

**Weathersfield Service Group (WSG) HOA
Annual General Meeting (AGM) Minutes
November 2, 2024
The Gathering Place**

President Steve Krasnow called the meeting to order at 2:33 pm. Directors David Piet, John Tyrell, Nancy Peterson, and Ernie Clarke were in attendance. Joining them were Treasurer Rebecca Newton, Communications Chair Joyce Brennan, and Millhouse Properties (MHP) representatives Michelle Johnson and Annetta Jones Hoggard. A quorum of homeowners was reached by those in attendance and proxies cast by those who did not attend.

- President Krasnow welcomed homeowners and introduced the Board members and Mill House representatives.
- In providing a recap of the past twelve months, President Krasnow discussed projects undertaken including: a new reserve study, a review and proposal for updated Bylaws, continuing to develop proactive/preventative services, and making the best decisions possible regarding the expiring contracts of key suppliers (i.e., Mill House, Ruppert)
- Looking ahead, President Krasnow reflected on unexpected challenges and lessons learned in areas including the damage of a fallen tree and insurance coverage and costs.
- He welcomed new Weathersfield owners as well as everyone who have served the community in various ways.

Committee Reports

(Note: The Annual Committee Reports that provided additional information were sent to Homeowners for review prior to the meeting. Therefore, in this meeting, generally, each Director focused on several issues of importance.)

- **Architectural Control.** Director Spillane highlighted approved upgrades to some units, including porches. Regarding parking, he stressed the importance of understanding the covenants and recent communication regarding the number of parking spaces allowed for each home (3) and the definition of "garage units". He encouraged owners to be courteous to their neighbors and be aware of their needs. One person in attendance questioned whether owners should use garages as storage areas, rather than parking. Director Spillane said it was the right of the owners to use their garages for storage. Another attendee felt that allowing for three (3) spaces per unit was a change in direction from the Covenants. Director Spillane said that the term "garage unit" in the Covenants allows for parking both in the garage and directly outside of the door.
- **Building and Street Maintenance.** Director Clarke, new in his position, gave an overview of the position and his experiences in it so far. One person in attendance expressed concern about the method of power washing/bleaching currently used. President Krasnow said that other options will be looked into.
- **Communications.** Chair Brennan thanked the many volunteers who helped with communications. She announced that Dinah McAllister, who puts together the quarterly information bulletins, was stepping down, as is our longtime webmaster, Dan Green. She encouraged Weathersfield homeowners who are interested in one of these open positions to contact her. A Communications committee member who was present asked new homeowners if they had all received the Weathersfield Welcome Packets and emphasized the importance of the information in it.

- **Insurance.** In the aftermath of this year's fallen tree damage and how it related to insurance coverage, President Krasnow stressed the importance of homeowners understanding the details of the WSG HOA insurance coverage vs. what homeowners need to cover in their individual insurance plans. He emphasized the following: 1) review the document on the WSG Website that describes what is covered by the HOA and what is the responsibility of the homeowner; and 2) the current \$10,000 deductible is the responsibility of the homeowners, not the HOA and the deductible may increase along with the probability that the HOA insurance premiums will increase as well. President Krasnow said that insurance company interest/bids are difficult to obtain due to the age and "compactness" of Weathersfield units. He expressed major concern regarding the expectation that our insurance coverage will significantly increase (as is happening nationwide) due to extreme weather-related events, including the recent unexpected disaster in Western Carolina and this year's coastal damage, which will affect insurance costs state-wide. A Board Director shared that his homeowners insurance increased, and he shopped around and found good coverage at a better rate. A two (2) page letter from WSG's Insurance Agency regarding deductibles, etc. was distributed at the end of the meeting.
- **Landscape.** Director Piet said that he hoped homeowners read his Annual Report prior to attending the meeting to get an annual overview. His discussion in the meeting focused on 1) a homeowner's concern regarding where Ruppert workers park, and his listening and instituting a positive change in which Ruppert now alternates parking between Weathersfield and Swim and Croquet; 2) drainage issues on Woodbury which were improved by adding rip-rap, which also visually enhances the area. Several attendees asked when trimming (pruning) will be done. Director Piet anticipates Ruppert will trim in mid-November and will confirm the timing with residents. He also advised them to mark the bushes, etc. with tape where they do not want pruning done. Director Piet is stepping down from the Board due to term limits after completing successful multiple terms. His replacement as Director will be John Bailey. John spoke to the homeowners about his general plans regarding the Weathersfield landscape and retaining the beautiful environment that we live in.
- **Utilities.** Director Tyrrell provided a summary of his Annual Report, including accomplishments in areas including sanitary sewers, storm water drainage, and trash removal. John is stepping down from the Board. Dan Thomas will lead the Utilities Committee - he was unable to attend the AGM meeting.

The Committee Chair Reports ended and a homeowner encouraged homeowners to use the WSG website to get valuable information including committee guidelines.

