

**Minutes of Crestwood Village Five  
Board of Trustees Open Quarterly Meeting  
February 12, 2024**

I. The meeting was called to order by President Steve Berwanger with the Pledge of Allegiance at 7:00 PM.

II. Attendees: Steve Berwanger, President; Mary Ann Payne, Vice President; Betsy Gordon, 2nd Vice President; Sergeant of Arms; Steve Carroll, Treasurer; Nancy Eldridge, Secretary, Robert Lamb, Trustee at Large; Absent: Karen Pedersen; Guests: Martin Lynch, Manchester township Tax Assessor, 43 Residents attended, 20 residents viewed on-line

III. Manchester Township Tax Assessor, Martin Lynch presented information on the Reassessment scheduled to begin in March 2024. Mr. Lynch explained the difference between reevaluation and reassessment. Reevaluations are completed by a third-party contractor. Reassessments are completed in-house. The goal of this reassessment is accuracy; to determine the full and fair value of the houses as of Oct 1, 2024 for tax year 2025. Mr. Lynch mentioned that CV5 and CV6 are of similar values. Sales over the last 24 months are considered. The last assessment was completed on Oct 1, 2019 to determine 100% of market value for tax year 2020. Since then, market values increased and now houses are valued at 64% of market value. The last five years show a disparity on increases as a reflection of real estate sales. There are 17,000 homes in Manchester. Inspection data will be maintained yearly. The expectation is to do a reassessment every 5 years to keep up with changes.

Inspections will be completed with two full time inspectors and several contracted employees. All employees have received Background Investigations and have been vetted and trained. They will have ID badges and tablet PCs. They will take pictures of the front and rear of the house and will ask permission if they want to take pictures of the inside. If anyone is uncomfortable letting them into the house, please call and make an appointment. If no one is home, they will leave a yellow door tag and request you call for an appointment. They will note type of heat, AC, fireplaces, finished basements, overall condition (original vs renovations), interior doors and trim, kitchens, baths and porches (heated or 3 seasons) and generators. They will measure the outside of the house. The actual assessment is completed at the Township office. If the interior inspection is not permitted by the homeowner, renovations will be assumed. Manchester Township permit data is available for the assessment. Solar panel installation is not a factor in the value. Driveways will not be measured. Inspections begin in March and may proceed through the Summer.

Reassessments will not necessarily result in a tax increase. If the value of the house goes up, the tax rate goes down unless the budgets go up. The Tax impact will not be determined until the 2025 budget is completed in the Spring of 2025. Preliminary assessment letters will be sent out in either late December 2024 or early January 2025. Homeowners may make an appointment with the Township to discuss the assessed values. The Budget Cap law restricts the amount of money to be raised by taxes. We can see significant increases in some Manchester areas. Real Estate sales have shown the more modest models have gone up in value. Homeowners may file an Appeal by May 2025 and each year thereafter.

The Property Tax Rate Freeze (PTR) base has increase from \$99,735 in 2023 to \$150,000 in 2024. Also, the 10-year NJ residence/ownership eligibility has decreased to 3 years. For information on the PTR, call 800 882-6597. Homeowners 65 or older may apply for the Senior Freeze deduction. Also, Military Veterans may apply for a \$250 deduction.

Reassessments are not caused by non-profit or religious exemptions.

Questions:

1. Resident: What factors will be used to set the new assessment?

Lynch: Condition of houses and real estate sales of houses. The information collected in the PC tablet can be requested by the homeowner. You will be asked to sign the tablet.

2. Resident: How can you decide to reassess just because a house is sold?

Lynch: Some buyers renovate and resell and the values increase. The last reassessment was 2019. If the property previously sold for \$379K and re-sold for \$399K, the assessed value remains at \$379K until a reassessment is done. The 2025 goal is to bring everyone up to date at the same time.

3. Resident: Over the last 4 years, taxes have increased. Are you looking at renovations, e.g. kitchen?

Lynch: Reassessment does not necessarily mean a tax increase. The inspectors will not be looking at décor, but substantial changes.

4. Resident: If a neighbor sells for more will taxes go up?

Lynch: No necessarily, but the value will go up.

5. Resident: Is it legal to make a garage space into living space?

Board: It is not permitted in CV5.

