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**Courtyard Condominium at the Crossing  
Owners Association, Inc.**

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**2019 Special Meeting Minutes  
July 29, 2019**

**Meeting start time 6:35 pm**

**Homeowners Present:**

Matthew Bauman	Charlotte Benetti	Nikki Bester
Melinda Butcher	Joan Canto	Dale Daulo
Fredrick Dunkerson	Melanie Ertz	Fey Ferington
Dawn Gordon	Kelly Higgins	Cheryl Ignatowski
Katlyn Kremzar	Amanda Lacy	Mary Langenohl
Kevin Lawton	Sonja Loberger	Jennifer Loeb
Donna Moreland	Sheryl Mulholland	Kristin Oster
Diane Recob	Bryan Schalburg	Kari Straus
Rebecca Swank	Diane Tigges	Lee & Dorothy Wanak
Cheryl Watson	Dennis/Darla Wessell	Sara Whirry
Lisa Ziegler		

**A) Roll Call;**

Roll call was achieved via the sign in sheet.

The Board of Directors introduced themselves;

Amanda Lacy

Kelly Higgins

Jenny Loeb

Donna Moreland

**B) Proof of Notice of Hearing;**

Letter that was mailed to owners was presented.

**C) Proof of Quorum;**

There were 31 homes represented, a quorum was reached.

**D) Baer Insurance ;**

Stan Heller (our agent from Baer Insurance) was present to discuss the associations insurance and answer any questions.

Stan-Baer Insurance is an independent agency that works with several insurance companies. The underwriter of the Courtyard Condos policy is Rockford Mutual. The insurance obligations of the condo association are set in the associations Declaration. In 2003 there was an amendment made to the declaration that says that the association needs

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to cover the entire building to replacement value. This does not include personal belongings.

Q: I thought the Association only paid for the insurance to cover the exterior of the buildings, is this not correct?

A: No, after the 2003 amendment to the declaration, the association is required to insure the entire building. Any catastrophic loss is the condo insurances' responsibility to cover.

Q: Is the Associations policy responsible for mold remediation?

A: that depends a lot on the details of the issue. Each situation is different.

Please be sure to call DSI directly for any potential insurance claims and they will work with Baer directly to see if it is necessary to file a claim.

Stan-The association was underinsured previously. The association was insured to 8 million with the last policy, and the new policy is 12.5 million. The new policy with Rockford Mutual took effect July 1<sup>st</sup>, 2019 and we are fully covered to replacement value and the premium is still under what it was before.

Q: How often does Baer get quotes for our policy to ensure best cost?

A: Annually

Q: do we need personal condo insurance?

A: Yes, but only for your personal belongings and any upgrades you may have done to your condo.

Q: How do we know how much insurance to get?

A: it really depends on your belongings and upgrades. Please discuss with your agent your personal needs.

If you need a Certificate of Insurance for your mortgage company, please use the following website to request one;

<https://www.condoinsurancenow.com/site/contact-us/privacy-statement/>

***E) 2018-19 Year End Assessment;***

The dues in the past were unrealistically low and didn't leave a large reserve fund to be used in the future. In the past whenever there was a surplus at the end of the year, the funds were refunded to owners rather than being held for future expenses. We need to increase the dues to cover our annual costs and to save enough for future expenses.

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The 2018-2019 fiscal year expenses came in at \$138,544.30. We budgeted \$95,040 for expenses. The additional \$43,504.30 was due to several different reasons;

1. Large amount of snowfalls this fiscal year. We went over the snow removal budget by \$15,820.36.
2. It was decided to remove all old mulch and replace with new; this increased our mowing/landscaping costs by \$17,000.
3. Tree pruning was \$4,684.21
4. Needed building repairs due to siding/stucco issues \$17,779.50

It was decided to use the annual dues to cover these costs rather than dipping in to the reserves. The current reserve fund is about \$88,000 and will be needed in the near future for roof and asphalt repair/replacement.

In order to cover the shortfall, each owner will be assessed their portion. Each unit's portion will differ a bit due to insurance costs.

Q: Can we get better communication moving forward so we are not surprised at year end with a large bill?

A: Yes, the Board will work with DSI to ensure owners are aware of the finances. We will plan to send out quarterly financials to all owners for review.

It is very important for owners to attend meetings and be involved; we cannot make decisions without involvement.

Dues haven't been increased until recently and maintenance items were not done/needed until recently. It is important that we have realistic dues for current and future maintenance.

Q: Can we request that the developer pay for the siding/stucco repairs needed?

A: No, this is not a developer issue. We tried to follow up with the vendors that performed the work and they are no longer in business. We also tried to file an insurance claim to no avail. This is something the association will need to repair and cover the cost of.

Each owner will receive a year-end reconciliation in the mail as well as a statement. Each owner is responsible for all 12 months no matter how long they owned their unit. Payment of the year-end reconciliation is due no later than November 1<sup>st</sup>, 2019. If a payment plan is needed, please contact DSI directly @ 608-226-3089.

