

## Approved Minutes of the Jan. 15<sup>th</sup> Monthly Highlands Board Meeting

Call to Order 6:30pm

Quorum established by the Chair & proof of meeting notice established

Board Members present: Wayne Vincent/Chair, Ellie Andrejko/Treasurer, Marga Larson and Claudia Vincent/Members at Large

Units Present: 210, 117, 155, 208, 147, 153

### 1. Presentation by Leah Stewart of Ward Insurance:

On January 15 2020, Leah Ward from Ward Insurance made a presentation for the Highlands Board of Directors and homeowners attending the January 15 2020 monthly Board meeting. Here are notes from the meeting from E. Andrejko Board of Directors member and Treasurer. Leah briefly discussed the current policy that the HOA has with Ward, Insurance underwritten by Cincinnati Insurance. She provided the association with a copy of the policy She discussed the issues that have occurred with one lender, when providing information for loans to new buyers. One of the requests from lenders is that the HOA employees are not covered in the current policy for theft of services or money.

The second is coverage that would cover rebuilding to current codes.

The discussion focused on our request to look for more reasonable rates for a policy that would include these overages. Leah is working with Nationwide Insurance and expects a quote from them by Friday, Jan 17. That would not exceed the 50K deductible in our current coverage, include the missing coverage in our current coverage and reduce our rate for the coverage by approximately 20K. (Note; an email was received from Leah on 1/17 that Nationwide has sent the proposed policy to Ward, but the rates were incorrect, and they (Ward) have returned to Nationwide for correction). This correction should be available mid-week because of holiday on 1/20.

### 2. Approval of Board Meeting Minutes: (Monthly Meeting December 11<sup>th</sup> 2019)

-Motion to approve seconded – unanimous approval (no changes)

### 3. Officer/Committee/Property Manager Reports:

#### a. Treasurer/Financials Report - Ellie

-Total Assets currently \$204,328.62

-4 past due accounts – 2 settled – 2 going to attorney

-Upgrade to insurance (see insurance presentation notes)

#### b. Manager's Report - Mark

- Owner of 210 requested permission to install window in bathroom:

Motion that we approve the installation of a bathroom window in unit 210, subject to Mark's review of the contract. (seconded – unanimously approved)

- Owner requested reimbursement of costs due to damage of nail during deck replacement (nail went through electrical wire)

Motion to deny Unit Owner claim for reimbursement for cost of faulty wiring repair because of modification of wiring resulting in wiring being not to code (reference Bylaw 7.2(C)). (seconded – unanimously approved)

- d. Beautification Committee – Claudia
  - Tree Planting update:
    - Some deer (and bark) damage has been noted
    - Mark said Greg would take care of caging (trees not deer)
- e. Event Committee – Sue (Sue could not attend meeting)

#### 5. New & Unfinished Business

- a. Board Member Candidates & Officers – Wayne
  - Only 1 candidate (Claudia Vincent) came forward (2 open positions)
  - Ballots will go out to all owners via mail
- b. Rules Committee/walk around – Ellie
  - Beautification Committee will look at taking over annual walk around/inspection duties
- c. Garbage & Recycling – Wayne
  - We will be joining Lane County and City of Eugene’s efforts to improve recycling/reuse and solid waste reduction goals.

#### 6. Next Board Meetings:

Special Meeting for Insurance (new company/quote consideration):  
Wednesday February 5<sup>th</sup> 6:30 pm (Rec Center)

Annual Meeting: TBD at February 5<sup>th</sup> meeting

#### 7. Adjournment [8:15 PM]