

St. Clair Terraces Condominium Association
June 19, 2018
Annual Meeting

Attending, co-owners: Brad Birch, Gary Bigwood, Bob Felix, Debbie and Eric Jones, Jim Alle, Dale Cox, Phil Gerlach, Linda Birch, Richard Wagner, Tom Sabella, Jan Russo

Board Members in attendance: Rosie Gerlach, Betty Smith, Kitty (Susan) Swickard, Pat McClary, Judy Burton

Started at 7 p.m., following quorum

Voting by co-owners attending and proxies.
Rosie Gerlach and Betty Smith were reelected.

Kitty Swickard moved to close the annual meeting, Judy Burton seconded. Approved 5-0.
Annual meeting ended at 7:27 p.m.

Minutes of last year's annual meeting.
Betty Smith moved to approve, Rosie Gerlach seconded, approved

Financial report for last year's annual meeting.
Betty Smith moved to approve, Rosie Gerlach seconded, approved

Pat McClary's Year in review.

Above and Beyond - Thank you!

First I would like to thank our Board members for their time energy and service to the St. Clair Condo community. A special shout out to Susan Swickard for creating our Condo Newsletter to keep our residents informed and up to date on issues that affect all of us. Thank you to Betty Smith for making it easier to share information quickly via e-mail. Rose Gerlach along with Judy Burton, Susan Swickard and Betty Smith and other volunteers have shared their knowledge and love for gardening, gathering volunteers for annual planting in our front garden courtyard wall planters and leading the annual spring grass seeding activities to give areas hard hit by winter a good start for the growing season. I would also like to acknowledge and thank Susan Swickard and Judy Materna for their research and work to create guidelines for recycling and other environmentally friendly green projects we hope to introduce in the near future.

I wish to acknowledge Dale Cox, Phil Gerlach, Bob Felix, Brad Birch, Joe Ervin and all residents for their time and feedback regarding capital projects and planning to include in the reserve study and upcoming capital repairs outlined in the recent assessment.

We have a solid community of owners who have invested in their property and whose interest and feedback to the Board has been invaluable. Thank you for your support and patience.

St. Clair Terraces Condo Association planning the future –

We have embarked on two major tasks regarding our legal documents; along with the PLAT (map of our property that sets common and limited common elements), we are developing a plan of capital projects anticipated over time with approximate expenditures attached in our newly created Reserve Study and we are tackling the work of reviewing, researching and rewriting our St. Clair Condo by-laws and rules and regulations.

Bylaws are important for keeping the neighborhood pleasant -

All homeowners agree to follow these bylaws when they choose to live in a condo community. The process of reviewing these documents is to change what doesn't work anymore. Bylaws do not supersede federal and local laws. Laws change, and old bylaws may not be legal. It's also a good idea to update what no longer make any sense. Times change and so does what is considered normal. And finally, vague rules lead to interpretation or are just not taken far enough.

Why a reserve study?-

The reserve study is an assessment of our assets, life expectancy and documented timelines with anticipated costs for maintenance, major repairs or replacements; a living document that stops the guessing and gives structure to having our priorities in order and being fiscally responsible and savvy. The practice of keeping monthly fees low and postponing maintenance and repairs translates today into needing to make it a priority. We have increased emergencies with owners dealing with damage to the interior of their units, frustration in waiting and feeling put off.

What do we get for our money?

Though our budget is determined by the operational needs, contracted services and history of expenditures, there are looming repairs to our large roof, building tuck pointing, bulging walls that are pulling our garage flat roof linings away from the structures, leaning chimneys and a survey trees acquired throughout the years and left behind by owners. This and other capital projects led this Board to a difficult and bold move to increase our monthly dues and initiate a recommendation from our reserve study to start making deposits into the future. We also initiated a one-time assessment to cover a list of work projects to catch us up with the demands of maintaining our structures.

What about my . . . ?

Through the process of the reserve study and more importantly working with our property manager and attorney, we have uncovered solutions in our current bylaws for empowering and allowing our owners to make repairs as we do with windows using the approval process through your Board; this to give some relief and allow you to make decisions when you are ready and to eliminate the practice of putting you on hold because funding is needed for the unexpected, lessening our ability to oblige.

