

**Covered Bridge at Barnes Mill Condominium Association**  
**Minutes of Quarterly HOA Meeting**  
**October 19, 2017     7:00p**

The Quarterly HOA Meeting of Covered Bridge at Barnes Mill Condominium Association met on Thursday, October 19, 2017 and was called to order by Moderator, Randal Whitten at 7:00p.

Of the 70 homes occupied, 34 homes were represented and 46 homeowners were present.

Copies of the meeting agenda were distributed to attendees as they entered the meeting. A motion to approve the agenda was made and seconded. The motion carried.

President Brad Richardson welcomed everyone to the meeting including new residents  
Marylynn Berlin, Suite 17  
Kevin Landry and Sarah King, Suite 20

Review of the Minutes of the July 20 Quarterly HOA meeting were provided by Secretary, Bobbie Teague. Everyone present indicated they had received the minutes via e-mail. Randal asked if there were questions regarding those minutes and there were none. A motion to approve the minutes was made by Marcy Rosenbaum and seconded by Dan Gallivan. The minutes were approved without issue. The motion carried.

**Report of Officers**

**President's Report** – Brad Richardson spoke to the residents regarding amendments that are already in process to be implemented. They are:

1. Gutters and Wood Rot – becoming the responsibility of the HOA and not the homeowner as long as the homeowner cleans the gutters of their home twice yearly. To not clean the gutters twice yearly and have leaves, pine needles, etc. restrict the flow of rain water so that it backs up and potentially causes fascia and soffit rot could become the responsibility of the individual homeowner.
2. Replacement of Trees – trees that are removed by a homeowner (after approval by Landscape Committee and Board) must be replaced by a tree on the Magnolia Approved Tree List (provided by an arborist for our development) and must have a girth of 2½ inches or larger and be 5 feet or taller in height.
3. State Farm – Our attorneys have stated that no amendment is necessary and the insurance companies must agree and abide by the Georgia Condominium Act. The Georgia Condominium Act provides that when a loss incurs, insurance companies are responsible for replacing the home (but not personal contents/items) to the original builder structure at date of closing plus any approved modifications made by the homeowner after closing. Our attorneys have stated that no amendment is necessary and the insurance companies must agree and abide by the Georgia Condominium Act.
4. Trash Cans – after the 1<sup>st</sup> Quarter HOA Meeting a vote was put to residents to determine whether they wanted the trash receptacles left on the outside of the garage (of homes on the outer perimeter of the development where no one lives behind them) or if they wanted them inside. 30+ residents did not vote so a quorum was not reached either way. With no quorum, the Board felt it should be turned over to our attorneys to review and provide their legal opinion. We felt that would be in the best interest of all homeowners.

These amendments continue to be in the hands of our attorneys. We are striving to have them finalized very soon. Once finalized, the Board will distribute to homeowners to be placed in their Declaration of Condominium.

Brad also provided information regarding the change in the HOA insurance providers from State Farm to State Auto. State Farm notified the Board that the insurance premium for 2018 would increase from \$45,000 to \$66,000 and the deductible was being raised from \$5,000 to \$10,000 per claim. While we have enjoyed the coverage that State Farm has provided over the past 11 years, the Board felt both increases were too costly and made the decision to do due diligence and reach out to other providers to obtain quotes for coverage to be the same or better than State Farm. The Board contacted three insurance companies (Allstate/Foremost, Sterling Trust /State Auto and Cay Insurance Services/Great American Insurance) and asked for quotes which they provided. After careful consideration we chose State Auto to protect our investments as their protection mirrored State Farm's coverage at a much lower premium. It is noted, however, that the deductible with State Auto will be \$10,000 per claim.

A question was raised regarding the amendment change for HOA insurance and if it included interior replacement of homes. Another question was asked "If home is total loss, will the HOA insurance coverage replace everything except for personal contents/items?" Yet another homeowner asked "Is duplex considered one claim if both units were destroyed?" The answer to these three questions is "yes". Another question and comment that State Auto Certificate of Insurance reflected a double deductible - \$10,000 for loss peril for building and another \$10,000 for interior. We stated that was not the case, but would contact State Auto to clarify.

**Treasurer's Report** – Ellen Lord asked if there were questions regarding September and September YTD financial reports that had been distributed in early October. There were no questions. A motion was made by Dar Litvay and seconded by Deb Gallivan to approve the reports. The motion carried.

Ellen reviewed the **Capital Expenditures for 2017**.

- Concrete Solutions original contract was \$11,680. There were additional areas that needed repair once they arrived on site. They are:
  - Curb repair at Suite 8 for \$200
  - Remove, enlarge and replace a portion of the service drive section so that service providers do not drive into the grass at Suite 67 for \$1,200
  - Clubhouse refrigerator - \$572.39
  - Clubhouse pool filtration pump \$775.00

**Capital expenditures for 2018** are:

- DC Pool – resurfacing of pool is \$19,610. Tear out and replace decking around pool will be \$10,000 (received two quotes for concrete). Concrete Solutions quote is \$18,000.
- Crabapple Landscapexperts – irrigation system upgrade is \$14,056.52. We were able to get price reduced to \$12,651.52 (10% discount)
- Unlimited Landscape
  - Repair and install river rocks at dry creek bed behind Suites 22-47 for \$6,440
  - Clubhouse enhancement – remove Junipers from around clubhouse and replace with more attractive plants \$1,389. We received four different quotes and Unlimited Landscape was least expensive
- Wood rot at homes – no way of knowing how much wood rot will be found at homes in 2018

Total for 2018 is \$50,090 but that does not include any costs relating to possible wood rot.

