

# Community & BOD Minutes

## Countryhouse Service Group V, Inc.

**DATE** June 18, 2024

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**TIME** 9:30 am

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**MEETING CALLED TO ORDER BY** Larry Hicks, President

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### IN ATTENDANCE

Board members: Larry Hicks, Martha Martin, Suzanne White, Tom O'Connell, Glenn Alexander, Diana Sinisi

Quorum established.

Committee Chairs: Betty Robie

Mill House Director: Michelle Johnson

23 HOA members

### MOTION TO APPROVE THE CONSENT AGENDA

**Motion 06-04-24, Approved 6/18/2024**, Larry Hicks moved to approve the consent agenda with the following change to Motion 05-04-24: correct address from 407 Beechmast to 407 Brampton. Diana Sinisi seconded the motion. All board members were in favor.

This includes May's meeting minutes, the current agenda, the manager's monthly report, and the motions issued with the agenda. The May Finance report has not been issued yet.

### PRESIDENT'S REMARKS, LARRY HICKS

- **Property Management Breach** – Mill House experienced an act of vendor fraud. On May 30<sup>th</sup> we were notified by Mill House that they had received a vendor bill from an unknown vendor. It was determined to be a fraudulent vendor. There was also a spoofed email from someone pretending to be Larry Hicks giving approval for the bill. Unfortunately Mill House paid the bill. Upon discovery Mill House moved quickly to minimize the breach, working with the Treasurer and Pinnacle to shut down our accounts, report the event to local police and work with AppFolio to move to our new accounts. This minimized the impact of the breach. Once notified the HOA President and Treasurer shut down our Pinnacle Bank Accounts and changed our account numbers. AppFolio direct deposits were also shut down.

Residents at the meeting had the following questions and comments:

Question: What steps have been taken to prevent this from happening again?

Response: To provide added protection from further scams, BOD emails have been removed from the Countryhouse Website and public information. As an extra step all invoices will now be sent to the HOA President and Treasurer for approval.

Comment: Be cognizant that voice spoofs are more convincing and occurring more frequently,

Question: Should we be concerned that this breach will in anyway affect our personal bank accounts?

Response: AppFolio funds are sent in bulk to Pinnacle. No personal information is attached.

Question: Will we need to re-enter account info into AppFolio?

Response: Michelle Johnson of Mill House said no. Auto payments are also back on track.

- Question: On June 1<sup>st</sup> when the AppFolio payments were shut down and only a short email was sent out in explanation, this resident said she panicked. Could we have known more sooner.
- Response: Larry acknowledged that communication could have been better. The first thing was to shut down accounts. Then we had to shut down AppFolio. The first broadcast was insufficient. We weren't sure exactly what had happened, and the information was being verified.
- Comment: The FHA office was very helpful. Since some people in Countryhouse don't drive and didn't have a mailing address to mail their HOA checks which are due on 1<sup>st</sup> of the month, there was concern about how to pay their bill on time. The FHA office accepted the CSG HOA checks and arranged for Mill House to pick them up. We should let homeowners know what to do in case this happens in the future.
- Response: We are very grateful to the FHA for their support. Also, residents may not be aware that late fees are not imposed for 30 days.

### **ROOFING, LARRY HICKS**

There was a question about which roofs are next on the schedule. Larry Hicks stated the roofing committee is finalizing its list of roofs and Chief Roofing is preparing a proposal. Once received we will post the results, along with an inventory of all the roofs, so the community can see the status of this 10-year project. The locations being evaluated can be found in the Countryhouse Newsletter which includes all the Committee Reports.

### **LANDSCAPING INPUT COLLECTION, LARRY HICKS**

The Board and the Landscaping Committee are continuing to compile data. A summary that included results from the May BOD & Community Meeting and the email surveys, was sent to the community last week. The part of our landscaping data collection is the Close meetings. These are led by a Board member and a Landscaping Committee member within each Close. We are thankful for the hosts in each Close who offered their homes for a meeting place. These Close meetings are underway and will be finished this week. We are gathering information specific to each Close and documenting what is and isn't working. Our goal is to put out an RFP that considers cost effectiveness, community needs in general and those that are specific by Close, short-term maintenance, long term planning, and accountability. The RFP for next year's landscaping contract will be competitively bid. We hope to improve the quality of our service contract.

