

**BARRINGTON PARK HOA  
MINUTES OF BOARD MEETING  
December 13, 2007  
CORRECTED MINUTES**

Meeting called to order by Mike Perlman at 6:30 PM

Present were: Mike, Katie, Bruce, Deloris, Cindy, Thelma, Linda came in late.

Minutes from last board meeting read & approved with one exception where Katie's name was spelled Katy. This will be corrected in the amended minutes. The minutes were approved as amended by Katie & seconded by Thelma. Home owners were Mr. Pierson.

David Pierson 4317 Abbey Ct. on October 29, we noticed some water in our basement. The next morning the maintenance came over and turned off our main line, it was decided that they should call a plumber, and called a specialist and found the main water line in front of their home had burst, falling into our window well and into their basement. He would like some consideration as to what would be done about the cost incurred by him and he was told that it would be turned over to the architectural committee and the compliance committee and they would decide what should be done. This does raise some questions as to the liability of Barrington Park.

Park Report

We were given a detail profit & loss statement report of the expenses incurred during the month of September, 2007. Renovation Summary shows thru October, 07 we have collected \$349,414.10 and have spent \$186,116.02. We have had some CD's mature and that helps our overall picture. Trouble accounts John Andrews will catch up this month. Larry Griffiths still falling behind, going to the attorney. Claude Landrum, the state is going to appoint a guardian for him so we are just waiting for that. Home is in foreclosure. Start foreclosure on Loretta Lucero. Richie Lucero made a deal with us that he would make \$250 per month payments and he did make the 1<sup>st</sup> one, that house is on the market and the lien is on so we should recover that.

The suit by Jo VanWry was settled by the insurance company for \$90,000 and we did not know about it till it was done. We could not do anything anyway as the insurance company handled all of this. Bruce called to see when we were supposed to go to court and was told that the insurance company had settled the claim. The check was issued to Medicare and several attorneys offices so she probably didn't gain anything out of this. The audit is on going now and we need to have that all wrapped up by the annual meeting.

**BARRINGTON PARK HOA  
MINUTES OF BOARD MEETING  
December 13, 2007  
CORRECTED MINUTES**

Annual Meeting Date – Set for February 21, 2008 the third Thursday as the 2<sup>nd</sup> Thursday is Valentine's Day. Up for Election are Greg & Mike.

Pierson discussion should be tabled until our architectural committee can come together there is a lot to this problem. This is far reaching area and we are tabling this till the next meeting until we talk to the architectural committee.

Insurance people from Travelers were present. We had asked Bruce to contact the insurance company so we could be sure what was covered and what was not. Christie is the agent who services our account and we needed to know if we could demand that our homeowners have at least liability insurance. The way the insurance is right now we could have to pay a lot more and be responsible for more. The insurance in place right now will cover from the interior wall to the outside wall. They will also cover all cabinets and appliances inside the house. They do not want to take a position on our CC&R's. Working with apartments on renters and the landlord, the program funds up to the tenant's doorstep so if there is a claim, a fire, smoke, explosion, fire, water that backs up from a sewer; this is triggered by the tenants. They have recently got the okay to go into condominiums. The price is \$6.95 per month. Everyday people rent a \$20,000 car and they don't get the keys until they have proof of insurance. Why are we giving the keys to a condominium when that costs more than 5 times what the car would cost. They are finding that you can get on line and download the owners that occupy the homes and we can register them. The board could make a resolution that says you have to pay \$10.00 per month for liability, to make sure that all homes are covered at least for liability.

The question was asked how the insurance company handled a condominium complex as opposed to a PUD. As far as Travelers is concerned they are technically dealt with the same way. If we required the homeowners to cover their own homes, the association insurance would go down about 80%. The homeowners would pay a substantial larger amount of insurance. How do we require them to have liability insurance? If you do not have liability and you caused a fire or flood, then it would be on the homeowners who you damaged to start a lawsuit to recover their losses.

The CC&R's are so loose right now that the reality is that if anything would happen it would go against the Travelers and then they would go ahead and pay and then go after the homeowner to recover the fees. You can say in the CC&R's that it is required that they have liability insurance and must show proof of that in the office. The insurance company will only bring the home back to its original state and any improvements would not be covered. We need to let the homeowners know just exactly what liability insurance is. Mike suggested that the CC&R Committee get with some of the homeowners and tell them what all this encompasses. Travelers have a system that you can go online and track whether a homeowner has liability insurance or not. What Mike sees coming is that in the annual meeting or before we need to let the homeowners know what

**BARRINGTON PARK HOA  
MINUTES OF BOARD MEETING  
December 13, 2007  
CORRECTED MINUTES**

all the issues are that concern them. The board must take responsibility to make the homeowners aware of their liability and consequences of what happens in the park. If these homeowners can't pickup after their dogs how are they going to bring proof of liability insurance? This creates a tremendous job for the board of directors. Thelma made a motion that she and Linda would set down with Bruce and the insurance people and see just what we have to put in the CC&R's to make sure that the people understand what they need to do. This was moved and seconded by Donna. All those in favor (all) motion passed. Insurance company was dismissed.

**Appeals Committee** – Elizabeth Benedictine – Paid \$110 because her basement flooded and the dates could not be verified so that claim was denied. David Maxwell had Katie say he feels ditches and slopes should be built over there because of the flooding that happens in the courts. She could not establish that it was our fault.

Sandy McCarthy – We fined her \$100 for her trash can. No phone number and she did not show so the fine stands until we find out whether we have ever warned her before. Therefore, that all there was.

CC&R's moved to executive session.