Keeping our eye on the future – Public Works

The Board has been communicating with the City regarding the changes or proposed options for the public works and other changes on the municipal property. We have already started discussion and planning with our manager and attorney and are prepared when and if it happens.

What can you do?

Talk to your Board, ask questions, challenge decisions, make suggestions, and participate in meetings. Get and stay involved.

Co-Owner's Forum:

Gary Bigwood asks about if salt was included in the snow contract. Why is the snow removal cost higher this past winter than in previous years? Tom Sabella said that we chose the wrong way for the weather, per push instead of per season. He tried to negotiate a reduction but was not successful.

Gary Bigwood: Why are legal fees so much higher than in the past? What is it costing each owner?

Addressing bylaws, co-owners

Gary Bigwood: How are we going to fund legal fees?

We have budgeted for the bylaws revision. We have reserves that are used for things in the reserve study. It is leading us to what kind of money we need to have.

Brad Birch: Are there plans for a dying Bradford pear?

A landscape assessment of trees with recommendations and costs has been added to our reserve study, with several of the largest trees moved to be addressed this season as part of the assessment.

Eric Jones: There are holes in the lid dumpster on Maumee side do not survive squirrels and rats eating through to get to the trash. However there are spare lids in reserve and will be used as replacements.

Eric Jones: Will trash area change with new building? There has been some preliminary discussion about this matter.

St. Clair Terraces Condominium Association
June 19, 2018
Regular Meeting

Meeting Opened: 7:28 p.m.

Minutes from May 2018 meeting.

Betty Smith moved to accept the minutes, Judy Burton seconded, approved 5-0

Financial reports for May 2018.

Betty Smith moved to accept the minutes, Judy Burton seconded, approved 5-0

Co-owner's Forum:

Eric Jones: Why are association fees different for different units

Richard Wagner: They are based on percentage of value. The bylaws documents use xyz coordinates, it is based on square footage, those coordinates have not been used for 40 years, those coordinates do not include garages.

Brad Birch: The reserve assessments are not based on percentage of value.

Richard Wagner: Both should be percentage of value. He will meet with Tom Sabella and get those changed.

Gary Bigwood: Points out that garages are not part of parcel description. They are expensive to maintain, some people have 1 and some have 2.

Birch, in Fla. Have extra garage and cabana, not assessed on those .

Eric Jones: Suggests an added bylaw that charges a buyer ½ % of your selling price to put in reserves.

Richard Wagner: That sounds like a capital contribution. It is an interesting concept. I am not aware of anybody who has done that other than new construction.

More discussion on revising reserve contributions and assessments to percentage of value.

Richard Wagner: I see there is a \$60 range in monthly fees. I had a condominium in Clinton Township that used percentage of value but they wanted to have the same monthly fee. They needed to get 100% approval to make that change. You could do the same thing here.

Tom Sabella and staff requested to adjust assessment and monthly increase using same formula in bylaws.

Discussion about City's DPW building plans?

Brad Birch: It is pretty disappointing, not in keeping with Grosse Pointe.

Phil Gerlach: Interested in architectural greenery, fence. He said he feels worse for the people on Neff because they will see it more. They know they are going to put an albatross in there so they are going to do what they can.

There were preliminary conversations with city the manager. Pat McClary, Betty Smith and Tom Sabella met with Peter Dame. They discussed access during construction, blocking of garages, need for extra parking places, taller electric poles, a taller building with shadow effect, trash enclosure.

Dale Cox: Asks if there was there a bond election to build something different from this.

It was reported that the city council meeting they said they would only use one bond. Council unanimously voted to put up a cheap building.

Richard Wagner: We are contacting architectural experts. The new building may or may not diminish the value of the condos. If we don't come to some accord in writing, then can exercise eminent domain.

Construction is planned to start early spring.

Inquiry about bylaws completion date. Dale Cox: Is there a timeline for getting bylaws complete?

Richard Wagner: We need a couple more meetings, then draft, then a meeting to vote withwritten ballots. At least 5 months.

Betty Smith moved to adjourn, Rose Gerlach seconded, approved 5-0.

Meeting adjourned 9:20 p.m.

Closed Session: Election of St. Clair Condo Association Officers:

Pat McClary, President

Betty Smith, Vice President

Susan (Kitty) Swickard, Newsletter

Rosie Gerlach, Committee as assigned

Judy Burton, Committee as assigned