

1st Quarterly MHCA Executive Board Meeting

February 3, 2025

Board members present:

Jacque Jacobs

Greg Emerson

Cathy Martin

Meg Nugent Dwyer

Co-Managers Present:

Marcella Flubacher, Co-Property Manager, Facilities

Susan Summers, Co-Property Manager, Office

Owners/Renters Present:

Linda Bostinto – D4

Bill Cannon – B3

David DesLauriers – D2

Carol Washburn – D1

Ray Eaton – C2

Owners Participating via Phone

Hazel Stanley – A7, A8

The meeting was called to order at 11:03a.m.

Co-Manager's Report from Marcella Flubacher, Co-Property Manager, Facilities

Empty Units Checks: Ongoing, and owners are to let her know if they are a mostly absent resident when they are in the complex – or they may get an unexpected visit when they don't hear her knock.

Snow Storms and Parking: Parking plan remains unchanged. Towards the end of a storm, no cars should be in front of any garage nor in the building B parking lot. And then, cars should be moved from parking lot A and the Chart Room once part of the campus has been plowed. Also, for building B parking lot, only one car is allowed per condo unit. It may appear to have excess parking spaces, but there are units that do not have a car regularly parked there. However, they still come by occasionally, and should have a parking space waiting for them to use. Marcella knows this is true because she receives complaints when folks cannot find a place to park in their own parking lot.

Drainage at the end of building D (nearest to D8): Ice has not been so bad on the walkway at D8 (front) this winter, either because of a small, underground drain field Marcella installed that runs from the walkway toward the road, or because there has been less rain. Neighbor Alan will be doing some ground work in the spring, and offered to have that work extend onto our side of the fence, at his expense.

Fire Alarm Reminder: Call 911 immediately to report a false alarm, such as one that was caused by a cooking error, so that the fire department is not dispatched.

New Tenants: Please provide the board with the name and contact information for new tenants as we sometimes need to contact these people for various reasons, such as parking and water shut-offs.

Generators: Serviced near the end of 2024.

Heating Repairs: Recent repairs since October were only two – C7 upstairs and C5 upstairs. A reminder – the best way to check your heat is to place your hand on the baseboard, rather than to try to judge the heat level by how warm/hot the room feels to you.

Co-Manager's Report from Sue Summers, Co- Property Manager, Office

The MHCA continues to operate on a tight budget. All bills are paid but there are no extra funds. There are a couple of requests from owners for “extras”, which we had to decline. Owners were respectful when these requests were declined.

We ended 2024 with -\$1,910 in the checking account. We received a bill from Whitten's at the end of December for the plowing contract, which totaled \$5,250. Half of that was due and paid on December 31, 2024. On January 2, 2025, \$10,000 was transferred into the MHCA checking account from the MHCA savings account. The quarterly payments to Hanover of \$5,545 for our liability insurance was due January 7. Quarterly HOA dues are coming in and so far, we have received about half of them. A couple of owners have pre-paid their dues for the entire year. This helps with the budget but does not allow for extras. Reminders are being sent to owners to provide a current Declaration Page from their homeowners insurance policy, as needed.

There was an unexpected increase in sewer bills, from \$408 per quarter to \$654 per quarter, for two connections covered by the HOA. These connections are for the Chart Room and the Shop. Jacque has been to meetings regarding these hikes in bills, and will talk about that in her report. I believe there may be a need to increase the HOA fee at the annual meeting in July 2025.

Treasurer's Report from Traci Young, Board Treasurer

The MHCA ended December 2024 with \$2,200 in the checking account. We ended December 2024 with \$33,000 in reserves.

President's Report from Jacque Jacobs, Board President

Nonpayment of HOA Fees and Dead River Oil Fees by Owner of Unit B6

Actions the board took so far to address this issue: certified letters that required a signature upon receipt to each of the three owners, who are Troy Lorenz, Maren Lorenz, and XXX XXXX. A lien against Unit B6 was also filed in Hancock County and that was sent to Troy Lorenz. The latter is also negligent in paying the fuel oil bill to Dead River, and Dead River sent the bill to a collection agency.

Jacque Jacobs, Sue Summers, and Marcella Flubacher met with personnel from Dead River to discuss this situation. Dead River representatives said they would no longer deliver oil to building B or provide services to the boilers in that building if these bills continue to remain unpaid. The MHCA representatives said the MHCA board will ensure delivery of oil is not stopped. The MHCA is now paying for three more bills because of this pledge. Note - the boilers are a special type and the MHCA is paying these oil bills because of that.

Traci said that previous HOAs negotiated the sharing of oil bills among owners of each of the A, B, C, and D buildings. If one person in one of these buildings is negligent in paying their bill, all of the owners in that building are adversely affected.

