



April 2016
Minutes of Board of Directors Meeting
Taberna Master Homeowner Association, Inc.
April 26, 2016

Board Members Attending

Craig Baader	President
John Scirica	Vice President
Bryan Scoggins	Treasurer
Bill Durante	Asst Treasurer
Katie Shorter	Secretary
Perry Caswell	Member at Large

Committee Members Attending

Dick Turner, ACC Chair

CAS

Jessica Vest
Katie Kandl

Guest:

Greg Wolfe, OTW resident

Absent

Mark Faulkner, Asst. Secretary
Bill Durante, VP

Call to Order

The meeting was called to order at 2:59 p.m. by Craig Baader, President.

Establish Quorum

Katie Shorter determined that a quorum was present. April 2016's minutes were approved.

Guest Report:

- OTW resident Greg Wolfe conducted a full reserves review for One Taberna Way. Up until now, it has been understood that the reserves fund for OTW covers exterior paint and roofing. After thorough review of the covenants, Greg discovered that the covenants provide for HOA coverage of everything but doors and windows and light bulbs. Katie from CAS mentioned that this has been an issue for years – the interpretation of what is covered and what is not.

Greg's report:

- By the replacement schedules, nothing yet has had to be addressed. Some gutter/downspout repair has been done, some roof channels/upper front door repair, one driveway repair and one (unauthorized) exterior painting.
- The goal for reserves is not actually to set aside 100% of the forecasted costs; the acceptable goal is 70%. Somebody is going to have to come up with the 30%; OTW's

small number of homeowners does not present a large cash pool from which to draw this 70%. Since some large improvements are coming up in the next 5 years or so, Greg advised the board that it needs to be mindful of its cash flow. Greg submitted some exhibits for viewing (attached to minutes) and also presented the board with a 35-page report in a binder.

- Exhibit 1 was a clarification of the covenants state are covered: roof, skylights, vents, etc. NOT the plywood under the roof; anything under the exterior is not considered the HOA responsibility. Vinyl siding, aluminum, and concrete are also covered – driveways, sidewalks, porch, brick work and exterior patio. B&G committee, CAS, and OTW homeowners collaborate to address any of these areas in need of attention.
- Greg observed: about 10 cracks in driveways in need of sealing, 2 cracks in brick work, one place where paint is chipping and siding that needs repair on one residence. Porch screening itself on porches is NOT included. Many of these are not original to the home, so they are not covered. Gutters are not covered. Perry interjected that gutters would help with the drainage issues; the homeowner would pay for them and the installation and the HOA would then maintain them.
- Patios are also in question since many of them were added on to the original house structure.
- Greg built 5 models for pricing structures in order to shore up the reserves to be able to address the eventual needs of the OTW properties. Of these 5, Greg presented the board with their recommendations. There have been some past decisions made with either keeping dues steady or increasing them only slightly that have impacted the present reserves amounts. Moving forward, however, Greg said that within the 5-9 years, all of the roofs will need to be repaired and all of the units will need to be painted, both of which have been included in the reserves. The challenge remains what to do with the things that have not been included in the reserves up to this point: concrete, aluminum, etc. for which NO money has been set aside since DAY 1. The houses are reaching 15-17 years in age. What are we going to do with a 12 ½ year disadvantage? Attached to these minutes are Greg's specific recommendations to address the long-term reserves issue and impact on dues.
- In summary, Greg recommended that the HOA board address OTW annually to assess where the units stand in regards to potential repairs needed. No reduction in dues can be justified given the current information. All outstanding issues found by Greg should be addressed. OTW resident meeting is scheduled for May 21st where many of these issues will be discussed. The final issue that needs to be finalized is the insurance coverage of each OTW resident on their homes. Each home should provide a certificate of insurance to CAS; the policies should cover, at the minimum, replacement value. CAS will follow up on this.
- The board appreciates all of Greg's hard work and dedication to this endeavor.

