

# Duplex Council Meeting

## December 19, 2023

### Attendees:

Directors: Roland Bernier, Fred Moffa, Beth Holcomb (Alternate Director)  
5 additional Unit Owners in attendance

### **Meeting opened at 7:04 p.m.**

### Old business:

1. Duplex Budget - 2024
  - a. The 2024 budget, which had already been approved by the WW Conservancy Board was presented for discussion and understanding
  - b. Due to a rise in insurance premiums, the monthly HOA fee for Duplex residents will rise by \$34.
    - i. Premium increase was due to both increase in repair/replacement costs and also multiple claims over the past 7 years.

### New business:

1. No new business was raised

### Unit Owners' Forum:

1. Regarding insurance claims due to non-compliance where residents have been informed how to prevent pipes from freezing, a number of questions were raised. All were sent to Chris Kohnle at Elite Property Management. Following are the questions and Chris' responses (in red).
  - *Since we are on the hook for remediation costs (either insurance or out of pocket), and given the fact that winterizing the outdoor spigots is described in our Maintenance Standards document, and that we send out multiple reminder emails about this, can we fine anyone for noncompliance with the Rules/Standards in this area? **When it comes to maintenance standards, the main point is for the unit owner to be on the hook for the deductible. That is what is billed back, whether there is a claim or not.***
  - *Are there other options we have when dealing with people who don't comply? **Not really. With any maintenance standard, the only thing we can do is alert people. It would be a never-ending expense going into every unit and doing inspections for all the maint. standards items every year and even then, not sure we can actually enforce them doing something to correct.***
  - *Can you describe exactly what the state requires of us when there is a frozen pipe burst, even if it is the Unit Owner's fault? **Not sure I fully understand this question? The association can either decide to pay out of pocket or file a claim, assuming the loss is covered by insurance and exceeds deductible.***
  - *Do we know if renters are being informed of the requirements in this area? **Owners are supposed to pass all information along to their tenants. Whether they do or not...***

- *Do we even know who all the renters are? Could there be some that we are unaware of (i.e. notification never given to Elite)? There certainly could be a rental that we are not aware about if owner doesn't inform us. With that said, there are only 30 rentals and 10 of those are the developer still.*
- *How many insurance claims have there been over the past 7 years? Not sure about 7 years but I do have since 2018, which is the year CAU Insurance (who just dropped us) took over and there are 5 claims that total about \$70K paid out.*
  - *How many Duplex vs. Townhomes? 3 Townhome and 2 Duplex*
  - *What % of those were rental units? Zero.*

**Meeting adjourned at 7:55 p.m.**