

Hidden Ridge Homeowners Association, Inc.
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MINUTES OF THE MEETING OF THE
BOARD OF DIRECTORS OF THE
HIDDEN RIDGE HOMEOWNERS ASSOCIATION, INC.
held on September 20, 2015
10 a.m. in the Hidden Ridge Clubhouse
Monticello, New York

Board Members Present - Bonnie Siegel, Lenny Kirschenbaum, Charles Greenberg, Fred Hirsh
Jerry Bassik, Ed Hertz and Karen Seltzer

Board Members Absent - none

Observers Present - Michael Zwicker, William Stevens, Jack Sachs, Allan and Adrienne Meyers,
Brian Kudler, Peter Morello, Ben Lorick, Maria Waksman-Fuchs, Tatiana Shorten, Myrna Want, Oscar
Pavlov.

Other members of the Hidden Ridge Homeowners Association, Inc. were present at the meeting but
did not sign in.

Bonnie Siegel called the meeting to order at 10 a.m.

The normal order of the meeting was suspended to permit Mark Kutsher to make a presentation to
the Board regarding issues relating to Crystal Water Supply Company, Inc. (CWSC) and to permit
Deiderick to make a presentation regarding the condition of the pool.

Presentation by Mark Kutsher

The Board had written a letter to the New York State Department of Public Service to complain about
CWSC's delay in dealing with a leak in a water main in the cul-de-sac for 29-43 Hidden Ridge Drive,
the failure of the contractor retained by CWSC to repair the leak to repave the area excavated to
make the repair of the water main in that cul-de-sac after making the repair causing the HOA to incur
an expenses of \$1707 to repave and frozen water pipes servicing the cul-de-sacs containing
premises 203 Hidden Ridge Drive and 46 Hidden Ridge Terrace.

Bonnie thanked Mark Kutsher for coming to the Board meeting.

Mark Kutsher stated he has been involved with CWSC since its founding.

Mark Kutsher stated he monitored the water leak in the cul-de-sac for 29-43 Hidden Ridge Drive from
the time it was first reported to him. All the occupied units in that cul-de-sac had water even though
one of the pipes or mains was leaking. He stated he was advised by the contractor he consulted with
regarding the condition to not attempt to make the repair during the winter due to the weather
conditions. The contractor advised Mark Kutsher the repair should be made after the weather
improved and the ground thawed. He said the contractor repaired the leak as soon as the weather
permitted.

He advised the Board that neither CWSC nor the contractor that made the repair will reimburse the
Hidden Ridge HOA for the costs incurred by the HOA in repaving the cul-de-sac.

He advised the Board that CWSC is not making a profit. If he is required by the PSC to incur any additional expenses, he will make an application to the PSC for a surcharge

Regarding the units at 203 Hidden Ridge Drive and 46 Hidden Ridge Terrace, Mark Kutsher advised the Board that to the best of his knowledge, all water lines were installed below the frost line, even though he does not have "as built" drawings showing the locations of the water lines in each cul-de-sac. He stated his advice to leave the water running in those units during cold weather was based upon his experience in operating Kutsher's Country Club and Hotel. He said that there were areas in the hotel where water pipes would freeze during prolonged stretches of extremely cold weather. During those periods, water was left running in these areas to prevent the pipe from freezing. Mark Kutsher said as long as the water is running even at a trickle, the water lines will not freeze.

The Board advised Mark Kutsher his suggestion to leave water running in the units affected by the frozen water lines was not a solution to the problem. No unit owner or occupant should be required to leave water running in the unit for a period of time when the unit is unoccupied to be assured of the required water supply.

The Board noted the owners of 203 Hidden Ridge Drive occupy the unit on weekends. Mark Kutsher was advised the water was running in the unit one weekend. When they returned the next weekend, they did not have running water because the pipes had frozen. Mark Kutsher was advised that this is the second winter in a row these owners had had this problem.

The Board noted the owner of 46 Hidden Ridge Terrace found he did not have water running in his unit in early March 2015 when he returned from a vacation. He had to stay in a hotel for 3 days. Water was supplied to his unit by running a hose from a fire hydrant through his outdoor spigot. The Board noted this was possibly a violation of the health code since the hose used to provide water to the house was not approved for such use.

Mark Kutsher attributed the frozen lines in the two cul-de-sacs to the extremely cold weather the past two winters and to the fact the water is not used regularly. He said the water in the pipes froze because the water was sitting in the pipes for a prolonged period of time. He advised the Board that as long as water is running in the pipes, even at a slow rate, the pipes should not freeze.

