added onto the original structure of their houses. Deb Fisher concluded her presentation by offering residents copies of the list of everything specifically included & excluded by the Village insurance. Please see attached. There are also copies available in the clubhouse office for any residents.

Due to the length of the previous month's Sunshine meeting minutes & this meeting's presentation by our Village insurance Rep, the minutes of August Sunshine meeting were not read, but the audience was informed a copy would be posted on the clubhouse bulletin board & also on the Village website for their perusal.

Trustee Ken Stebner informed residents that Manchester Township is now requiring homeowners to provide a survey of their property in order to be allowed a permit for building any backroom addition larger than 100 square feet. Some homeowners did not pay to have a survey performed when they purchased. Board President Rosetta DeLuca interjected that EAST COAST ENGINEERING will offer surveys for half the usual price of \$975.00 if 30 or more residents request them at one time. She asked interested residents to contact the Village office & herself specifically in regard to this. Manchester Township is also now requiring residents to apply for a permit to remove any tree on their individual properties.

The Treasurers report was read by Trustee Howard Snyder, who also explained that the State is now requiring all HOAs to have a defined amount of money in their R & R accounts.

Several questions from residents were answered by the Board.

Meeting was called to be closed by President Rosetta DeLuca, seconded by Vice-President Robert Bonanno. Next meeting is 10 AM on Oct. 24 2024.

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Once a favorable property coverage position has been established, along with the exterior of the home, the interior of a unit would be returned to a vanilla box. The subfloor and sheetrock would be covered. There is no coverage for fixtures (like cabinets, bathroom vanities, etc.) or appliances. The permanently installed machinery and equipment that would be covered are building components, like a furnace, water, heat, central air mechanicals, building plumbing and electricals.

Specifically Included

- Doors and Windows
- Electrical Wiring
- Exterior Wall Finish
- Heating System
- Partition Walls
- Plumbing
- Roof
- Stairs when appropriate
- Structural Framing
- Structured Wiring (communication)

Specifically Not Included

- Air Conditioning
- Appliances
- Balconies and Decks
- Electrical Fixtures
- Elevators
- Interior Floor, Ceiling, and Partition Wall Finishes
- Plumbing Fixtures
- Window Treatments
- Personal Property of homeowners