6. Resident: Some residents are snowbirds or summer birds and are out of state.

Lynch: They can call for an appointment.

7. Resident: Does encapsulating a crawlspace increase the value?

Lynch: No

8. Resident: Does paneling a porch increase taxes?

Lynch: Heating a porch or removing a wall can increase the value.

9. Resident: What is the margin for error for a tax appeal?

Lynch: 15%, however, the goal of the re-assessment is 100%.

10. Resident: Will renovations completed in 2019 affect the reassessment?

Lynch: Renovations can increase the value, not specifically flooring, the reassessment is also based on real estate sales in the area, market value.

11. Resident: What is the exemption for a 100% totally disabled Veteran.

Lynch: All real estate taxes are exempt for a totally disabled Veteran. Currently, there are 311 exemptions for totally disabled military Vets. The issue is that NJ State does not reimburse the towns. Manchester is trying to get that.

12. Resident: Is all of Manchester being re-assessed?

Lynch: Yes.

13. Resident: Is quality construction being re-assessed?

Lynch: We are not seeing significant quality construction changes in Manchester.

14. Resident: Is the assessment based on the budget?

Lynch: There could be a tax rate change due to the budget and or the market values.

Steve Berwanger thanked Martin Lynch for his presentation. Mr. Lynch departed the meeting at 8:00 PM.

IV. Steve Berwanger made a motion to accept the Minutes of the Feb 6, 2024 Open meeting and Betsy Gordon seconded the motion. All approved.

V. Treasurer's Report: Steve Carroll stated, after seven months into the Fiscal Year, there is a deficit of \$138,000 in actual spending vs budget, largely due to tree work, legal fees and the increase in insurance. The Association is Fiscally solvent. Chargeable work orders totaled \$38,500.

Resident: Will there be an increase to maintenance fees in the next budget? R/ The budget is being worked on and fees could go up. This was expected last year when the insurance cost increased after the budget was completed.

Resident: Why is there trouble with the tree budget? R/ There have been significant storms causing tree damage.

Resident: Will we get the \$138K deficit back? R/ Sometimes we do, such as recouped legal fees.

Resident: What is the strategy for keeping increases down? R/ Last year the budget included a \$100K surplus which was placed in Reserves. This year's budget included a built in \$90K deficit to keep the increases down, with the intent to pull the surplus from the Reserves when needed.

Resident: Trees are over 50 years-old and weak, can the Association remove them? R/ Common area trees that are hazardous to properties will be removed or trimmed as needed. Trees on homeowners' properties are their responsibility. However, if the homeowner needs assistance, they can request the Association remove their tree and be placed on a payment plan for the cost of the removal.

Resident: Can the Board approve Electric Meter changes? R/ The Board does not have any say in Electric Meters.

VI. Trustee Reports:

A. Nancy Eldridge reported:

1. Firewise: The \$4,000 grant was received and invested in the trimming and removal of trees damaged by the recent storms. The current budget called for \$26,000 for trees. To date \$30,000 has been spent. Our common areas are still overgrown and therefore, another Community Clean Up will be scheduled in the Spring for anyone who is willing and able to help out. Some supplies donated by Lowes will be available for residents who need them, e.g. eco bags for leaves - rakes, shovels, gloves and be borrowed. The Firewise Committee will meet and determine a date for the Clean Up. The date will be published in the Hilltopics, the CV5 Website and the Official Facebook Page.

Resident: Can you include the storm drains in the Common Clean up. R/ We can work on getting the drains cleaned up.

2. Bocce: A meeting will be held on Monday April 8th at 6:00 PM for all three Bocce Leagues: Mixed, Men's and Travel. Come join the fun.

3. The Housing for Older People Act requires that Homeowner Associations report who on numbers and ages of residents to New Jersey State every two years. The State requires at least 80 % of the residents complete of a form showing the actual residents names and ages. Since we can not pick and choose who will complete a form, CV5 requires a 100% response. After letters are sent to homeowners and follow-up calls are made, unresponsive homeowners will be fined. To avoid fining, a last-ditch effort is made to get those forms completed - Nancy Eldridge, personally visits the unresponsive homes. Please respond to the letters or phone calls to avoid the need for the personal visits.