### **BRIGHTSPEED, LARRY HICKS**

Discussions with Brightspeed are ongoing. We are waiting for a purchase agreement from Brightspeed before we can review and give them approval to begin installing fiber lines on private roads. The flags and paint that are in place identify the utilities in place and not necessarily where they will lay their lines. Brightspeed said it should be a 6-week installation once they get started. There will be no tree removal. Any damage incurred during the installation is Brightspeed's responsibility to repair. High speed fiber is an improvement over cable with increased capacity and speed.

### **DEER FEEDING, LARRY HICKS**

Deer Feeding is not allowed at Countryhouse. This was discussed thoroughly in January's Community Meeting and a guideline was added to the HOG with a fine attached. An expert from the NC Wildlife came in to explain the harm well intended feeding of wildlife does to the environment, the animals themselves, and humans. If repeated feeding continues, the fines will continue.

Resident Comment: Can we post video of the NC Wildlife presentation on the CSG website?

Board Response: Suzanne White stated that the CSG website is being rebuilt and will be ready by the end of the week. Then we will surely post the video.

## TREASURER'S REPORT, MARTHA MARTIN

- As Mill House continues to grow its busy, we have a new finance company that will work through Mill House. They meet our criteria and are very experienced with AppFolio.
- Our HOA budget is on track. May reports are delayed and will be sent in a few days.
- The Roofing Committee projects a 6% increase in spending in 2024 over 2023. We planned for a 5% increase. However, since their capital spending was under budget last year, we are still within the capital plan.

## PROPERTY MANAGER'S REPORT, MICHELLE JOHNSON

- Bids are out for the repair of the garage foundation at 388 Lyndfield Close.
- We have received quotes to paint the front porches on Beechmast and will schedule the work soon.
- Termite Inspections are complete. Stickers are placed on the garage after inspection is complete.
- Pressure Washing for the townhomes that were not washed last year will take place beginning July 8<sup>th</sup>. These will include homes along Beechmast, Sycamore, Weymouth, Linden, and Whisperwood.
- Gutter cleaning is complete. Diana Sinisi asked for a list of homes with clogged drainpipes and whose responsibility is to clear these pipes. Currently we do not have a plan and will need to develop one.

## INSURANCE PRESENTATION & FORUM, MARTHA MARTIN

- Martha Martin introduced Pat Arnold, CSG resident, Retired Insurance Teacher specializing in risk management. The intent of today's meeting is to answer as many questions as possible and to collect those that we need answers to. We will host an expert panel on September 18<sup>th</sup> with State Farm, our carrier, and Pat Arnold. We will survey the community for their questions prior to this meeting.
- Martha Martin gave a brief presentation on our Master Insurance Policy which will be sent out to the community.
- Should you need to file a claim start with your carrier first, then contact Mill House. The two carriers will coordinate the coverage.
- There was a lot of discussion on various insurance topics with the homeowners.
  - We cover insurance for full replacement in today's value to builder specs from the dry wall out, based on a build cost of \$180/SF. Our master policy covers catastrophic loss from external causes such as storm damage and fire. Upgrades not included. Windows are not covered. We pay \$137,000 for coverage for the year.
    - Question: Is \$180/SF enough coverage?
    - Response: We checked this with our insurer and other insurers but will check with local builders.
    - Question: Who covers the windows? HO6 (condo insurance)?
    - Response: Let's find out.
  - Should we buy house or condo insurance?  
It's a personal choice. Our homes are considered condos. JD Powers is an excellent resource to find a reliable, local provider.
  - Damage caused by a tree that might fall on your house (beyond the Master Policy) will require an extra endorsement to your policy.
  - Are we covered for structural damages caused by roots and settling?  
It was pointed out that the HOG says we are not covered by the Master Policy. There was discussion regarding homeowner responsibility to maintain tree roots on their property. But we need to investigate the answer to this question.
  - Who pays the deductible on the Master Policy?  
The HOA pays the 25,000 deductible. However, your personal insurance may cover the deductible. Check if yours has supplemental parts A and B. This will say the HOA money.
  - Comment: We need our insurance policy available to all to share with their personal insurer.  
Response: We will post this on our CSG website.
  - Comment: If we required all resident to have an HO3, we would reduce the cost of our master policy.  
Example: Dunbarton

## **NEXT COMMUNITY & BOD MEETING**

July 16th at 9:30 AM, The Gathering Place

11:10 AM Meeting Adjourned.

Respectfully submitted,

Diana Sinisi, 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 – Farrington Village Homeowners Association