At the present time there is no way to determine where the water is actually freezing or for how long frozen water pipes in these cul-de-sacs have existed. None of the other units in either of the affected cul-de-sacs are occupied or used in the winter. As best the Board could determine, none of the units in those cul-de-sacs has been occupied or used in the winter in any of the years before these problems arose. The problem was discovered when 203 Hidden Ridge Drive and 46 Hidden Ridge Terrace were occupied in the winter.

Mark Kutsher agreed to have Alan Schachnovsky and the HOA staff dig to find the location of the water lines in the two affected cul-de-sacs. This should be done during the week of September 21, 2015. If appropriate, heat tape and insulation will be placed on the pipes to prevent them from freezing during the winter.

Mark Kutsher indicated he would inquire with the Town of Thompson Building Department to see if it has "as built" drawings of the Hidden Ridge water supply system. Lenny Kirschenbaum stated he has attempted to obtain drawings of the Hidden Ridge water supply system from the Department of Health and has been advised they cannot be provided due to National Security issues. The only plans or drawings the Board has show the locations of water mains in the Hidden Ridge property. These drawings do not show the location of the branch lines leading from the mains to the curb valves for each unit, the location of the curb valves for each unit and/or the location of the water lines leading from the curb valves to the units.

The Board advised Mark Kutsher it expected CWSC to remedy the problems regarding the frozen water pipes in the two cul-de-sacs before the winter. The Board further advised Mark Kutsher that if he needed to make an application for a surcharge after the problems are remedied, then CWSC can do so. The Board will take appropriate action in regard to such an application on behalf of the HOA.

Mark Kutsher advised the Board he expects the transfer of CWSC to Veria to be completed by December 2015

Presentation by Diederick regarding the pool

Bonnie indicated the repair made to the pool last year resulted in the pool not leaking any water this year. There is a crack in the base of pool on the pavilion side that was repaired before this summer.

Diederick stated there are lateral cracks in the pool. Based upon his experience, he believes this problem is a result of ground water draining down off the hill, freezing and heaving up. He also believes the problem may be a result of ground water or water leaking from the pool washing away the soil under and/or alongside the pool.

He suggested the installation of a French drain at the bottom of the hill or alongside the pool deck to deal with the ground water issue.

Once a French drain is installed either at the base of the hill outside the pool area or within the pool enclosure, he recommended the pool be repaired by stapling the cracks at a cost of \$19,000 and to have urethane injected around the skimmer to seal any leaks that have created pockets in the cement base at a cost of \$3000

He said putting gunite on the pool walls and base will not be sufficient to repair the crack or seal the leaks.

The only way to determine the exact cause of the problem would be to hire a structural engineer to look at the pool.

Diederick, on questioning from the Board, could not guarantee if the proposed repairs would solve the problem. He could not answer whether making the repairs he suggested would extend the life of the pool.

The Board is having another person look at the pool on Friday, September 25, 2015, provided the pool is drained by that date. The decision on the work to perform on the pool, if any, was held in abeyance pending the inspection and report of the person who is going to inspect the pool on September 25th.

After the presentations by Mark Kutsher and Diederick, the Board began its regular business meeting.

The minutes of the meeting of the Board of Directors of the Hidden Ridge Homeowners Association, Inc. held on August 23, 2015 were distributed and reviewed by the members of the Board.

Motion - By Lenny Kirshenbaum seconded by Karen Seltzer to waive the reading of the minutes of the meeting of the Board of Directors held on August 23, 2015 and to accept the minute as distributed and reviewed.

Motion passed - 5 Yes, 0 No, 2 abstain

President's report –

Bonnie reported that the preservation company involved with 86 Hidden Ridge Drive has still not received approval to begin the work needed to remediate the mold in the unit. The preservation company hopes to obtain the approval to begin the work some time during the week of September 21, 2015.

Ed Hertz reported he still has not received a report on whether the mold in 86 Hidden Ridge Drive has spread to or is affecting his unit, 88 Hidden Ridge Terrace.

Vice President's report –

Lenny Kirshenbaum reported that the truck the HOA originally planned to purchase was found to be mechanically unsound upon inspection by a mechanic on behalf of the HOA. The HOA has purchased a different truck. The cost to purchase the alternate truck was \$2000 less than the amount approved by the Board to purchase a truck. The truck will have to have side rails installed by the HOA staff and to be fitted with a plow. A decision has not yet been made regarding the purchase of a sander.

