Piper Meadows HOA
Summary of Minutes from BOD Meetings, April 2026

The Insurance Workgroup of the BOD met 4.23.26. **In attendance:** Mark Geiser/President, Ed Tyburski/Vice-President, Tom Reak/Treasurer, Liz Rieth/Secretary
Excused: Bob Valenti/Member-at-Large

The BOD met on 4.28.26 via zoom. **In attendance:** Mark Geiser/President, Ed Tyburski/Vice-President, Tom Reak/Treasurer, Liz Rieth/Secretary, Bob Valenti/Member-at-Large, John Standing/Realty Performance Group

Summary of Insurance Workgroup meeting
General discussion on how to ensure that the Board is kept aware of all claims, how the Board makes decisions to either move forward with a claim or to utilize reserve funds to cover, what follow-up needs to occur, how to 'close out' the situation, etc. Discussed ice damming issues with 7145 and 7139 this past winter. It soon became clear that a process is needed with specific criteria that the Board can use to base decisions on to ensure consistency and equitable decisions.

A series of questions were developed to ask John S – these were sent to him via email. He responded by email and the Board further discussed his answers during the 4/28 meeting (see below).

The Board is developing a process by which decisions will be made regarding making insurance claims, keeping in mind the HOA has a deductible of $5000/occurrence although there are isolated instances where the deductible is less.

Summary of BOD meeting

<u>Standing Agenda Items</u>

<u>Review of Action Items</u> (some will be addressed below)

1. Ed to schedule team to post "no trespassing" signs **DONE** with thanks to Ed, Tom and Bob who also did a quick review of the ponds – spillways are clear, nothing noted out of the ordinary.
2. Members of BOD will meet with John to do a neighborhood walk-about this spring: date confirmed for Monday, May 11 at 2 pm. Homeowners are welcome to join; meet in the cul-de-sac. Questions may be sent to Liz if you are unable to attend.

<u>Review of Maintenance Requests to RPG</u>

- No new work orders submitted this past month
- Leaks reported at #7139 and #7145 were investigated by RPG Technician; no apparent roof damage noted. Believed to be due to ice dams. Both townhomes incurred a fairly small water stain on the inside of the townhome. RPG has pictures of the interior damage. Repair completed at 7145; pending 7139.

<u>Review January Financial Report:</u>

- Budget July to March indicates higher expenses (due to increase in insurance late last summer) and decreased revenues. **ACTION ITEM**: John S will provide YTD Jan-March to more accurately assess current budget status.

<u>Agenda Items</u>

- Extended discussion on HOA insurance with the following highlights:
  - Received renewal policy (5/21/26-5/21/27) with 5% increase. BOD to review and sign as indicated.
  - RPG shares PM Bylaws with USI so they can 'shop' for appropriate coverage and policy; BOD asked this question to ensure provisions of ByLaws are covered in insurance policy.
  - Individual homeowners cannot file a claim based on HOA insurance. All claims will be approved by the BOD and submitted to insurance by RPG.
  - Conversation around townhomes being left unattended for extended periods of time with the understanding that what might be minor damage, noticed by a homeowner present in the house, could become more extensive and complex when allowed to continue for longer periods of time. This will be further discussed at the Annual Meeting, including a recommendation from the Board.
  - Checking on Bylaws about roof damage – more specifically as it relates to interior damage occurring from exterior cause. What are the details of HOA coverage?

- Board communication to homeowners:
  - **ACTION TAKEN**: when there is a new homeowner, Board member(s) will welcome them to the neighborhood and verify that they have a By-laws binder, are aware of the website and answer any questions they may have. Contact info will be shared with RPG who sends out homeowner packet.

  - **ACTION TAKEN**: Due to Fire and Property insurance, an addition to the Non-ByLaws Rules will be made: No additional charcoal or wood-burning fire pits will be approved. Fire pits that currently are wood or charcoal burning cannot be used as per insurance. If these pits are converted to propane gas tank or connected to gas line in the house they may be used. Fire pits require a variance, must not be under cover, must be 20 ft from any structure and be fueled by propane tank or gas line.

- Annual HOA meeting: confirmed for Monday June 15 at 6 pm at the Victor Library – email sent to HOA, There are 2 open positions on the Board. RPG will send out an official notice along with candidate information for the Board.

Action Items

1. Date for spring walk-about confirmed for May 11 at 2 pm. Liz will email homeowners to invite their participation in the walk or to send questions to Liz. **DONE**
2. To more accurately assess current budget status, John will provide YTD Jan-March.
3. John will send insurance renewal policy to BOD. **DONE**
4. Mark will send out summary page of insurance deductibles to Board members. **DONE**
5. Ed will draft paragraph about extended vacations to share at June Annual meeting. (some language in minutes may be helpful)
6. John will check with Audrey at USI to see if they have any guidance around extended vacations
7. John will check work orders for the two houses involved with ice damage for clarity/consistency
8. Liz to check By-laws for specific information on responsibility of roofs by HOA
9. Liz will check Conservancy Rules and Fire insurance and will add info about wood-burning fire pits to the Non-ByLaw Rules & Regs

Next meeting: Annual HOA meeting June 15