

**Saco Woods Board Meeting**  
**Saturday, February 12, 2022**  
**9 am @ Unit 89**

Meeting started at 9:00 am

**Attendance:**

Board Quorum established (3)

In attendance Paula Shappell, Ellin Leonard, Patrick Barrett and Ann Millett. Matthew Morano by phone. Unit 53 Owner, Jessica Wright, was also in attendance by phone for a portion of the meeting for an update on the forestry plan application.

**Owner comments:**

There were no owner comments

**Administrative:**

Brought into record were the meeting minutes of 1/5/2022 and 1/8/2022 as approved by the board via email on 1/20/2022 and 1/27/2022 respectively.

**Insurance Renewal:** The SWCA insurance policy has been renewed with Co-operative Insurance and the \$10K deductible remains the same for the renewal policy. The board reminds all owners that it is a bylaw requirement for all owners to have their own insurance policy for their unit(s). Please see the attached letter as a guideline from our insurance agent, Infinger Insurance. You can give this letter to your insurance company to best design an insurance plan that meets the bylaw requirements for insurance coverage and your own needs. It should be noted that if there are damages that cross over common area (for example a water heater leak in a third floor unit that leaks down to the second floor unit below) the board needs to be informed immediately. In the case of an emergency, the board will address the cause of the common area damage and mitigate the source of the damage under emergency protocol.

HEB Engineers have been contacted and are hopeful that the additional parking area at Building 1 will be presented to the town planning board on March 10<sup>th</sup> for consideration. Final approval hopeful to be received soon after.

Holden Engineering has been contacted regarding the Site Survey and Condo Site Plan and the board is currently waiting for them to submit a proposal.

**Forestry Plan:** Jessica Wright updated the board that the Customer Data Sheet for the forestry plan had been prepared and there are additional forms that need to be completed. Plus, there is additional information/data that still needs to be gathered. The board has requested (for review) copies of all paperwork that would need to be submitted. Jessica is to submit to the [board.sacowoods@gmail.com](mailto:board.sacowoods@gmail.com).

Later in the meeting, discussion of who was authorized to sign forms, is Ellin as Treasurer/board contact or must it be President? With board request to review all forms before submission, and therefore needing much board education to this complicated process, Ellin has decided to withdraw as board contact for the project.

**Financials:**

Year end audit review and tax return for 2021 is upcoming. The board needs to submit final year end data to Leone, McDonnell & Roberts. A list of items has been requested and the board will submit as soon as practical.

**Building and Grounds Maintenance:**

Updated winter plowing procedures are in place, have been sent to owners, and posted on main entrance doors to all buildings. Fines have been issued to units 78 & 82 for not moving vehicles in a timely manner. A vehicle not moved, and no record of it on file was towed. Not moving vehicles in a timely manner results in the plow company not being able to plow timely which results in a loss of parking spaces and ice buildup.

**VEHICLE INFORMATION: A reminder to owners/tenants that current vehicle information for units must be on file with EG Chandler. The new website ([www.sacowoods.com](http://www.sacowoods.com)) has a form that makes it easy to update this information.**

Hallway light covers that have come down will be repaired. Spare parts have been ordered and as time and parts supply allow the covers will be fixed. There are enough replacement parts for now however the current fixture has been discontinued and the board is sourcing a similar light fixture.

Dryer vent cleaning for all units is scheduled for May & June. This will require unit entry and you will be notified as we get closer.

Carport 1 island garden, replacing the two oaks we removed with a smaller maple tree and shrub was reconsidered. The board has decided not to plant anything new in that garden.

Placing trees behind building 1 was discussed and a decision was tabled at this time. Cost, type, timing and quantity to be further discussed. Relocation of saplings to proper areas along the road, Ellin will be working on this spring project.

Tree pruning of trees nearer buildings will take place this spring as budgeted. More trees behind carport 4 and possibly an oak or two near carport 2 will be removed to protect that carport. An oak tree near the outer parking lot of building 1 which the roots are coming up through pavement will be removed.

There were some complaints about cold air and frosted door in glass entryway of Building 3. The threshold of the entryway door has been repaired. The glass is determined to be non-insulated and to replace would require the entire framed unit. Due to the high expense to do so, over \$5,000, we have decided not to replace with insulated glass at this time.