Secretary's report - Legal Matters –

Fred Hirsh reported that he had given a full report on all legal matters at the meeting of the members of the Hidden Ridge HOA held on August 30, 2015. Since that date, the HOA had learned 134 Hidden Ridge Drive had been sold at a foreclosure sale held on March 18, 2015, By deed dated June 10, 2015, title to the property had been conveyed by the referee in foreclosure to Fannie Mae a/k/a Federal National Mortgage Association. Fannie Mae has commenced a landlord-tenant proceeding in the Town Court of the Town of Thompson seeking to evict recover possession of the unit. The Sullivan County Sheriff's Office has served a 72 hour notice on the occupants of the house advising the occupants the eviction is scheduled to take place on September 21, 2015.

The HOA is going to send a letter to the attorneys representing Fannie Mae and to Fannie Mae demanding payment of the unpaid HOA fees for the period March through September 2015 and to advise Fannie Mae of its obligation to pay the HOA fees due in October and thereafter.

Motion - by Fred Hirsh seconded by Bonnie Siegel to waive the late fees due for the non-payment of the HOA fees due from Fannie Mae for premises 134 Hidden Ridge Drive for the period March - September 2015.

Motion passes - 7 Yes, 0 No

Treasurer's Report - Charles Greenberg reported the balances on deposit in the HOA accounts as to the date of meeting:

a. Checking	\$10,611
b. Money Market	\$10,013
c. Reserve	<u>\$151,279.80</u>
Total on deposit	\$171,903.80

HOA has accounts receivable as of the date of the meeting are \$99,500. Most of this consists of 10 unit owners who owe the HOA over \$1000 each.

There are a total of 21 other unit owners who owe the HOA a cumulative amount \$12,150.

The most significantly delinquent unit owners owe the HOA a total of \$90,522.

As of September 20, 2015, the expenses for accounting were up \$1150 over last year for the same period, expenses for the clubhouse were up \$3900 over the same period last year.

Expenses for insurance were down \$3600 over the same period for last year.

Total maintenance costs for Hidden Ridge were down \$22,500 over the same period for last year. The major decreases in maintenance costs are a reduction of \$17,800 in octagonal window repairs, \$13,100 in retaining wall repairs and \$8600 in roof repairs. General maintenance costs were up \$11,500 over last year. .

Office expenses were up \$3800 over last year. This relates primarily to the purchase of shirts for the staff and tee shirts and sweat shirts that were purchased for sale to the residents. The cost of the tee shirts and sweat shirts will be recouped when the tee shirts and sweat shirts are sold.

Payroll expenses were \$4700 less than last year at the same time. Payroll taxes were \$3900 less than last year.

Pool maintenance expenses were \$1300 less than last year.

Total expenses were \$19,700 less this year than those incurred last year as of the same date.

Income is up \$20,200 over last year due primarily to the increase in HOA fees.

Net income which includes income from all sources is up \$39,400 over last year.

Total assets of the HOA are up \$32,000 over last year.

Committee reports

a. **Advertising Committee** - no report

b. **Beautification** - A new corner bench has been placed near one of the cul-de-sacs on Hidden Ridge Drive. A new retaining wall has been built by the entrance to the cul-de-sac for 6-28 Hidden Ridge Terrace. The HOA staff has been trimming the bushes along the roadways in the complex. Fall plants have been purchased and planted in the cul-de-sacs. Next year, one or two occupants of a unit in each cul-de-sac should be designated by the cul-de-sac to water the plants planted in the cul-de-sacs so the plants do not die due to lack of water.

c. **Clubhouse** - The clubhouse will be closed for a few days during the week of September 21, 2015 so the pump in the septic system can be repaired. The clubhouse will be re-opened once the work has been completed.

The work to repair the posts supporting the clubhouse roof along the walkway to the clubhouse and the repairs to the walkway to the clubhouse will begin in October after the clubhouse has been closed for the winter.

The piano in the clubhouse is out of tune and cannot be played. The piano had been donated years ago by one of the members of the HOA. The HOA will make calls to local schools and organizations to determine if it can be donated. If it cannot be donated it will be removed from the clubhouse by the HOA staff and discarded. Jerry Bassik volunteered to try to find a new home for the piano.

