

Hover Ridge Homeowners Board of Directors
Third Quarter Meeting
July 1, 2009

The Board of Directors met at 1:00 on July 1, 2009 at PML with Bob Danos. Board members present were Roland Borgmann, Lauren Cashatt, and Shirley Chandler.

Approval of Minutes:

A motion was made by Shirley to approve the minutes as written. There was a second by Roland. Motion passed unanimously.

New Business

Finances:

There was \$16,830.00 in the operating account through the end of June and \$35,730.00 in a CD which renews in December at 4.84%.

There is an insurance re-imbusement claim of \$7,679.15.

The \$1,100.00. expense was for the use of the roll-off and the disposal of the second trimming this year.

Roland presented bills totaling \$118.51 for parts, light bulbs and Round-up. There was a motion, a second and all approved the motion to reimburse Roland's expenses.

Insurance Claim:

955 Hover Ridge Circle, Murial Harris turned in a claim to her insurance for water damage to her unit caused by a leaking toilet. Her insurance then filed a counter claim against the master insurance. Her insurance contacted 24/7 Restoration to mitigate the damage. 24/7 did a lot of damage to the unit while there. Our insurance company agreed to pay the \$7,679.15 fee 24/7 charged. The cause of the water damage was the back of the tank was leaking and went down inside the wall damaging closets, ceilings, lino, carpeting, a bedroom, a bathroom and baseboards below. This is the owner's responsibility to take care of. The owner should have contacted PML, Inc. and the Board of Directors about this problem before anyone else. PML could have taken care of this for around \$1,000.00 to \$1,200.00 without doing the damage to the unit that 24/7 did there.

The discussion among the board members was that it was not a faulty wax seal as stated but rather the rusty bolts on the back of the tank. Therefore, the insurance companies viewed this as a sewer leak rather than just a water leak. A number of owners in the complex have had the problem of the rusty bolts and none have had problems with the wax seal. All other owners have taken care of the problems themselves.

PML was not aware of this until we were contacted by Murial's insurance company who informed us they had 24-7 there doing the work at that moment and the next thing we knew, we received the bill from 24-7. The owner should be responsible for any deductible which would be required to pay. We need to go on record that if there is negligence by the owner in maintaining the property the owner is responsible. This was a case of negligence. Our insurance felt rather than fight it they are paying the claim. Our insurance can't prove 100% that the water came from the seal or the tank, and the damage there could cause problems throughout the building, such as mold and virus.

This is the second insurance claim in the complex; the first was water damage by a freeze break at 901 this was taken care of as it was the main line to all the units in that building.

At this time, the damage done by 24-7 Restoration is now to be taken care of. This claim is being paid against the Board of Directors of Hover Ridge's direction and against the Board's control. Our insurance adjuster is going against what the board interprets the CCR's to mean.

A call was made to Scott Kanemoto, Hover Ridge's insurance agent, for more of an explanation of this claim. It was felt that the HOA would not be responsible for any of the repair because the HOA would not have had a claim of this size had the owner followed procedures and notified PML and the Board. Scott said the incident was designated an emergency and Travelers and Hartford went ahead with this and went outside of our realm.

It needs to be brought up at the annual meeting that as the units are getting older, the bolts are susceptible to rust on the toilet tanks and the hot water tanks are susceptible to failing and must be watched also. The insurance company writes the policy to follow the covenants, which covers exterior building and common plumbing. The cost of the repairs to this unit is still to come.

There was a motion made that any deductible for this claim be paid by Murial Harris. There was a second and the vote was unanimous. The deductible for Hover Ridge is \$2,500.00. A note should be sent to everyone to check their plumbing. Speak with your neighbors to find a good plumber.

Landscape:

Roland asked Chris of Rock Solid to bring in the mulch on Monday morning.

Roland and Toby looked over the trees and found a couple of the trees which were dead.

Mulch costs \$51.00 a yard, rock costs \$38.00. The Wellfares, owners of 919 Hover are going change their mulch to rock. \$151.27 was spent this year for mulch last year it was \$1,152.00.

The recommended care by St. Vrain Arbor for the Oaks was to give them their fall treatment costing around \$200.00 versus a large sum of money to replace them. Todd agrees with Brian of St. Vrain Arbor. A number of trees were stressed out due to this past dry winter and spring. Bob may put about \$500.00 in the budget next year for watering the trees with a water truck if there is another winter such as last year.

Miscellaneous:

The only solution that is known to have been tried that works to combat the heat in the upstairs bedrooms is a portable indoor cooler because of the vaulted ceilings. It was suggested that the ducts be checked also.

Doug took care of Iris's bird nest situation. There were 3 or 4 units in the complex where the vent cover for the dryer had come off completely.

Roland called Norma Richter's son to come down and clean out the dying daffodils and the jungle on his mother's patio. Roland will give him until the 4th of July week-end then the HOA will hire someone and charge his mother's account.

Bob said Doug could take care of filling some of the cracks in the asphalt with the liquid tar but it needs a couple of days to dry out before filling.

There was discussion of re-painting the gutters and manhole covers. They were done about 3 years ago.

There was a motion and a second to adjourn the meeting. The vote was unanimous to adjourn. The next quarter meeting will be held October 28, at 1:00 p.m. at PML.

Doris Huffaker
PML, Inc.