

Wyatt Farm HOA Board Meeting – Thursday May 11, 2017

Call to Order: 7:05pm

Attendance

Attendees: Ayman Karim, Mintai Kim, Ali Lisle, Mike Peterson, Suzanne Talarek

Members Absent: Divya Amin, Steve Banks, Tina Savla

Approve minutes from April 6 Board Meeting - Motion to approve by Suzanne Talarek; seconded by Ayman Karim; approved by all board members present.

Visitor: Tommy Via, Brown Insurance

- Tommy provided a hand out which describes the current and available coverage in addition to some risk management considerations.
- Current general liability policy provides coverage for HOA, officers, and board members against property damage and bodily injury claims. (\$646)
 - Coverage is \$1,000,000 per occurrence, \$2,000,000 aggregate
 - Note: Recommendation to consider umbrella coverage that would increase this to \$2,000,000 Tommy to provide cost.
- Directors and Officers liability policy (\$750)
 - This provides coverage for non-monetary damages, typically based on board decisions.
- Crime coverage policy
 - Protection from theft of funds by an officer of the HOA
- Workers Comp
 - Protection against employees hired by HOA that are hurt on the job
- Risk Management
 - Obtain certificates of insurance and workers comp coverage on contractors such as Back to Nature.
 - Dual signatures on checks

Old Business

- **Big Event** – Event was successful, fence painted from pond to manhole near Main Street. Students left early, Ali notified Big Event staff. Left over supplies are at Suzanne’s house.
- **Easter Egg Hunt** – Event was successful. \$68 spent on candy, we will need to buy more eggs for next year.
- **Yard Sale May 20th** – Mike Peterson has sign to post. Request Steve Banks to send reminder email.
- **Pond Presentation** – Ali Lisle, Steve Banks, and Robert Bush attended the presentation. Vic DiCenzo and the VT team recommends starting with algae removal and then introduction of fish that eat algae. Ali Lisle and Steve Banks are meeting with DiCenzo Friday May 12 at 10:00am to discuss options with budget of \$3,000.

Neighborhood News

- Manhole sealing repairs done by Town to prevent storm water from entering sanitary sewer.
- Five houses either sold or under contract.

New Business

- **Playground Mulch** – Reviewed quotes from Back to Nature and Rios Stone Masonry. Discussed depth requirements. Discussed used rubber alternative - Mintai and Ali to seek a quote.
- **Path** - Donnie's is recommending that we repave section F at a cost of \$43,000. Board agreed to walk the path as a group to set priority. We need to get a second quote. Capital plan needs to be developed for large expenditure.

Treasurer's Report – current balance is \$48,875.83

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