4. Remember that the Executive Board holds Open weekly meetings on Tuesdays at 10:00 AM. Any resident or homeowner may attend. Minutes of all meetings are posted on the Website and on the Clubhouse Bulletin Board. Please do not remove the official copy from the Bulletin Board. Copies may be made at the Clubhouse.

B. Betsy Gordon reported:

1. When there is a snow storm, residents with medical needs are plowed first. In the last snow storm, out of the 1113 homes, only 4 complaints were received. There were some issues with the Clubhouse parking lot and salting of the Clubhouse sidewalks, which was quickly resolved. Please do not call the Clubhouse for the status of snow plowing, they will not know where the snow plows will be. Betsy G drives around in inclement weather to determine the need for salting.

2. When there is a water break between the street and your home, you are responsible for the repair. Check with your homeowners/HO6 insurance carrier to see if it is covered. If not, there are insurance carriers that provide separate policies to cover service line breaks.

3. Robert Lamb reported: I asked the Assessor if the State ordered the reassessment. He responded, no, it is not a State requirement, Manchester is being proactive and the cost is \$600,000.

Resident: A good Assessor stays with the Market.

Resident: A reassessment is needed to correct an imbalance.

C. Mary Ann Payne reported:

1. Mary Ann thanked everyone for attending the meeting, and reiterated the invitation to attend the weekly Board meetings.

2. We are reviewing the Stouts Bus Contract use and routes. The routes are overlapping and the ridership is low. Your suggestions are invited. There will be a meeting with Stouts to discuss re-routing if needed.

Resident: Is Stouts different than Ocean Ride. R/ Ocean Ride is for medical transport.

D. Steve Berwanger reported:

1. Many questions have come up about increased electric bills. When the Third Party contract in Manchester ended, many residents with budgets had to settle up with the contractor. Residents are encouraged to look at their bills. Also, this January has been colder than last year.

2. There is talk about 5G Verizon home internet. Steve B has been in touch with Verizon to set up a meeting with the Mayor's office. If further information becomes available, we will roll it out.

3. Thank you to Julie Velez, Debbie Fascia, Anthony Zoccali and Cathleen Blackwood and all the volunteers for all the work they did for the Super Bowl Party. Over 100 people attended.

4. Flyers have been posted on the Official Facebook page and the Website regarding the Manchester Lockbox Program. You can contact or go to the Senior Services at 82 Lacey Rd in Whiting (the old EMT building). Also, free Life Alert equipment is available there, if the income criteria is met.

5. We have the Hilltopics, the Electronic Sign, a Facebook page, a Website and Bulletin Boards in the Clubhouse, yet many people say "I didn't know". The people who deliver the Hilltopics return with many copies because the paper chutes are filled or stuffed with empty milk bottles so that it cannot be delivered. Please empty your chutes, so you can be in the know.

6. A blast message was sent out for the recent water break. Immediately after, at least 2 dozen calls were received in the Clubhouse from people who did not listen to the entire message. Also, only 620 residents received the calls, because phone contact information is not updated. We will be looking in the future to use email and text messages. Please contact the office with your updated information. Betsy G reminded everyone that Steve B and Steve C give IT classes every second Saturday (sign up required).

7. A request was made to expand the Clubhouse Hours. Previously the Clubhouse was open until 9:00 PM, but after review it was noticed that no one was there until 9:00 PM and was therefore changed to 8:00 PM. When the request was made to extend the hours, residents were invited to comment. Only two comments were received. With the new AV system, additional activities will be held at the Clubhouse, such as movies and events like the Superbowl. It does take a lot of manpower for a successful event.

Resident: What about a swipe system? R/ The Clubhouse must have a custodian present during the evening and on Saturdays while the Gym is in use in case of emergencies.

Resident: Why would we want to spend in excess of \$25K for a swipe system with so little interest if only two people have requested it.

Resident: What does the Master Insurance Policy cover? R/ The Master insurance policy covers the exterior of the homes and will repair or replace back to "builders grade". Interior or upgrades should be covered by the homeowner's HO6 insurance policy.

VIII. Meeting adjourned at 9:00 PM.

Nancy Eldridge  
Secretary