

Community & BOD Minutes

Countryhouse Service Group V, Inc.

MEETING DATE

October 20, 2026

START TIME

9:30 a.m.

MEETING CALLED TO ORDER BY

John King, President

IN ATTENDANCE

Board members: John King, Jim Farrington, Annette Kilby, Martha Martin, Bonnie O'Connell, Tom O'Connell
Quorum established.

Committee Chairs: Tony Daniels (Tree Co-Chair)

Mill House Director: Michelle Johnson

Seven (7) residents in person, four (4) residents on Zoom

MOTION TO APPROVE THE CONSENT AGENDA

MOTION 10-06-2026, Approved 10/20/2026. Tom O'Connell moved to approve the consent agenda which included the minutes from the September 15, 2026 Community and Board meeting, the October 6, 2026 work session, the Motions Report and today's Agenda. Second by Bonnie O'Connell. YES: 6 (1 absent)

PRESIDENT'S REPORT, JOHN KING

Annual Meeting packets have been mailed for the November 15 meeting to be held at the Gathering Place at 6 PM. Noting this is his last Community Meeting, John thanked the BOD for their work and the work of Martha Martin and the Finance Committee in meeting the funding needs created by the unexpected chimney issues and their development of a ten (10) year funding plan. He noted the two (2) people running for the 2027 BOD are good candidates and he looks forward to having them.

TREASURER REPORT, MARTHA MARTIN

The Finance Committee is accepting feedback on the Mid-year and 2027 Budgets. Residents may submit feedback by emailing the BOD, MHP, or Martha Martin.

The unexpected cost of chimney repair may cause the line item in Capital Projects to be overspent by approximately \$5,000; however, the deficit can be made up from other line items within the Capital Projects budget. Funding for chimney repairs is included (\$125,000) in the 2027 budget. John King will contact the vendor regarding continuing the repairs and delaying the invoice or sending a partial invoice for work completed within this year. Regardless, the repair work will proceed. The BOD does not want to delay the repairs on the identified issues.

The information requested by the Insurance and Safety Committee at last month's meeting is provided to Robert Taylor, the CHSGV insurance broker. He seeks quotes for coverage from other agencies. The BOD is satisfied with this procedure.

The 2026 budget is on track to meet the estimates projected.

The proposed incoming Treasurer, Helen Hsieh, is currently on the Finance Committee and will be an asset going forward.

PROPERTY MANAGER'S REPORT, MICHELLE JOHNSON

- The Drainage project on Wintercrest East, Wintercrest West and Crossvine are near completion.
- RootX application is starting with completion estimated to be the second week of November.
- The initial chimney repairs are complete. An additional twenty-one (21) have been identified for repairs and the quote is in AppFolio for BOD approval.
- Packets for the Annual Meeting to be held November 15 at 6 PM at the Gathering Place have been mailed to all owners. Email Opt-in information was included in the packet. The MHP bookkeeper emailed the information and instructions for electronic opt-in to residents. MHP has the capability for electronic voting, and this can be implemented in the future. **Boxes for dropping off ballots and Opt-in forms are located at 465 Beechmast Close and 322 Sycamore Close.**

COMMITTEE REPORTS

Architecture: Jim Farrington for Rex White

During the month of September, two (2) applications were uploaded to the Architectural Control Committee's portal by MHP and approved by the BOD.

Deck expansion/replacement at 462 Beechmast Close and an emergency generator installation at 330 Whisperwood Close.

The Committee works to get emergency requests approved quickly to meet the resident need.

Maintenance: John King

- RootX: Volunteers have been trained. Mid-November is the target for completion of the project.
- Of the approximately eighty-one (81) external chimneys, thirty-seven (37) were found to have issues of water damage due to poor construction. Those with the worst damage were replaced first. An additional twenty-one (21) with less severe damage have been identified.
- The contract for annual garage maintenance seems to be effective. No work orders for garage repairs have been received over the past month with the exception of issues with keypads or remotes which are the responsibility of the homeowner.
- Octagonal windows will be inspected after the RootX project is completed.
- John shared an incident on Crossvine where a pipe was installed to divert water from gutters to a drain. A clog in the gutters caused water to back up and caused ceiling damage.
- Approximately twenty (20) walkways with minor issues of uneven bricks will be repaired this year.
- Projects for 2027:
 - Replacement of house number yard signs (307 Baneberry and 432 Wintercrest East have been replaced if you would like to see them.)
 - Replacement of fifty (50) garage lights beginning in Baneberry. Current fixtures are rusted closed making it hard to replace bulbs. New fixtures will be open at the bottom so that homeowners can easily replace bulbs. (Homeowners who wish to replace porch or deck fixtures with matching fixtures will be provided with purchasing information.)