Vice President's Report

- John attended the Carolina Colours “town hall” meeting. Days Inn building downtown: City fines them monthly. City changed zoning that no hotel can any longer be there. They had discussed a potential assisted living facility. Fence has been erected. Harris Teeter will be reportedly finished in the fall, possibly 2 restaurants and more stores are going in there; no confirmation on names yet. Across the street from there may be a medical offices center. US 70 bypass was discussed but it looks like it is years away. Adding trash receptacles in downtown NB; CC adopted highway area from Thurman to other entrance.
- Bill Durante asked if we can see about getting a few trash receptacles around the Taberna loop. He will ask the club if they would help out with this.
- The park clean up assigned to the three teens who vandalized Todd Denson Memorial Park went smoothly under the supervision of Mark Faulkner and John Scirica.

Treasurer's Report

- Financials were reviewed in detail. Bryan commented that there seems to be a long latency between when invoices are paid and when they show up on the monthly report. CAS said that anything that clears by month's end will show up on the next month's statement; Bryan was wanting that he could see right away when invoices are paid. For example, when he gets statements the third week in April, those three weeks of the beginning of April do not show up at all. He is unable to see the most current state of payment of invoices. Katie from CAS remarked that the board members (only) can have access CAS' Caliber accounting system, in which Bryan can see real-time financials.
- Delinquency report was reviewed. [REDACTED] is pursuing bankruptcy again.
- [REDACTED] on [REDACTED] is still not paying fees.
- [REDACTED] is on payment plan.
- [REDACTED] house is also still behind but house is still up for sale.
- Bill asked about the \$20 outstanding fees on several accounts. Discussion was had about dues that were settled up by February or March (late) but the \$20 late fee was not paid. Invoices for the dues are sent out December 1 and due by January 31, which gives residents TWO months to pay their dues. Reminder notices for \$20 late fees will continue to be sent out. Only the board can authorize waiving these fees. Bryan made to [REDACTED] late fees due to extenuating circumstances. Unanimously approved.

- 10 change requests for the month: 4 tree removals, 2 patio constructions, 2 sunrooms, 1 retaining wall, 1 fence construction.

Building and Grounds Committee

- Taberna Landing trees are overgrown and towering over roadway, potentially creating a hazard for damage in high winds (one has already fallen at entrance, blocking access) or can impede any moving trucks or tall vehicles. Jim Young mentioned that those trees used to be trimmed as part of the HOA landscaping contract. Perry got a quote for a full tree trimming to get them back to where they need to be. A1 quoted Perry \$10,000 to trim them all back. Perry requested that the entire board visit the area and see what everyone's input is. Craig suggested that they look into "banding" the trees to keep them from splitting. It is not an emergency, but Perry's opinion is that it needs to be done.
- A few more complaints about drainage in their backyards.
- OTW drainage issue continues to be an issue. Two other contractors were solicited to give quotes; one did not show up and the second one submitted an inadequate proposal. In addition, Perry is now receiving feedback that the OTW residents prefer that only Reed be contracted to do the necessary work and are willing to wait until Reed is available. So, Perry will re-approach Reed (who had delayed the project considerably due to conflicts in his schedule) to see if Reed can indeed start May 1. Bill's neighbors had a large drainage job done; he will see who did this job and let Perry know.
- Perry reported that he has a growing discomfort with the bush hogging situation of the empty lots. For years, Jim Young has taken care of the majority of the empty lots and has done a very good job of it. In addition, he is always willing to come out – at a moment's notice, even on weekends – to help Perry with any situation that arises at a very reasonable cost and with great pride. However, in the last month, many of Jim's former empty lot clients have called him to let him know that their lots are now going to be maintained by someone else, Charlie Webb. Jim is concerned that Charlie knows Jim's pricing structure and is undercutting him. Jim used to take care of 30-40 lots; he is now down to a dozen or so lots.
- A list of empty lots was indeed given to Charlie Webb. However, there was no pricing information at all in the information sent to Charlie. After further discussion, the board decided to pursue this email trail between CAS and Charlie Webb to ensure that none of Jim Young's pricing information was given out at any time. **NOTE:** This email trail was indeed pursued. NO pricing information appeared in any information provided to Charlie Webb. However, Taberna HOA has a contract with Jim Young to care for these lots. The homeowners who use Jim Young are billed through CAS; Charlie Webb bills directly.
- Perry's concern is that Jim Young's standards of empty lot maintenance has required no oversight; his standards have exceeded those required for covenant compliance, going above and beyond what was required by the contract and never has to be told when a lot is in need of maintenance. However, Perry has already had to notify Charlie Webb that a lot needed attention and then the lot was not maintained in accordance with our

standards. He advises CAS to make a note of the condition of the empty lots in the near future.