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***F) 2019-20 Condo Dues;***

The Board along with DSI put together a budget that will cover expenses and miscellaneous maintenance items needed annually. We used the snow removal costs from the last fiscal year as our guide for snow removal. We would like to stay on top of costs moving forward so we do not need to send out a bill at the fiscal year end. The budget that was prepared would bring the dues to \$220 monthly.

Beginning September 1, 2019, the monthly condo dues will be increased to \$220 a month. We hope that moving forward we will not need to increase the dues to cover expenses and this will help build our reserve fund.

Q: Will this new budget cover all costs?

A: we do not know, but we hope it will so we do not have to have another year end assessment.

Q: Why are we implementing this in September?

A: we are hoping that by increasing the dues now, we will not have a shortfall this fiscal year.

Q: Should owners expect a yearly increase in dues?

A: No, we are hopeful that this amount will cover costs and accumulate enough money for the reserve each year.

Q: What happens if we vote this down?

A: We may end up with annual shortfalls that will need to be paid by homeowners.

Dennis Wessel made a motion to increase monthly dues to \$220. This was seconded by Dawn Gordon.

This was voted on by the attendees and a majority of owners were in favor.

Please remember to increase your auto pay to \$220 beginning September 1<sup>st</sup>, 2019.

***G) Concrete & Railing Repairs;***

The Board was planning to work with Olson Toon to have the concrete steps repaired/replaced this year at a cost of roughly \$17,000.

Olson Toon did an additional walk through to see if anything changed since the initial bid was provided. During that walk through, they

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suggested that we have the majority of the steps mud-jacked rather than replaced since full replacement was not necessary for all units. Mud-jacking costs significantly less than replacement.

The Board had 3 units mud-jacked to see how well it works. This was done and the Board is deciding if this is the best route to go to solve this issue.

The Board has decided that all units must have their railings replaced or painted no later than April 30<sup>th</sup> 2020. We understand that there are some units that cannot do this work until their cement is repaired/replaced. With this in mind, the Board will be sending out a notice to all owners regarding their railings. This notice will inform you if you need yours done prior to the deadline, or if you can wait until concrete is repaired/replaced.

The paint color for railings is a flat white. You can either replace your wood railings with wood or vinyl, or you need to paint them to be in compliance.

If your railings are requested to be repaired by the deadline and it is not done, the association will pay to have it done and assess you the full cost of doing so.

Q: Have additional bids been requested?

A: Yes, we have been getting bids and the cost is significantly higher than in the past.

Q: Can we change the style of railings if we want to?

A: No, we need to stay consistent throughout the association.

It was mentioned that blocked water spouts seem to be causing an issue around the front steps on some units. A simple fix for this is to add a splash block to the downspouts. If you notice that your downspouts are damaged, or in need of a splash block, please let DSI know so they can be repaired.

An owner also mentioned that painting your door can be a very easy task and can make a difference on the appearance of your unit. If you need assistance on paint colors please call DSI.

It is recommended to use primer, or paint with primer in it to alleviate streaks in the paint. You can also lightly sand the door to help with this.

***H) Gas Bonding;***

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Several years ago, an owner purchased a unit and on the inspection they were told they need to have their gas line bonded. It was decided then to share this information with the rest of the owners as a courtesy. Since this is not something that ***needed*** to be done to all units, the Board did not have it done.

There are 2 ways to bond/ground your gas line;

- 1) Ground on the exterior of the building, this will stop any lightning strikes hitting the exterior gas line from continuing along the gas line through all units in the building.
- 2) You can bond your gas line within your unit. This will stop the potential danger to other units if the danger comes from your unit.

We had this same issue come up again recently and to alleviate any potential threat to the buildings, the Board decided to require that the exterior grounding be done to all buildings.

We will work with ASG Electricians to have this done to all buildings. Since there were so many questions regarding financial responsibility, the Board decided to table that topic until we have additional information. A decision will be shared with all owners once it has been made.

Please send an email to Shandar Hoagland at DSI by September 1<sup>st</sup>, 2019 if your unit has been bonded/grounded (either interior or exterior).  
[shoagland@dsirealestate.com](mailto:shoagland@dsirealestate.com)

***1) City of Madison Sidewalk Repairs;***

The City of Madison has mailed out a notice to all owners regarding an upcoming assessment for sidewalk repairs. Please send DSI the bill once received. You can either email or mail it to Shandar and the Association will cover the cost of this.

Owners requested to be informed of all major issues with units so they can inspect their unit to see if maintenance is needed.

Several homeowners would like to have the annual meeting scheduled sooner so they can add it to their calendar. We will try to do so, but the venues that we use can only be booked 60-90 days in advance. Some owners would like to have multiple meetings a year.

Some owners suggested a potluck for the meeting so everyone can get to know one another. Others suggested a meeting on site so everyone will be more likely to attend.

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***J) Adjournment;***

Since there were no additional questions, the meeting was adjourned at  
8:17pm