

Community & BOD Minutes

Countryhouse Service Group V, Inc.

DATE

June 17, 2025

TIME

9:34 am

MEETING CALLED TO ORDER BY

Diana Sinisi, President

IN ATTENDANCE

Board members: Diana Sinisi, Tom O'Connell, Bonnie O'Connell, Sybil Wilmont (via Zoom)

Quorum established.

Committee Chairs: John King (Maintenance), Dell Ford (Roofing), Tony Daniels (Tree), Pat Arnold (Insurance and Safety), Larry Hicks (Finance)

Mill House Director: Michelle Johnson

Eight HOA members who introduced themselves, Six additional via Zoom

MOTION TO APPROVE THE CONSENT AGENDA

Motion 06-02-2025, Approved 6/17/2025, Diana Sinisi moved to approve the consent agenda. Bonnie O'Connell seconded the motion. All others approved. 4-Yes (2-Absent)

PRESIDENT'S REMARKS, DIANA SINISI

- **Scribe** – Annette Kilby was introduced and will be taking the minutes.
- **Volunteers Needed** – Volunteers are needed in the following areas: Party Planner for annual community social, Board Trainer for new BOD members, person to fill the vacant seat on the BOD. Job Descriptions for the positions are attached to the minutes. Also needed is a person with a Finance background to serve on the Finance Committee.

TREASURER'S REPORT, LARRY HICKS

- Larry Hicks reported for Martha Martin that the Finance Committee reports monthly on the budget. It is maintained so the fund balance never dips below \$200,000. Cash flow is higher in the beginning of the year. Insurance is paid in the spring, and this year the tree project and purchase of roofing materials for the fall to beat price increases occurred early in the year. In July, the committee will begin a midyear review to determine if line item adjustments are needed to the current budget. They will also use this data to prepare next year's budget.. The review should be completed and presented at the September meeting.

PROPERTY MANAGER'S REPORT, MICHELLE JOHNSON

- Annual termite inspections were conducted May 22 and June 16.
- NC Drainage has completed cleaning and jetting area drains throughout Countryhouse. A detailed proposal for completing the additional needed work has been shared with the board. The Drainage and Erosion committee is reviewing the proposal and will present a recommendation next month.

- Southern Outdoor Restoration was approved by the board for roof blowing and pressure washing. Roof blowing will be done June 17-20 followed by pressure washing June 23-July 2. A map of the work schedule has been sent to residents.
- John King asked for a volunteer from each Close to train to apply RootX treatment to septic system. A representative will meet with the maintenance committee on August 21. Michelle Johnson will send an email to Close representatives.

ARCHITECTURE REVIEWS, REX WHITE

- Four applications were received, three were forwarded to the board for approval.
- Diana Sinisi noted an application for an awning was denied. The Covenants and the Homeowner's Guide (HOG) give conflicting information about awnings. The Covenants state that no awnings will be approved. The covenants take precedent over the HOG. The board is working to update the HOG, including looking at areas residents may want to change.

INSURANCE AND SAFETY, PAT ARNOLD

- Pat Arnold reported the NC Insurance Commission has approved a rate increase of 7% for home insurance with another 7% rate increase next year. The current HOA insurance carrier offered a competitive bid, is stable and has sufficient reserves. There is a \$25,000 deductible on the master policy. Homeowners should consider a rider to cover the deductible including "all other perils" such as fire and water damage. A separate wind and hail damage rider is also suggested. The committee has submitted to the BOD for review a "Tip Sheet" of items homeowners should discuss with their insurance agent when purchasing homeowners' insurance. It will be made available to residents once approved.

OPEN FORUM

Tony Daniels questioned the thoroughness of the termite inspections based on the time the inspector was on-site at Crossvine on June 16. He noted one garage was not inspected though it was open and accessible. He was concerned that the homeowner should not be responsible for paying for a return visit if the inspector failed to inspect it yesterday and that the association is getting what they paid for. Michelle Johnson will follow up with the inspector.

Jim Fink asked if H06 insurance coverage has changed in the last 5 years. Pat Arnold said there was no significant change to the standards though rates and the market have changed. The Tip Sheet will direct residents on topics to discuss with their insurance agent.

NEXT COMMUNITY & BOD MEETING

July 15th at 9:30 AM, The Gathering Place

10:16 AM Meeting Adjourned.

Respectfully submitted,

Annette Kilby, Scribe

Abbreviations:

CSG – Countryhouse Service Group V HOA

HOA – Homeowner's Association

BOD – Board of Directors

RFP – Request for Proposal

HOG – Homeowner's Guide

FHA – Fearington Village Homeowners Association