

**Fandel Farms Condo Homeowners Association Meeting**  
**Sunday, July 27, 2014**

Present: Lee Ann Isbell (206), Peg Reed (202), Dave Diggie (205), Nathan Isenberg (204), Jim Brumm, (113), Kathie Moehn (208), Ken Freeburn (207), Dale and Marilyn Fishburn (203), Gretta Dickey (107), Bernard and Earlene Miller (212), Gordon and Sue Hoffman (101), Deb Deitrick (211), Jeanne Wallace (213), Leah Mugo (210)

President Peg Reed called the meeting to order at 3:00 p.m.

Nathan presented the financial statement. He stated that the CD is due this month. No action needed. Peg made a motion to accept the financial statement; Lee Ann seconded. Motion approved.

Nathan stated that we typically set aside about \$4,500 annually for future expenses. There was much discussion regarding future projects. Peg shared a printed copy of the "results of the walk around". Many items on the list are cosmetic while others are safety (uneven sidewalks). The priority is to repair the safety hazards. Several units have uneven sidewalks. The group discussed the option to jack up the concrete or replace. After much discussion, Jim Brumm made a motion to replace. Lee Ann seconded. Board approved. Peg will call concrete companies and authorize the repairs according to the priority.

Dave suggests an ad hoc committee (Dave, Lee Ann, Peg, Nathan, Jim, Ken, and Gordon) review the list of tasks from the walk around to determine who is responsible for each task. The committee will meet prior to September 1<sup>st</sup>. The tasks that are the homeowner's responsibility will be sent a letter informing them of what is needed and timeline for correction. The tasks that are the Association's responsibility will be prioritized and acted on according to the bylaws. The driveways were discussed and will be part of the priority list according to safety, contract at the time of sale, and condition. Lee Ann suggests that the ad hoc committee establish short term and long term planning goals that will guide the budget and condo fee in the future. Jim suggests that condo fees are addressed next budget year. Jim, Ken, and Lee Ann all stated that it is better to pay a little now rather than a lot at one time; planning is critical.

Peg asked a question on behalf of Vicki Reliford (201) since she was not able to attend the meeting. The Reliford's are planning to sell their condo to a relative. She is not going through a realtor and wanted to know how to add driveway replacement to the contract of sale. The board suggests that she contact a lawyer for advice.

The discussion moved to insurance. Jim asked if the Association's \$500 deductible was charged to the homeowner or the Association should there be a claim. We were not certain of that answer. Jim and Nathan will research. This came up in light of the tornados in Washington last fall. Ken shared information of an individual who is an expert in condo insurance coverage. The person's name is John Biehl from State Farm (674-4088). He suggests the Association and/or individual homeowners consult with him to be certain we are all properly covered. The Association is responsible for the building for the studs out; homeowners are responsible from the studs in. Dale suggests that we look into better rates, too. Peg requests multiple quotes. Nathan will obtain quotes from other insurance companies to be sure we are getting the best rate and proper coverage.

We have a lock box at a bank in Washington with homeowner's proof of insurance. Each homeowner is responsible to submitting proof of insurance to the Association. Typically, those with a mortgage will have already submitted proof however; those who purchased without a loan may still need to submit proof of insurance. Also, if a homeowner changes insurance, they are responsible for submitting the updated information to the Association. Nathan will conduct an audit of records and notify homeowners who still need to submit proof of insurance. In the meantime, homeowners may submit proof to Nathan.

The minutes from the April 2014 were reviewed. Jim made a motion to accept the minutes; Nathan seconded. Motion passed.

Next meeting: (tentative) Sunday, October 19, 2014 at 2:00 p.m.

Meeting adjourned at 3:57 p.m.

Minutes respectfully submitted,  
Lee Ann Isbell (206)