**GARBAGE DISPOSALS:** Discussions have begun for garbage disposal removal. Garbage disposals are no longer allowed as our leach fields are not designed to accommodate the usage. We are trying to get an accurate number for volume pricing to have all remaining garbage disposals removed at the same time, at the cost of the Association. **We currently have the following units listed as having garbage disposals**

**Bldg 1: Units 2, 3, 4, 7, 8, 9, 12, 13, 15, 18, 22, 23**

**Bldg 2: Units 25, 26, 28, 29, 34, 39, 40, 41, 42, 45, 47**

**Bldg 3: Units 52, 53, 54, 55, 56, 57, 58, 61, 63, 64, 69, 70**

**Bldg 4: Units 77, 78, 80, 81, 82, 83, 86, 87, 90, 92, 95**

**If you removed your garbage disposal please email [board.sacowoods@gmail.com](mailto:board.sacowoods@gmail.com) or contact 603-986-1451 evenings or weekends as the board will be managing this project:** The board is working on finalizing emergency call procedures with EG Chandler.

**Flooring Spec and noise issues:** We have a flooring spec to help with noise transference if you replace your floor with something other than carpet in 2<sup>nd</sup> and 3<sup>rd</sup> floor units (please refer to Rules). The intent of the spec is to bring a flooring noise to what you would have with carpet and a pad. We all hear noise from units above even with a carpet and pad as well, we always will, there is no 100% solution to noise above. It is simply the nature of garden style unit condo living. We ask that everyone be respectful and

work with your neighbor to come up with possible solutions to super annoying noises, but you will hear noise.

**New Business:**

Screened Enclosure pricing and order forms will be available soon on the website and posted on bulletin boards, with a short deadline to have deposits back, as the cost of the aluminum changes quickly and has increased over last year. We will only be doing this early spring order and install, as the installer is simply too busy to install after June.

**Unfinished Business:**

- Backup power pump house postponed to 2023
- Garbage disposals 2022. If an owner has an opportunity to remove an existing garbage disposal from their unit, please be proactive and have it removed.
- Landscape/Planting Spring 2022
- Rekeying all doors, dumpster building Lock Box for contractors and/or Knox Box for fire department 2022
- Update Emergency call procedures with EG Chandler 2022

**Owner Comments:**

There were no additional owner comments.

**Next Meeting Dates:**

Board Meeting - Saturday, March 26, 2022, 9 am @ Unit 89

Meeting was adjourned at 11:40 am



CONCERNS FOR CONDOMINIUM UNIT OWNERS  
AT THE SACO WOODS CONDOMINIUM ASSOCIATION

Some basic criteria that a unit owner should consider when purchasing a unit owner policy:

- Unit owners need to calculate the total value of personal contents in their unit by completing an inventory. Keeping this inventory along with pictures of high valued items will help in the loss settlement if a loss should occur. Pictures should be kept at an alternate location.
- Building coverage can be purchased under a unit owner's policy. The master insurance policy is covering the building and all permanently attached fixtures. The association currently has a \$10,000.00 per loss deductible with Co-operative Insurance. In the event of a covered claim the association's master policy would not pay anything until the loss exceeded the deductible. In this event the unit owner would look to their individual unit owner policy for coverage under building coverage for the portion of the covered loss which pertained to their unit and was under the association's deductible. Our recommendation would be that each unit owner purchase building coverage under their unit owner's policy in an amount of at least \$25,000. Higher limits of building coverage are available. If a unit owner makes any improvements to their unit over \$1,000 they either need to notify Infinger Insurance or insure the improvements under their own unit owners policy.
- Owners should purchase the highest available limit for water/sewer backup coverage.
- Loss Assessment coverage should be purchased under the unit owner policy. This coverage will respond to the board of directors right to make assessments to all unit owners for covered losses, insurance claims that exceed the coverage provided by the master policy and master policy deductible are several examples. The coverage is very affordable and should be purchased. The key for this protection to be afforded is that the assessment must be made to all unit owners. We recommend that a *minimum* limit of \$50,000 be purchased (Higher limits are available). It is important to note that under the standard unit owner policy coverage for a loss assessment for a deductible is limited to \$1,000.
- Each unit owner needs to be certain they have the proper personal liability protection. The master liability policy only covers the common areas and does not cover the inside of the unit. We recommend unit owners maintain personal liability limits of at least \$500,000. Higher limits are available.
- If an owner rents their unit they should consider purchasing loss of rental income coverage. The minimum amount of insurance to purchase would be the amount of rental income that would be received over a 12-month period.

*There are certainly other insurance concerns, but these are the major considerations. It is important that a unit owner share this outline with their insurance agent &/or insurance company to be certain coverage is written properly.*

**Nate Infinger-Infinger Insurance**  
**Phone: 603-447-5123**  
**Email: [nate@infingerinsurance.com](mailto:nate@infingerinsurance.com)**

1/2022