

WHITING VILLAGE AT CRESTWOOD COMMUNITY ASSOCIATION INC.
SUNSHINE/OPEN MEETING
NOVEMBER 20TH, 2025

MEETING OPENED AT 10:00 A.M. TRUSTEES PRESENT ROSETTA DELUCA, ROBERT BUONANNO, HOWARD SNYDER, KENNETH STEBNER AND CAROLE SNIDER. PLEDGE OF ALLEGIANCE.

Rosetta Deluca introduced our Insurance Agent Debbie Fisher.

Ms. Fisher was adamant that a wood stove must be installed by a **licensed and insured contractor**. The homeowner and Crestwood Village VII Association **must be added as additionally insured**, and **both be held harmless to any damages that may occur**.

*See attached regarding wood burning stoves.

Any **battery operated** bikes auto etc. must be **kept** and charged **outside**

For the umpteenth time, to the point of nausea, Ms. Fisher advises the importance of upping your house insurance to \$10,000 deductible. The \$10,000 deductible, \$250 resident pays, and your insurance company will pay the \$9750. There may be a nominal fee increase for this to be added to your insurance. It is strongly suggested you speak to your Insurance company

Robert Buonanno read October 16, Sunshine Meeting.

Howard Snyder read the Treasury report.

Kenneth Stebner

At the time you purchase your home, the Home Inspector you hire should advise you of his findings. No, the Association is not responsible for what was done approximately 50 years ago. i.e. insulation in the crawl space was reversed, or dryer vented into crawl creating moisture, causing mold. This is your house and as a resident you are responsible for repairs.

Rosetta DeLuca

When the Drone work is completed, residents will receive by mail if their roof is in need of repair and the following will be attached:

1. copy of the photo
2. where to go to fill out an application to receive help from the township.
3. a name of a roofer, that the board chose to repair roofing at a discount price
IF Village VII obtains the quota of homes requested.

Thanked the residents for coming, and having a safe Thanksgiving. Reminder day after Thanksgiving dinner.

The next Sunshine meeting will be December Thursday December 18th 10 a.m.

Minimum requirements for installation and use of a wood stove inside a home:

To use a wood stove safely, install it on a non-combustible base with proper clearances from walls and furniture, have your chimney and flue inspected annually, and burn only dry, seasoned wood. You must install smoke and carbon monoxide detectors, keep a fire extinguisher nearby, and never leave the fire unattended.

Installation and maintenance – installation should be done by a licensed and insured contractor ONLY. Contractor must add homeowner and Association as Additional Insureds and indemnify both on a primary non-contributory basis with a favorable waiver of subrogation towards the homeowner/Association.

- **Install on a non-combustible base:** Place the stove on a fire-resistant hearth that extends at least 18 inches in front of the stove and 8 inches on the sides, as recommended by the manufacturer.
- **Maintain clearances:** Keep at least 36 inches between the stove and any combustible materials, including walls, curtains, and furniture. Check the manufacturer's instructions for specific clearance requirements.
- **Have the chimney inspected:** Have a certified professional inspect and clean your chimney and stovepipe annually to prevent creosote buildup and ensure proper ventilation. (If use is somewhat infrequent, chimney and stove pipe must be cleaned every two years at minimum.)
- **Ensure proper ventilation:** Make sure the stove is connected to a correctly sized flue or chimney and open dampers before lighting. Adequate airflow is essential to prevent smoke and dangerous gases from backing into the home.

Safe operation

- **Use the right fuel:** Only burn dry, well-seasoned hardwood. Avoid burning trash, which can cause a chimney fire.
- **Never use accelerants:** Do not start fires with gasoline, kerosene, or other flammable liquids.
- **Keep it attended:** Never leave a burning wood stove unattended, and ensure the fire is completely out before leaving the house or going to bed.
- **Use safety tools:** Use a safety screen or glass door to contain embers and use appropriate tools when loading wood or adjusting the fire to avoid burns.
- **Dispose of ashes properly:** Allow ashes to cool completely before placing them in a metal container with a lid, and store the container outside and away from any structures.

Safety equipment

- **Install detectors:** Install working smoke and carbon monoxide detectors on every level of your home, including the room where the stove is located.
- **Keep a fire extinguisher nearby:** Have a fire extinguisher readily accessible in the same room as the stove.
- **Test detectors regularly:** Test your smoke and carbon monoxide detectors at least once a month and change the batteries regularly.

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Deb Fisher-Horvath, AU

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Please note we have a new dedicated email address for certificate requests:
njcertificates@acrisure.com.

Certified Praesidium Guardian™ (CPG)