## **Operating Budget**

Northwest Exterminators – We were told by Northwest via telephone in 2016 that we could use \$3,710 for budgeting again in 2017. The Board was called to a meeting with Northwest and we were told that it had become necessary to install the Centricon system at all 70 homes as the termite bond put in place in 2005/2006 had expired. The cost was \$14,175, a difference of \$10,465. These additional funds were pulled from the Reserve Account as there were surplus funds at the beginning of 2017 that were moved to the Reserve Account. Those surplus funds covered the additional expense of the Centricon system. Everyone seemed to understand.

Wood Rot – The Board budgeted \$2,400 for wood rot in 2017. There were 3 homes and the clubhouse that had wood rot repairs totaling \$849. In addition to that amount, \$1,425 was for wood rot on homes that were on the 2017 paint schedule. Total wood rot repairs were \$4,674 as of September 30, 2017.

**Secretary's Report** – Nothing to report

## **Report on Committees:**

### **Landscape Committee:**

Bobbie and Brad gave an update of the Landscape Committee. There was a Landscape Committee Meeting on October 10 to address any concerns with our current landscape maintenance company. Several items were mentioned and the Board assured the committee their concerns would be addressed with Crabapple when we met with them on October 18. We met with Crabapple and brought to their attention the displeasure with the last application of pine straw in that it was not fresh, had sticks, pine cones and other debris in it. They have assured the Board that in the future all pine straw installed in our development will be from Foothills Pine straw Company. Several bales will be opened prior to the application around homes. We also addressed the fact that leaves, etc., are being blown into the storm drains and that maintenance crew continues to ride a lawn mower in the large common areas. The "riding" lawnmowers seen in our development are actually walk-behinds but they are equipped for the worker to ride on a platform behind it. The Crabapple meeting was very productive and continues to be work in progress. We feel they are doing a good job thus far. The Board asked homeowners to be kind and have patience. We had major to-do's when the previous landscape contract was terminated and the current workers are still getting familiar with our property and grounds

### **Recreation Committee:**

Marcy Rosenbaum provided an update on Recreation activities –Yoga on Monday's at 6:00p; Walk of the Pounds exercise happens on Tuesdays and Thursdays at 4:00p at the clubhouse. There is always an open invitation should anyone like to join any of these events.

- October 28 – Drive-by Coffee and donuts in front of the clubhouse
- October 28-November 10 – MUST Ministries Food Drive a community charity / Luminary sale

- October 24 – Book Club Tuesday
- October 26 – Single's Dinner

## **Unfinished Business**

Brad provided an update of the Watkins Estate. The Association has received no funds since last October. On September 28, the Board sent a certified letter to the Estate of Alvin Watkins stating that if payment was not received by 10 days from the date of the letter, the current tenant's water supply would be turned off. On October 9, after receiving no funds from the executor of the estate, a plumber was called and the water was cut off and the meter was padlocked. There was an immediate response from the executor who asked for an extension to pay the outstanding balance. The Board declined the extension and the executor paid a partial payment of \$3,250 on October 12 with the understanding that the remaining balance plus November's HOA dues (\$2,010) would be paid no later than midnight on November 1. Should his payment be any later than that, the water would be turned off again and the meter padlocked.

Questions were asked about the lack of sod in front of the new townhomes on Felton Hill Road and the dismay with the road's condition. Bobbie stated that project hasn't concluded but pine straw was put down only as erosion control and that sod would be installed at a later time. Skip Harper, the developer of that property, met with all HOA boards within the Master Association and stated all would be taken care of at the conclusion of the project.

One resident stated cars of individuals not belonging to Magnolias residents are being parked in front of the pool after hours and during late evening/early morning. The Board will contact Cobb County Police to ask them to step up the patrol of our neighborhood for the next month or so.

There were comments about the cost to resurface the pool and remove/replace the broken decking. It was mentioned to use pavers instead of concrete but per another homeowner, pavers are too costly to use for the decking. If pool is not resurfaced in early 2018, Cobb County Health Department will not provide permit to open it until the resurfacing is done.

Several homeowners refuted signing ballots when voting for new directors at our annual meeting in January 2018. The Board stated they will get an opinion and advise prior to the next meeting.

Brad addressed the attendees and stated that he will not be running for re-election in 2018. He and his family are moving at end of 1<sup>st</sup> quarter. Bobbie stated she will not be up for re-election in 2018 as her three two-year terms are up. She also stated she would be stepping down as chair of the Landscape Committee.

With no other items on the agenda, a motion to adjourn the meeting was made by all and seconded by all. The motion carried and the meeting was adjourned at 9:00p.

Respectfully submitted,

*Bobbie*

Bobbie Teague  
Secretary