Nominating: Tom O'Connell

- Helen Hsieh and Kathy Costa are running for seats on the BOD. One seat is still open.

(After meeting note: The Nominating Committee announced Suzanne White as a candidate. Her information will be shared with the owners by email.)

Tree Committee: Tony Daniels

- The annual inspection of trees is taking place now. Sycamore, Lyndfield and Baneberry Closes are complete. The Committee plans to inspect two Closes per week and finish by the end of November. They are seeing signs of the effects of the changing climate on some trees and shrubs. It is too early in the process to estimate the number of trees to be removed. Residents should remove saplings before they mature into trees.
- John King noted the BOD approved and will be compiling a policy book for BOD members which will include best practices of committees to assure continued focus on establishing a managed woodland.

Landscaping: Bonnie O'Connell

- Ruppert is finishing aeration and trimming. The committee continues to work with Ruppert to ask for pruning to be done in the manner requested. Some progress has been made. The workers are trained in the use of equipment, not pruning specific plants. They take pride in their work but haven't always been trained properly.

Insurance and Safety: Dean Felton

- Dean Felton announced his resignation from the committee at the end of November due to personal commitments. He expressed thanks for the opportunity to serve.
- John Linton will be assuming a role with Fearington Safety and will be leaving the committee as well.
- The committee will be looking for additional members. Interested parties should contact the BOD.

OPEN FORUM

Question by Dick Alexander: What is the process for developing the annual budget? The budget is growing at an alarming rate. Reserves are shrinking. Why was a reserve study budgeted?

Answer: The current process is an increase of 5% to budget line items and monthly assessments. A reserve study was included in the 2026 budget because studies are conducted every five to six years and including would give the BOD the option. The last reserve study was mostly a template rather than addressing specific needs. While a good concept, reserve studies don't necessarily provide the information needed for future planning.

John King said he was involved in two reserve studies in which he walked around with the vendor, looking at things from the ground, leading to results that simply expanded on previous studies and lacked detailed information. The Finance Committee and BOD determined a study wasn't necessary this year and rerouted budgeted funds to the chimney project. The BOD and Finance Committee are following developed business practices which include inspection before replacement to inform better budget planning.

Helen Hsieh has experience and excellent ideas for growing the reserves account.

Question by Dick Alexander: The Proforma numbers are not correct. (Ending balance specifically mentioned)

Answer: The Proforma is a tool used by the Finance Committee to run "what if" scenarios so the numbers vary. It includes numbers based on the last reserve study as place holders for future needs. The ending balance for the first year appears as the beginning balance for the next year.

Question by Dick Alexander: How many assessments are in arrears?

Answer: None. It was noted that past cases of missed payments were due to health issues with aging residents or incorrect payment information resulting in the payments not being received by MHP.

Question by Alan Ziegler on Zoom: It is possible we are underinsured and need to increase coverage.

Answer: Our insurance agent has said we are sufficiently covered. The new BOD, Robert Taylor and Insurance committee will discuss recommendations from the committee as part of the 2027 renewal process.

Question by Dick Alexander: When was the last time the insurance coverage was put out for bid?

Answer: Two years ago, an effort is made to get three bids; however, it is hard to find companies to cover multi-unit housing. The competing bids were not as good as current carrier.

Question by Dick Alexander: Has an extension in the coverage period been discussed to help with the budget so payment is due later in the year, to give the new BOD time to become familiar with the needs and the policy?

Answer: This would be the decision of the new BOD; however, we would lose the discount received from paying the policy in full causing the payment to be higher in addition to the cost of the extension. Though cash flow is tight in the first quarter of the year, finances are available to pay in March. Tony Daniels noted that pushing the negotiations for coverage into hurricane season would not be the best timing.

Question by Dick Alexander: How much cash is available today?

Answer: Martha Martin referenced the balance sheet included in the meeting packet sent to all residents.

These funds are at Pinnacle Bank:

HOA Operating Account:	\$196,601.16	(Checking account)
Countryhouse – Reserves	\$26,224.28	(Savings account)
Total :	\$222,825.44	

These funds are at Live Oak:

Reserves	\$221,355.29	(Money Market account)
Total available cash:	\$444,180.73	
Two CD's	\$56,940.01	(CDs)
Total Assets	\$501,120.74	

Meeting Adjourned: 10:30 AM.

NEXT COMMUNITY & BOD MEETING

November 15th at 6:00 PM, The Gathering Place

Respectfully submitted,

Annette Kilby, Secretary

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