Karen Seltzer suggested a wall be built around the library area of the clubhouse

Motion- by Jerry Bassik seconded by Fred Hirsh to construct walls around the library area of the clubhouse. Work to be done by the HOA staff.

Motion adopted 7 Yes 0 No

Lenny Kirschenbaum indicated the HOA should portion off an area in the clubhouse for use as an office for HOA business and to store HOA records and documents. Lenny stated that during the winter, his unit becomes the *de facto* office for the HOA. At the present time, converting a portion of the clubhouse for use as a year round office for the HOA is not a practical or possible because this would require the Clubhouse be heated all winter.

Based upon a recommendation from the Long Range Planning Committee, the HOA is considering making the gym portion of the clubhouse available year round. Access to the gym could be obtained directly from outside by replacing one of the windows with a door. Issues regarding heating and sprinklers and the availability of a bathroom for those using the gym year round must be investigated. and the costs involved in winterizing the gym have yet to be determined.

d. **GEM** - The September issue of the GEM was distributed to all. The September issue contained a section by which members could request they be provided with the GEM only on-line or by e-mail. So far Bonnie has received only 3 responses indicating that members want to receive the GEM solely on-line

The September issue of the GEM also contained section which permitted members who pay their HOA fees on-line to waive the issuance of a payment book and labels. So far, only 2 members have signed up for this service.

e. **Long Range Planning**

The long range planning committee received 93 responses to the survey:

Tennis, Basketball, Pickleball, Volleyball Court - 38 Yes, 55 No

Miniature Golf -38 Yes, 54 No, 1 no response

Children's Playground - 27 Yes, 62 No, 4 no response

Fred Hirsh noted that many of the responses to the survey opposed the improvements on the grounds it would expose the HOA to liability resulting from injuries sustained by people using these facilities or the increased maintenance and/or insurance costs that might be incurred for these facilities. Others noted they were trying to sell the unit because they no longer were able to use the unit or as personal representatives of the estates of deceased unit owners. These people opposed these projects because they did not want to incur the additional expense of an assessment that might be imposed to pay for the improvement.

The response to the survey could be interpreted two ways. First- About 60% of the community does not want improvements and 40% of the community wants the improvements. Another interpretation is that about 38% of the community does not want the improvements about 25% of the community wants the improvements and about 42% of the unit owners do not care either way.

Fred Hirsh noted the Board had approved a fitness walk. The walk will indicate distance throughout the complex. The fitness walk will have several loops. Signs will be posted around the complex to show distances walked.

Fred Hirsh advised the Board that the Long Range Planning Committee had met during the Labor Day weekend. The one project to be investigated is converting the gym to a year round facility. Ben Lorick and Michael Valcin will be investigating what needs to be done and the costs that might be incurred to make the gym a year round facility.

Bonnie Siegel indicated the Board could consider imposing a capital improvement surcharge on the monthly fees. The money would be used to pay for capital improvements. The amount of the surcharge and the payment is to be determined.

Charles Greenberg suggested the HOA could obtain a mortgage on the property to finance some of the projects. Chuck will be looking into the terms of such a loan

A suggestion was made to investigate the cost of building two tennis courts rather than one multi-purpose tennis court.

Ed Hertz suggested that some of the money in the reserve fund could be used to pay for some of the proposed improvements.

Fred Hirsh suggested that the improvements could be done with a combination of money from the reserve fund and an assessment.

The Board acknowledged many of these suggestions have merit and have to be considered and analyzed. Any consideration of a capital improvement surcharge or assessment was tabled pending a review of the HOA's finances.

f. Maintenance –

The lawn mower has been fixed. The maintenance staff has finished cutting the lawn. The maintenance staff will start leaf blowing the week of September 21, 2015.

The maintenance staff is continuing to construct flower boxes. The beautification committee will purchase and plant flowers in the newly constructed flower boxes.

The roof at 78 Hidden Ridge Drive was leaking near one of the skylights. Our roofer repaired the flashing around the skylight. This appeared to have fixed the leak.

At the last board meeting, a suggestion was made to put heating coils in the valleys of the "A" units occupied during the winter to resolve the ice damming that occurs in those units.

Tod has suggested another solution for the ice damming in the "A" units that are used year round. Rather than putting a heating coil in the valley, a brown coil, which is like a reflector, can be placed in the valley. The sun will heat the coil which will melt the snow and ice on the roof. If the drains installed before last winter are properly pitched down, the snow and ice on the roof should melt and run off the roof away from the unit. This should prevent ice damming in the valleys on the roofs of the A units.

