

**Eastfield Crossing Association  
Board Meeting Minutes  
Monday, Sept 17, 2018 - 7:00 pm  
Swanzy Community House**

**Attendees:** Susan Menees, Kathy Hart, Lauri and Jeff Gilbert, Angela White, Ed and Sue Kaufmann, Jack Woonton, Kevin Westcott, Bernard Ellis and Jon Peters

**Meeting called to order:** The meeting was called to order at 7:00.

**Approval of August's Minutes:** There were no questions in regard to August's minutes. A motion was made to accept the minutes. The motion was seconded by Lauri Gilbert. Minutes approved

**Old Business:** Susan Menees and Kathy Hart

- New Website:
  - o We cannot update the existing PDF membership list in the new website. A work around will be devised by the Board
  - o We will not request any further changes to website due to cost. We have received an additional bill for \$300.00, of which \$200.00 was for written instructions and training of the Board on the website.
- Third Board member:
  - o Now that loan has been signed we need to fill the third Board seat. We ask that anyone interested contact one of the Board members
- Volunteers:
  - o We would like to have a backup water reader and one or two additional members for the Architectural Committee. Jack Woonton has volunteered to be the backup water reader. Thank you Jack

**Well House Update:** Kathy Hart

- Heating coil: Dan Waterman is ordering the heating coil for the pump house and will be installing when he is here for fall maintenance.

**Treasurer's Report:** Susan Menees

- Balances:
  - o Checking Account: \$11,976.81
  - o Savings Account: \$30,441.00
- Outstanding Dues:
  - o As of September first two homeowners were still outstanding in their dues necessitating the filing of Small Claims Actions on Sept 5th. Prior to filing Small Claims the homeowners had been sent five notices.
  - o One homeowner has paid the dues in full but still needs to reimburse ECA the \$90.00 court filing fee.
- Bills
  - o A bill has been paid in amount of \$1,000 to Eastern Analytical for the required water testing done in August.
- Septic Project
  - o To date we have incurred approximately \$17,000 in engineering and design bills. \$10,000 has been paid out of the checking. The other \$7,000 is still owed to SVE

- We will be submitting the \$17,000 to Mutual of Omaha within the next week. Once the funds are received \$10,000 will be placed in the savings account.

**Architectural Control:** Susan Menees and Kathy Hart

- Fall Clean Up
  - A fall cleanup is scheduled for the weekend of October 13<sup>th</sup>. Volunteers and trucks are needed
  - Some suggestions were made in regard to things that need to be addressed including trimming of trees that are overhanging on the pump house road, markers on the pump house road for winter plowing and inspecting bird houses for condition and termites
- Tree on common land behind 87 Bellview has still not been cleaned up by C&C. They were to have come last week but now say they will be here at end of the week or beginning of following week.

**Septic loan:** Kathy Hart and Susan Menees

- Length of loan: Several homeowners have inquired about length of loan. The loan is for 15 years but could be less depending upon how much of the \$250,000 draw is used.
- 105% Cash Flow: For the entire term of the loan we need to show that we are taking in enough income to pay our yearly operating expenses as well as the interest and principal on the entire \$250,000. This comes out to \$73,000.
- Interest only vs. interest and principal: For the first two years of the loan we are obligated to only pay the interest. It was the general consensus of the Board and the attendees to start paying both the principal and interest now.

**Update on Construction of Leach Fields:** Kathy Hart and Susan Menees

Kathy and Susan met with Bruce Lawrence of Lawrence Excavating, Rob Hitchcock and Dale Freihofer on Monday, Sept 17. Highlights of that meeting were reviewed:

- Stones are coming from Lanes in Swanzey and will be double washed
- Some trees on common land will have to be removed in order to get equipment in and to have area to pile dirt
- Time frame for Barden will depend upon on how far down they have to dig in order to reach clean sand
- A permanent entry for Stone Septic to access tanks on Bellview will be installed at an additional cost of \$200.00
- Please keep children away from equipment and work site.

An e-mail is going out to the community regarding these updates and information will be posted at the mailboxes

**Dues:** Susan Menees

- Option to pay monthly: Although our dues are billed quarterly you can make monthly payments. For example, the 4<sup>th</sup> quarter dues will be billed Jan 1, 2019 and due by Feb 1. If you choose to pay monthly, you can pay \$134.00 in Dec, Jan, and Feb as long as final payment is by February 1st.
- While Mutual of Omaha considers a homeowner delinquent after 60 days, Eastfield Crossing will continue with our normal operating practice of considering a homeowner delinquent if dues are not paid by the due date. A late fee will be charged two weeks past due and homeowners who have not paid due by 30 days will be taken to small claims court.

**New Business:**

- Moving meetings to every other month
  - o The Board asked for feedback on moving meetings from monthly to every other month. This would mean the next meeting would be in November.
  - o Some thought that because of the septic project we should meet again in October and then move to every other month. This was agreeable to the attendees.

**New Business Continued:**

- Revisiting selling of land: Bernie Ellis gave a brief history of an attempt several years ago to sell three building lots abutting Old Richmond Road. The lots would not be part of the association and would not have access to our water or septic systems. Funds from the sale would be used for future repairs to the water and septic systems. The matter went before the court in the form of a Declaratory Judgement. The judge ruled that 100% of the lot owners must agree to sell the land. (Only 80% of the lot owners had agreed to sell the land.) The decision was not appealed. Subsequent to the Judge's decision the Association's attorney advised that he felt that an amendment to the by-laws could be made to allow for the sale of the land. This amendment would require agreement by 67% of the lot owners. This matter was never pursued. Bernie asked that the Board do the following: 1) determine if 100% of the lot owners would agree to the sale of the land and 2) If 100% do not agree then pursue changing of the by-laws.

Several concerns were raised

- o We run the risk of tampering with the natural environment and wildlife such as deer
- o We have no idea what people who buy these lots may do with their homes, yards, etc. and this could bring down property values
- o This is not what we moved here for
- o Can a 67% vote actually change the higher intent of the by-laws which was 100%
- o Is not a Declaratory Judgment the final decision on this

The Board advised that they would not consider this without a full board. In addition this would necessitate a legal opinion which we do not have the money this year to pursue. It is also something which should involve discussion by more of the homeowners.

It was agreed that this matter would be put on the agenda for the annual meeting in February.

**Meeting Adjournment:** The meeting was adjourned at 8:00

Minutes submitted by Kathy Hart, Secretary

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