WSG and Homeowner's Plat Responsibilities - Director John Tyrrell

The purpose of this segment was to provide homeowners with information regarding plats, plat lines etc. Director Tyrrell said that a plat is a map of a particular neighborhood or tract of land, detailing where the original surveyors established property lines and separated each parcel or lot. Displaying a plat map of a section of Weathersfield, he pointed out the parking areas, homeowner private property, and common areas (owned by the Weathersfield HOA). In some cases, Fitch property abuts Weathersfield as well. Not all property lines are the same configuration or size. Individual plat maps can be found online. If a homeowner has questions regarding their property lines, it is recommended that they get a land survey done. Plat maps of respective Weathersfield closes were distributed at the end of the meeting. A homeowner

asked if the garages are common property and another asked if Ruppert pruned around garages and the answers were "yes".

Financial Reports

- **Treasurer Report - Rebecca Newton**

Treasurer Newton introduced herself to the attendees, said that she was relatively new in her position, and focused on the following:

- This year's expenditures to date and the 2025 budget have previously been distributed to homeowners. Expenditures were in keeping with what was expected; approximately \$65,000 unspent is planned to go to reserves or the operating budget
- An increase of \$12/per month, effective January 1, 2025, will be assessed to homeowners (see Reserve Study section below)
- Money was moved to Raymond James, to meet FDIC requirements, and put into Treasury Bills (T-bills), a safe investment that is doing well
- A Finance Committee was formed
- Rising insurance costs, possibly as high as 42%, could occur in 2025

- **Reserve Study - President Steve Krasnow**

A new Reserve Study was done this year. As has been discussed, our last reserve analysis was done in 2018 and it is good financial policy to do one every five-six (5-6) years. The five-person ad hoc committee has analyzed the new report by Reserve Advisors and made adjustments to some of their recommendations and time lines so that needed infrastructure maintenance and replacements can be done more gradually than what was initially proposed. Therefore, to keep costs down for homeowners and, in keeping with our Bylaws, the recommended dues increase of \$12/month is to be used for anticipated operating and reserve costs.

Election of Directors

President Krasnow turned to the election of Board Members for terms beginning after this meeting. The two nominated candidates are Rebecca Newton and John Bailey. President Krasnow gave attendees who had not already voted an opportunity to cast their votes. When the votes were tallied, Rebecca Newton (66 "yes" votes) and John Bailey (66 "yes" votes) were elected. Sixty six (66) eligible households voted and thirty eight (38) did not vote.

Bylaws

Bob Spillanne began by saying that the Board, working with our lawyer, is recommending updates to our current Bylaws. This is to ensure that our HOA is successful going forward, following best practices and legal compliance. After sending a draft to our residents for review, the Bylaws ad hoc committee is analyzing the feedback received. One of the most essential recommendations relates to the composition of the Board. The current Bylaws limit the number of voting Board members to five, which means that our Treasurer and Secretary do not have a vote. Addressing the feedback that has been received and the best way to proceed, President Krasnow opened the discussion to homeowners for their feedback regarding concerns and next steps. The Board appreciates the in-depth feedback in the meeting which included the following:

- What would change? Need a side-by-side comparison of current bylaws vs. recommended changes

- Why certain changes? Explain the reason for recommended changes
- Document needs to be further edited. Formatting needs to be consistent; edits need to be made; software used needs to be consistent
- What are next steps? Some homeowners would like to provide and receive feedback in person and section by section
- What is the timeline for completing the project?

President Krasnow thanked the attendees for their feedback and said the comments will be evaluated and next steps will be communicated asap.

Open Forum for Additional Questions and Comments

They included:

- Potholes. This is a state road and the last work done was poor. Can something be done? A homeowner with experience working directly with the responsible state transportation department discussed the on-going challenge of trying to get things done. Another homeowner added that Warren Ort, FV Board member, is trying to get changes made to the 15-501 entrance to Fearington, to fix the on-going, sometimes serious accidents that continue.
- Weathersfield Welcome Packet. A homeowner emphasized that the contents of this packet and all of our documents need to be consistent and updated as changes occur.
- Board Master Calendar. President Krasnow advised that a Board Calendar for 2024/2025 has been created and will be posted for homeowners, who are encouraged to attend a Board meeting, if they have questions or concerns that they feel are not satisfactorily being addressed by Mill House, a Board member, or their neighbor.
- Document Summary of the Fallen Tree Damage. A homeowner requested that a summary be created and distributed to homeowners to include lessons learned, accomplishments, challenges, protocols, etc. With the number of trees in our community and increasing weather issues, this issue could easily happen again.
- A Thank You. A homeowner whose home was damaged by the fallen tree thanked the Board and others involved for their quick response, on-going follow-up, and focus to ensure the best possible results.

At 4:20pm, with the election results received and no other questions, President Krasnow adjourned the meeting.

A special thanks goes to resident Barbara Layton for hosting a reception after the meeting in appreciation of the Weathersfield Board and homeowners for their outpouring of support upon the passing of her husband and Board Member Larry Layton.

Respectfully submitted,

Nancy K. Peterson
Secretary
November 6, 2024