- The way that the news is reaching Perry, the B&G chair, that a lot has changed hands for maintenance, is that Perry receives an email from Charlie Webb saying which lots he is now maintaining. This has happened 4 or 5 times. So the news is not coming from the homeowner; the news is coming from Charlie. So then Perry makes the call to Jim that he is no longer in charge of that lot. CAS interjected at this point, noting that the owners have to contact CAS, notifying them that they are no longer using Jim Young for their lot maintenance. So Perry will no longer take any direction from Charlie Webb on this matter; he will notify Charlie that the homeowner has to contact CAS to notify them that they are no longer using Jim Young.
- Residents had reported concerns over a film on one of Taberna's pond; it is pollen build-up.

President's Report

- Perimeter areas maintenance agreement has been solidified and signed. The contractor that submitted a bid (and whose bid was accepted) to maintain these new areas reviewed the new areas in person with Perry and Craig. Perry reports that the maintenance contracts left a lot to be desired as far as clarity as to what exactly is in need of maintenance. Loomis, whose bid was accepted for the job, did not receive a marked plat with the areas sited, although the contract referred to areas on a plat. In addition, the contract made no mention of the bushes and bed areas that will need to be maintained, i.e. the beds where the cart path intersects the road. Mowing the grass was not the concern; the bush maintenance and bed maintenance are important and were never included in the maintenance contract on which Loomis bid. To his credit, Loomis will do the extra work for the contracted price. Aside from the missing map, the exact areas expected to be maintained were never listed in the contract. Loomis now has all of the documentation necessary – provided by Craig - to understand the full scope of the expected areas of maintenance.

Manager's Report

- Violation report was distributed and reviewed.
- Several street signs need attention; letters are missing. CAS submits these observations to the city, as they are maintained by the city.

Old Business

- Discussion of transferring our covenants into digital form for ease of access and reference.

- Proposed common area maintenance legal agreement is still unsatisfactory. It does not cite the additional areas as “Common Area.” Secondly, the maintenance was not including beds maintenance or mulch.
- We re-visited the insurance question. Do we need to pay extra insurance on the extra common areas we would be taking on? This is not landscaper insurance, this is OUR insurance
- Our webmaster, using the hard copy of the Taberna Directory as a vetting tool for confirmation that the person is indeed a Taberna resident, will come up with a charge for this service.

Action Items

Board:

- Review Greg’s OTW reserves report in full. There are areas that need clarification (i.e. garage doors). Once approved by board, the document will be up for formation to include in minutes.
- Visit Taberna Landing to assess the tree situation.

Bill:

- Ask club about trash receptacles.
- Check with neighbors who had drainage work done and let Perry know what the company name is.

Perry:

- Will send Charlie Webb an email today stating that, from this point forward, if there is going to be a change in who takes care of a lot’s maintenance, the directive needs to come from the lot owner through CAS, not from Charlie directly. Also, Perry will remind Charlie of the standards expected in the maintenance of these lots, i.e. removal of grass in street, edging, etc.
- Make a list of empty lots under Jim Young’s watch and those now with Charlie Webb. The compliance report in May needs to reviewed to see if the lots are equally maintained.

CAS:

- Research all emails sent from CAS to Charlie Webb to see what information was provided him regarding the empty lots.
- Submit street sign maintenance concerns to the City of New Bern.

The next meeting is May 24, 2016 at 3:00 p.m.

Adjournment:

Meeting adjourned at 5:18 p.m.

Approved by the Board of Directors:

Submitted by: _____
Katie Shorter, Secretary

Approved by: _____
Craig Baader, President

Date: _____

Date: _____