Old Business

Limiting Rentals Report Provided by Owner Bill Cannon

The HOA sets the percentage of rentals allowed for a condo association and that is legal.

If the number of rentals for a condo complex rise above 20-25 percent, the insurance costs increase as well. Bill recommended that we contact the MHCA's insurance company, which is the Hanover Insurance Company, to learn what our insurance company's limit is on the percentage of rentals.

Bill said capping the rentals limit at 25 percent is "a good figure." That translates into 8 units that would be the limit set for the number of rentals allowed in the condo complex. He also said current rentals could be grandfathered in. Once we reach 25 percent, it would be up to the board to determine how to handle various situations, such as how to proceed if two owners want to convert their condos to rentals at the same time. Traci said this scenario should be decided on a first-come, first-served basis.

Jacque reiterated that units occupied by relatives of the owner are not counted as rentals.

Marcella noted that if there is a lease, the renter has rights. If there is no lease, the renter has no rights.

There was brief discussion of forms for radon tests and lead paint acknowledgement.

Marcella asked if the HOA needs to worry about owners who have no rider insurance but rent out their condo as an Airbnb. She wants to be sure the building is protected.

Hazel requested a copy of the MHCA liability insurance policy. Jacque noted the document is more than 200 pages long, and that Hazel and any other owner is welcome to come to the office to review it.

Bottle Drive

Traci handled the drive on behalf of the sponsor, Women's Acadia Club. She expressed appreciation for those in the condo complex community who helped raise \$85 with collections of recycled bottles and cans. The proceeds go to people in need. She also said she can organize another bottle drive in March.

New Business

Sewer Cost Increase

Each owner pays an individual sewer bill – the cost increased by more than 50 percent, from \$204 per quarter to \$327 per quarter. Neither the Winter Harbor Utilities District (sewer costs) or the Winter

Quarterly MHCA Executive Board Meeting

October 7, 2024

Board members present:

Jacque Jacobs

Greg Emerson

Cathy Martin

Meg Dwyer

Traci Young

Owners present:

Carol Washburn

David Delauriers

Jen and Chris

The meeting was called to order at 11:09 a.m.

A moment of silence was observed in memory of Bob Bostino, who recently passed

Facilities Property Co-Manager Report by Marcella Flubacher:

RECENT REPAIRS / UPKEEP

- Loose Deck Spindles and Floor Boards: many reattached (please ask if you have issues)
- Tree trimming (behind B garage & shop) (bamboo behind B) (near AI, BI, CI, DI)
- Caulking by DI (end of building where wires enter)
- Renew signs at B, C, and D
- Replace several dryer vent covers
- Gardener mulched most areas (little mulch needed next year) (plants moved & some new)
- Trailer parked at site B8 / parking spots are for automobiles
- Water faucets / lost the use of one near CI end (front) of building) (shut off underneath)
(reminder that if you have a leak, let me know, sometimes just a gasket)
- One zone valve replaced (period of late summer/early fall)
- Alarms: July 25 (C5), August 9 (A4), August 31 (B1)
(9 alarms thus far in 2024)

- Infrequent empty unit checks

UPCOMING ITEMS

- Gardens will need some weeding and some dead leaves/stems need to be removed
- Tree near B parking lot needs to be trimmed
- Dryer vent for B6 needs to be checked (and likely fixed)
- Hoses to be removed soon
- Additional caulking on new board replaced by Greg (between A2 & A3)
- Trim painting of garages in spring (by Marcella) ⁱⁿ
- More frequent unit checks with upcoming cold weather, feel free to let me know if not here. Also, the trim on the back of C garage are all rotting. Greg noted the C garage trim was not part of the siding project he did.

back of garage is
rotting

MAJOR ITEMS AHEAD

- Dead River services this week
- Fire alarm system check / November 1, 2024
- Failing circulator pump in A building (one of two pumps failing) (purchase ahead?)

A: 11:00 OR LATER
 B: 11:45 OR LATER
 C: 12:30 OR LATER
 D: 1:15 OR LATER } Back doors

Facilities Property Co-Manager Report by Sue Summers

The association's budget is running very tight and money had to be transferred out of our reserves. The reasons for this are: The Winter Harbor Water Company was not sending bills to every resident and business in town for each quarter. MHCA unexpectedly received 5 notices. In addition, There were 6 zone valves that needed replacement in heating systems and each replacement cost an average of \$1,000. We had to take \$5,000 out of our reserve fund.

There is no treasurer's report.

