

**COVES OF HARBOR SPRINGS CONDOMINIUM ASSOCIATION**  
**MONTHLY BOARD OF DIRECTORS MINUTES**  
**February 21, 2017**

The meeting of the Board of Directors of the Coves of Harbor Springs Condominium Association was held on Tuesday, February 21, 2017 at 7:01 p.m. at the Aurora Fire Department, 3770 McCoy Avenue, Aurora.

Present at the meeting:       Katie Zink  
                                      Elsie Bair  
                                      Amir Ghaemi  
                                      Kenneth Fields  
                                      Kasey Minard  
                                      Scott Adler, EPI Management

Absent -                         Matt White

**I.     CALL TO ORDER**

The meeting was called to order by S. Adler at 7:01 p.m.

**II.    ROLL CALL**

**III.   GUESTS**

**IV.   MINUTES**

*Motion – A. Ghaemi motioned to approve the meeting minutes from November 15, 2016. Motion seconded by K. Minard. Motion carried.*

**V.     TREASURER’S REPORT** – K. Zink reviewed the financial statements, as of January 31, 2016 with the Board.

Total Checking/Savings -	\$63,366.80
Accounts Receivable -	\$49,769.63
Total Assets -	\$113,136.43
Accounts Payable -	\$76,344.19
Current Liabilities -	\$93,016.36
Equity -	\$20,120.07
Total Liabilities & Equity -	\$113,136.43

*Motion – K. Fields motioned to approve the financial statements from October 31, 2016. Motion seconded by E. Bair. Motion carried.*

•       **MANAGEMENT REPORT**

- –Confirmation from state farm regarding the withdrawal of the claim for damaged garage door on one of the units that one of the home owners attempted to file a claim on.
- Gutter Cleaning- **All work was completed by late November.**

**Management has not received any complaints of clogged gutters since the cleaning**

- Roof Replacements- Provided a hard copy showing repairs 2013 forward. In talking with RCH and just in visiting the property the shingles are continuing to blow off with every wind storm. So if the board were to move forward I would recommend probably looking along those 2 streets. Suggest that the board meet with the contractors. Board agrees to meet with them in March.

- Mulching-. Management has received inquiries from owners regarding whether the Association will be mulching this year. Board decided no, owners can if they want and it should be dark mulch.
- FOIA to City of Aurora confirming the unit owner is registered as a landlord. They Confirm that he his.

- Attached for the Board's records is the insurance claim information submitted by the R. Sullivan in July 2014 regarding damage to his unit from a burst pipe in 3186 Ketch in January 2014. As S. Elmore informed the owner at the April 2014 meeting, the association did not have possession of the unit, as the bank purchased the unit at Sheriff Sale before the Association was able to gain control of the unit. The owner did inform Management of the unit being vacant; however, neither the Association nor Management have the right to enter a unit that is not legally under its possession. The bank was informed to restore heat to the unit prior to the burst pipe. The owner stated in April 2014 that no one returned his calls regarding the damage to his unit. Management found no record of his call from January 2014; however, SMS did ask the owner when they were onsite to shut off the water to 3186 if he needed assistance mitigating the damages. The owner denied SMS's offer stating his insurance would handle it. S. Elmore informed the owner the Association may be able to charge back 3186 for the owner's deductible of \$500; however, the owner stated at the meeting that his insurance would subrogate the claim or give him his deductible back. The owner also stated earlier in the conversation that his insurance was not going to subrogate the claim. The Condominium Act states that the insurance for the owner where damage originates is responsible for the deductible of the Association and owners who were damaged by the event. Based on the claim summary, a total of \$269.30 was allowed for drywall damage and insulation replacement at \$202.41. The remaining charges are for water mitigation, carpet removal/replacement, trim replacement, and painting. The Association is only responsible for the replacement of drywall and insulation. The Board cannot tender this to insurance because the total amount that would be covered is well less than the association's deductible. Since this was tendered to the owner's insurance company, reimbursement of the expenses paid by State Farm should be handled between the carriers. State Farm did not contact the Association or their carrier to discuss reimbursement of the costs paid. R. Saunders did not provide any evidence regarding out of pocket expenses incurred due to the damage, as all damages appear to have been paid by his insurance carrier. **Management requests direction regarding this matter.**

**Motion** A. Ghaemi if they want to vote on insurance filing a claim. K. Fields 2<sup>nd</sup> it

#### RULES VIOLATIONS AND APPEALS

- Large items and TV discarded on the curb. The owner states his tenants did not leave these items on the curb. The owner states his tenants saw who left the items on the lawn. The unit had sold and the tenants are gone . ok to reverse.
- Unit owner is appealing the violations and fines for the tenants using the neighbors' garbage cans and leaving trash on the balcony. The owner states his tenants deny the report and will not pay him for the fines. Unit owner is requesting copy's of the photos but they are grainy and distorted. Motion can't here names?

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- **OPEN FORUM**

**VIII. INPECTION REPORT**

- S. Adler reviewed the inspection report with the Board.
- **Pull the gas cans because kids are trying to play with them,**
- **1872 Middlebury extraordinary amount of erosion from under the walkway, its starting to buckle. EPI recommends getting a quote from a few vendors for mud jacking. Board agrees**
- **Advertisement in front of unit on Cambria.**

- **OLD BUSINESS**
- **water billing amendment, board said to send it back out.**
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**X. ADJOURNMENT**

*Motion – K. Minard*

*motioned to approve adjournment of the regular meeting at 7:58 p.m. Motion seconded by E. Bair. Motion carried.*

Meeting was adjourned at 7:58 p.m.

*Respectfully Submitted:  
EPI Management Company, LLC*