

**Minutes of Crestwood Village Five
Board of Trustees Open Quarterly Meeting
August 11, 2025**

I. The meeting was called to order by President Steve Berwanger with the Pledge of Allegiance at 2:00 PM.

II. Attendees: Trustees: Steve Berwanger, President; Mary Ann Payne, 1st Vice President; Betsy Gordon, 2nd Vice President; Steve Carroll, Treasurer; Nancy Eldridge, Secretary; and Administrator, Cathleen Blackwood Absent: Ed Kirkwood Sergeant at Arms; and ____ Residents and/or Homeowners

III. Minutes: Mary Ann Payne made a motion to accept the minutes of July 29, 2025, Steve Berwanger seconded the motion. All approved.

IV. Steve Reisler, Alliant Insurance, CV5 Insurance Broker, gave a presentation on the current policy. Alliant is located in Red Bank, NJ and specializes in HOA policies. Review of CV5 showed non-sprinkler buildings from the 1970's, in coastal Ocean County with risks of wildfires. The 2025/2026 policy for General Liability and Property policy provides an insurable value of \$269 Million, which is a 4% increase over last year. The Total insurance premium came in at \$577,703, an 11% increase over last year. After extensive research, the Greater New York Insurance Company was the least expensive and negotiated a good renewal.

Questions:

Carol Magretto, 16A Birchwood: Does the Insurance Company ever go out and inspect the properties with the Board? The Common Areas need to be cleaned out. What would the cost be to rebuild all units? SR/ The rebuild cost is \$269 Million for all units. NE/The Firewise Committee has walked every Common area to assess risk, and found they are all equally in need of clean up. The next clean up will be in September and hopefully, Lowes and the Girl Scouts will help again.

Bruce Davis, 29B Canton Dr: Some blocks are lower in the back of houses creating run-off.

Mark Poyner, 1B Winthrop:

a. Does the Insurance Company know what the HOA does to lower risks of wild fire, e.g. Firewise Program? Is there enough money in the budget to manage Clean ups of Common Areas?

NE/ The budget has \$26,000 for tree maintenance, but that money has gone fast with all the wind storms this year. SC/ The Firewise grant provides \$5,000, but that doesn't go very far.

b. How much money was originally budgeted for insurance. SB/ \$601,500. Can we get the Insurance figures before the budget is completed? SR/ Usually figures are available 6 weeks before the renewal, but I have no control over the timing. In a perfect world we would like to provide it much earlier.

Steve Reisler departed the meeting.

V. Mark Poyner, Moderator of the Election Committee, presented information on the upcoming Trustee Election. There are three – 2-year positions and one 1-year position. Per the CV5 attorney, the elected candidate with the lowest votes will be placed in the 1-year position. The Election packets were sent out with Candidates Resumes, a sample Ballot, Absentee Ballot, and Proxy Ballot. Ballots can be mailed in to a PO Box in the self-addressed envelope that was provided in the packet. An additional blank envelope was also included for the ballots to be inserted. Mark Poyner thanked George Elliott and Ken Freeman for their advice in the election process. Mark Poyner insured that everyone has the ability to vote and a proxy can be assigned to someone else and who can come in and vote for them. Mark made it clear the HOA office will not be involved in the ballot collection. The Election Committee had a budget of \$2,000. Two mailing were sent out – 1st for the announcement, 2nd with Candidate info and ballots. Mailing was done by 8 – 10 volunteers with a bulk mail permit for the second mailing, which reduced postage by half, \$458. Supplies cost \$1600 and total cost was \$2500. Meet the Candidate events are tentatively schedule for August 19th at 2:00 and 7:00 PM.

Mark requested a motion to raise the Election Budget to \$2500 for next year. Steve Berwanger made a motion to increase the Election Budget to \$3,000, Mary Ann Payne seconded the motion. All Approved.

Mark requested a motion to consider bulk mailings for all mailings by the HOA.

Steve Berwanger made a motion to use bulk mail when it is practical, Steve Carroll seconded the motion. All approved.

VI. Mark Poyner has replaced Julie Velez as President of the Residents Club. He stated that volunteers have stepped up to help in the kitchen.

VII. Report of Officers:

A. Betsy Gordon reported that there is a new contract for grass this year. They will edge once a month, mulch in the back yards and mow with grass collection in front and sides.

Questions:

Candace Gibbons, 5B Deerfield Dr: In the past the mowers were blowing leaves and garbage into the Common Areas.

Doreen Scarpula, 27B Canton Dr: Grass cuts every two weeks is an issue. When the grass gets high, there are ticks and mosquitos. The Mulching leaves clippings and the scooters are ripping up the grass. Also, the gutter cleaners left a mess on the cars.

SC/ Forward all complaints in writing to the office and each instance will be dealt with.

Mark Poyner, 1B Winthrop: What was the procedure for selecting the Grass Cutting Company? Can Contractors interviews be conducted at Open meetings so the residents can participate? SC/ Residents are welcome to let the Board know what they want from the Contractors. Mark requested a motion to require that all contractor negotiations be held at open meetings. SB/ It is the Board's obligation to handle business for the Community.

B. Mary Ann Payne reported on the new Stout Bus Contract. Villages 2 – 7 coordinate and negotiated with Stouts for a new contract with less cost and more service. Bus service will be provided 6 days a week with special trips on Thursdays. Riders must call the office 2 days in advance to schedule pickup (3 days for special trips). CV5 was paying \$6,170 per month (sometimes for only 2 people using the bus). As of September 1, 2025 the cost will be \$2,781 per month through September 1, 2026.

The Bus contract was ratified: Betsy Gordon made a motion to accept the Stout contract, Steve Carroll seconded the motion. All approved.