President's Report by Jacque Jacobs

Jacque further explained the circumstances surrounding our tight budget. We were at zero balance and doing well until these unforeseen expenses happened. We received three more water bills at \$2,000

each. The person in charge of the water bills in the town was retiring. Cathy Carruthers never replaced that person. We had already allocated \$5,000 – two were already allocated but three were not allocated. The town will not charge interest. We will also have the condo fees coming from the fourth quarter.

Also, we are at the point where we will need to replace zone valves. Each condo has two zone valves.

Dump Day, aka, Bulky Waster Day is October 19. Sandy will pick up items and she needs to be given money for certain items, i.e., an air conditioner will cost \$20 for removal.

Jacque also addressed parking spaces. Owners do not own the garage assigned to them because a garage is a common element. The deed for each condo is studs-in only. The HOA is responsible for upkeep of the garages.

Old Business

Jacque – There is no committee update on policy to limit the number of rentals to maintain a stable community and stable insurance rates. We are currently within the suggested 20 percent, as far as renters who are not related to owners. Owner intends to rent B8. Owner of C1 may be moving.

New Business

Revised Rules and Regulations

Our most recent changes made to MHCA's Rules and Regulations took place March 2014, according to Jacque. Under Rule 7, quiet hours were added. Changes were also made to Rule 8. In response to a question from David Delauriers, Jacque said that visiting pets do not fall under the Rules and Regulations. That is for long-term renters. The rules and regs for pets mainly apply to dogs.

Meg made a motion to accept the revised Rules and Regulations. Traci seconded the motion, and the revisions were unanimously approved. Is this correct? I have "Meg made a motion" in my notes of the meeting but I neglected to include what that motion was for. Does anyone remember?

The board agreed on Nov. 16 as the date for a gathering in the Chart House in memory of Deb.

Dave D. asked if there were any spare heads for the fire system, and the response was that we have two of them.

Our fire hydrants have not been checked since the arrival of the new fire chief.

Dave D. said the stand-by generators need to be updated. The yellow light turns on when a generator is past its service date.

Greg made a motion to accept the minutes of the April 29, 2024 meeting. Meg seconded the motion and it was unanimously accepted.

Harbor Water District (water costs) are accountable to the town of Winter Harbor. Jacque noted there are 252 customers and the WHCA has 34 of those customers – the 32 units of the condo complex, the Shop Room and the Chart Room. Traci asked why there was a big increase and Jacque explained they were getting ready for the current plant operator to retire, and they decided they will have to pay more to the new plant operator. Marcella said the current plant operator is very underpaid. He earns \$44K, and the pay range is \$44K - \$99K for this position, with 15 years of experience. Plus, required tests for the plant are increasing all the time. Jacque noted the plant has the capacity to care for up to 500 customers. Sewer costs are not decreasing and the selectmen are working to find more customers. Jacque said the water bill is paid by the HOA, and that is \$1,999 per quarter. The selectmen are exploring how these two districts can be held accountable.

Jacque talked about the water bill increase. Last year, the water bills did not get sent out by Winter Harbor (Cathy Caruthers never hired a replacement to handle this responsibility), and that resulted in all residents in Winter Harbor, including all Misty Harbor Condo residents, getting hit with five bills at once covering 5 quarters, each totaling \$1,999. This extra \$6,000 occurred in 2024. Jacque said we tried to space out these payments and there will be another increase in the water bills, probably when the April water bill comes due. It's been suggested that it's going up by 25 percent.

Liability Insurance Increase

Our liability insurance policy is due for renewal on April 7 of each year. We know the increase is coming but it's not significant, according to Jacque.

Late Fee on Condo Fees Not Paid by Due Date

Jacque proposed an amendment that effective July 1, a late fee will be assessed for condo fees not post-marked by the due date or received by the 15th of the second month. The late fee will be 10 percent of the condo fee and that money will be deposited in the reserve account. There was discussion regarding improving the clarity of the language used in the amendment. Traci made a motion to vote on the amendment, Meg seconded the motion, and the board unanimously approved the late fee for late condo fees.

Vehicle ID Sticker for Residents – Hang Tag for Visitors

At the suggestion of Winter Harbor Police Chief Danny Mitchell, Jacque proposed an amendment to the bylaws that would result in placing stickers on owners' and renters' vehicles to demonstrate that those vehicles can be parked in the complex parking lot. Hang tags would be given for the vehicles of visitors. During discussions of this idea, it was decided that it was too unpopular and unenforceable an action and the board unanimously voted against the amendment.

New Board Member

Owner Linda Bostinto volunteered to become a member of the MHCA Executive Board. She replaces Cathy Martin, who earlier resigned her board seat.

The meeting concluded at 12:28 p.m.