The owners and occupants of A units occupied in the winter were advised to put additional insulation in the attic to prevent heat loss that contributes to ice damming.

The Hidden Ridge Maintenance staff will continue to rake snow off of the roofs of all units and especially with priority being given to the occupied "A" units to help prevent or reduce the conditions that cause ice damming.

Owners and occupants of "A" units were reminded that while the HOA is responsible for the maintenance and repair of the roof, they are responsible for the repair of any damage caused inside the unit resulting from leaks attributable to ice damming.

Motion - by Lenny Kirschenbaum seconded by Karen Seltzer for the HOA to purchase coils for the valleys of the A units that are occupied in the winter at the cost of \$50 per valley. These will be installed by Tod.

Motion passes - 7 Yes, 0 No

The staff which will be working this winter needs a heated and lit facility during the winter months in order to properly perform the winter maintenance tasks.

Motion - by Lenny Kirschenbaum seconded by Fred Hirsh to expend up to \$3000 to run electric lines to the maintenance sheds by the parking lot adjoining the clubhouse so the sheds can have light and heat during the winter.

Motion passes - 7 Yes, 0 No

The Kubota has a snow blower attachment. Pine Bush has recently serviced the Kubota. It should be in proper operating condition for the winter.

The hand operated snow blower is in good operating condition.

The Polaris has recently been serviced and is in good operating condition.

g. **Safety** - The safety booth will be staffed for one shift from 6 p.m. until 2 p.m. daily starting on October 15, 2015.

h. Sanitation - Thompson Sanitation will be replacing the dumpsters with new dumpsters as new dumpsters become available. Members are reminded that they are not to contact Thompson Sanitation or any other vendor servicing Hidden Ridge directly. Any issues with Thompson Sanitation or any other vendor should be brought to the attention of the Board which will address the issue with the vendor

i. **Social Committee** - No report

j. **Web site** - The web site is up to date.

Items for discussion and action:

1. Security gates

Motion - by Fred Hirsh seconded by Lenny Kirschenbaum to spend up to \$40,000 to install security gates at the Friedman Road and Old Liberty Road entrance to the Hidden Ridge in accordance with the proposal of Ketcham Fencing as modified.

Motion passes - 7 Yes 0 No

The gate at the Friedman Road entrance will have a call box with an access code for unit owners, residents and invited guests who do not have the remote to operate the gate.

The gates will be operated by a remote similar to a garage door opener.

The major modification to the proposal was for the Old Liberty Road entrance to be operable only with a remote.

Once installed and operable, the Old Liberty Road entrance to Hidden Ridge will be accessible year round by those with a remote.

A member of the HOA questioned the Board as to whether a smart phone could be programmed to operate the security gates. The Board will make inquiry with Ketcham fencing regarding this question.

The cost of the gates will be offset by the savings on security staff

2. Snow Plow for Truck

The HOA purchased a different truck than the one originally anticipated. The original truck the HOA anticipated purchasing was found on upon mechanical inspection to be mechanically unsound. The truck purchased cost approximately \$2000 less than the truck the HOA originally intended to purchase.

Side rails will be placed on the bed of the truck by the HOA staff.

The recently purchased truck did not have a plow attachment. The HOA owns an old plow and plow attachment that could be restored and adapted to fit on to the new truck. The cost to restore, modify and attach the old plow to the new truck would be between \$2000 and \$3500.

The cost to purchase a new plow and attachment for the recently purchased truck will be between \$5500 and \$6000.

Motion – made by Bonnie Siegel seconded by Jerry Bassik to spend up to \$6000 to purchase a new plow and attachment for the truck recently purchased by the HOA.

Motion passes 7 Yes, 0 No

A suggestion was made to try to trade in or sell the old plow and plow attachment. The Board will explore if the old plow can be traded-in to offset some of the cost of the new plow or whether the old plow can be sold.

Good and Welfare

Peter Morello stated it was a bad idea for the HOA to borrow money to pay for improvements.

Jack Sachs had requested permission to erect a Succah on HOA property in front of his unit. The Board had sent him questions regarding the Succah before his request for permission to erect a Succah was considered by the Board. Jack Sachs never responded to the Board's questions. Jack Sachs questioned the reason why the Board had requested certain information regarding the Succah before a decision could be made regarding granting him permission to erect a Succah.

Respectfully submitted,

Fred J. Hirsh
Secretary