C. Nancy Eldridge reported:

1. Housing for Older Peoples Act: New Jersey State requires Senior Home Owner Associations verify that residents meet the age requirements. A HOPA Form must be updated and submitted to the State every two years. The Association sends you the form when you must complete it. If it is not completed the homeowner will be fined. I have been physically knocking on doors of delinquent residences to try to avoid the homeowner being fined. Sometimes I'm lucky and they are home and they complete the form. Sometimes people won't answer the door. I know the people in this room are the residents who keep up with things – so I would appreciate if you would share this information with your neighbors and friends before it gets to the point of fines.

2. A huge thanks to the Residents Club for the contributions to the improvement of the Clubhouse, Entrances to the Village and landscaping.

D. Steve Carroll presented Financial Update:

1. Work Order Revenue: Month of July: \$3,314, Third Quarter \$8,518, First 2 Quarters: \$16,184, End of Fiscal Year total: \$36,150.

2. The End of Year surplus was \$81,799, largely due to the Resident Club contributions previously mentioned. Hopefully the surplus will factor into next year's budget and maintenance fee calculations.

3. The matured CD's have been rolled into Treasury Bills receiving over 4% interest.

Questions:

1. Pete Guiliani: Stated the "\$4,000" fee for tenants is illegal and was never voted upon. SB/ This topic will be discussed during the Bylaw Question and Answer session. Pete also questioned the fee for parking in the Clubhouse lot and asked if anyone is doing vacancy checks. NE/ Yes, I knock on doors of suspected vacant units.

2. Gerry Austin: Requested that two gutter cleanings be done per year. SB/ Gutter cleanings are done twice a year, Spring and Fall.

E. Steve Berwanger:

1. Road Project: The Birchwood, Spring and Canton area will be the first section in the Project. They will start the cement work on the aprons first. The Contractor will send a flyer out to Homeowners regarding paving of driveways at Homeowners expense. The more that sign up the cheaper the price.

2. Speeding: There is a 20 MPH speed limit in CV5. People are speeding and ignoring stop signs.

Questions:

Cathy O'Hagan, 53B Milford: Speed bumps are needed. SB/ We were discussing rumble strips. Manchester set up a Speed sign and only clocked one speeder (they slow down when they see the sign). This is a problem, the police advise we can't take any action.

Candace Gibbons, Deerfield: Suggested the rumble strips be placed in the middle of the road, not intersections.

Dolores Johnson, 7B Pembroke Ln:

a. The Speeding issue has been discussed for 10 years. The Stop signs were changed from 25 to 20 and the police won't come in because it is private property. The Township discourages installing speed bumps because of ambulances. The Board is doing the best they can.

b. A lot of people are complaining here and clapping when things don't go right but never acknowledge when things go right. Instead of complaining people should help. Much discussion followed that statement.

3. Letters have been sent to residents riddled with insults and falsehoods over a 2-year period. The Falsehoods were discussed:

a. Financial Instability: The Auditor has reported each year that the HOA is Financially Stable. Projects identified in the Capital Reserve Study have been funded as required.

b. Power of Attorney required from Landlords: POA has never been required.

c. Homes entered at will: The only time a home has been entered was in conjunction with the Police Department to assure a person's safety.

d. Board dictates who tenants are: The Board only suggests that background checks be conducted for tenants.

e. If landlords fall behind on Maintenance Fees, rents are forwarded to HOA: That is in the Bylaws that delinquent Maintenance fees may be collected through rents.

4. Accomplishments:

- a. The new bus contract will result in \$44,000 in savings per year, that is the Power of Villages getting together.
- b. Insurance negotiations resulted in \$23,000 savings.
- c. Reserves: The Capital Reserve Study required \$4.8 Million be funds for the Road Project. The negotiated contract is no where near that amount. The CV5 attorney advised if we disagree with the Capital Reserve Study amounts, we can get another Engineer Group to do another Study. Currently, Judy Noonan, Mayor Hankins Assistant is fighting the law. Due to good Reserve management, the Road Project will be done without an assessment or borrowing.
- d. If you ever have questions, come to the Board. We are always willing to meet.

Questions/Issues:

Linda Bauman, 23A Portsmouth: Requested sidewalks be installed on one side of the street.

Doreen Scarpula, 27B Canton Dr: Reported water pooling on road and a flood issue in her home. She put in a work order for French drains and did not get a response.

Jean, 5A Winthrop: Problems with renters, requested background checks be done by owner. Also issues with gutter clean ups. She would like them more than twice a year.

Mark Poyner, 1B Winthrop: Feels Steve B comments on letter was out of line.

Ken Freeman, 22C Greenleaf: The lease rider has a POA in the new Bylaws. Income/Budget Statements should be available to residents. Resident's should have the right to discuss voting on contracts. Wants a list of delinquent homeowners.

Carol Magretto is please about the road project.

F. Steve Carroll: Discussed proposed updates to Bylaws:

1. Eight individual amendments
2. If 10% of CV5 homeowners vote no to a Bylaw it will not be updated.
3. Fines would be moved to Rules and Regulations

Questons:

Ken Freeman: Will owners be screened?

Susan Scohlerk, 6B Pembroke: Likes it at CV5 but has a problem with fines and feels ADR is illegal and clearly stated in resident's letters. R/ ADR is not done by trustees and is offered with each violation.

Candace Gibbons: Concerned with timing and dollar amount. Things are not transparent.

R/ Gerry Mary & Joan Committo discussed ADR Rules.

4. Discussed Items 6, 7 and 8: Identification of buyers, getting along with neighbors, and District Reps (removed due to lack of volunteers).

Meeting adjourned at 5:00 PM

Nancy Eldridge

Secretary