

## **Minutes of Crestwood Village Five**

### **Board of Trustees Meeting**

**November 25, 2025**

#### **Open Session:**

Trustees in attendance: Steve Berwanger, Betsy Gordon, Maryann Payne, Ken Freeman, Eileen Ringen, Steve Carroll, Ed Kirkwood

Administrator: Cathleen Blackwood

Guests present: George Elliott, Bob Ambron, Carmine Coppola

The meeting was called to order at 10:00 AM with the Pledge of Allegiance followed by a moment of silence.

Steve Berwanger made a motion to accept the minutes from 11/18/25. Steve Carroll seconded the motion and all approved. Steve B made a motion to vote on making a donation of \$500 from CV5 to Skip Bauer to help defray the medical and travel costs due to his granddaughter's surgery. Betsy Gordon seconded the motion and all approved.

Steve Carroll shared that he attended the 11/24/2025 MCC meeting and summarized some of the topics discussed: Kathleen Cullinen from Rutgers Family Community Health Services spoke about social isolation and loneliness, sharing some tips to beat the holiday blues; Robert Sherry from the Office of Emergency Management spoke about requiring 3-unit & rental properties to keep wooden mulch at least 18" away from their structures and he stated that controlled burning will commence in January and February; Judy Noonan distributed a handout regarding a warning system designed to prevent home title theft which will be introduced to the state legislature in the hopes of becoming state law. The next MCC meeting will be on 1/25/2026 and will feature the Mayor and an Allstate representative as speakers. Steve C stated that the association is in good financial shape with approximately 2.4 million dollars invested with UBS, (and with interest paid, totaling approximately 2.5 million dollars as of 10/31/2025). Steve C added that our \$25,000 deficit has since been reduced to \$22,500 and that in March of 2026 investments will mature, making it a busy month for reinvestments.

Betsy Gordon stated that gutter cleaning is in progress. She requested help with stocking the food pantry and asked that cash donations be made so that perishable food like eggs, bread & milk can be purchased for same day deliveries.

Ken Freeman shared his disappointment with the low turnout of the last open quarterly meeting. He stated that he was working towards reaching and motivating residents by composing a letter to be sent out by January 2026 via mail. Steve B instructed Ken F to submit a draft of the letter for Board approval. Ken F asked if CV5 had robocall capabilities. Cathleen B stated that we can reach residents with both robocall & email blasts and discussed the importance of getting up-to-date contact information. Ken F suggested adding requests for all contact information to the HOPA form. A discussion about the various means of reaching residents followed.

Ed Kirkwood stated that Tom Dwyer, the Residents Club President, had resigned and that Barbara Paczkowski would be presenting the Residents Club quarterly financial information at the closed meeting session.

Guest Barbara Paczkowski joined the open session 10:20

Cathleen B stated that KC Landscaping will start staking for snow the week of 11/24/2025 and asked Betsy G if she could meet with them to go over snow removal guidelines. (Steve B added that the snow removal guidelines will also be published in the next Hilltopics issue) Cathleen B added that the bicycle rack was ordered and will be installed by RMC, the trees were trimmed around the clubhouse, the clubhouse gutters and the cameras will be cleaned next week and holiday lights & decorations will be put up.

Bob Ambron asked for permission to use a turnaround near his home as a parking space but his request was denied.

George Elliott, Bob Ambron and Carmine Coppola departed the meeting at 10:35.

**Closed Session:** meeting began at 10:45

Guests present: Barbara Paczkowski, Ronnie Coppola, Debbie Fascia, Marcus Leriche from Stanley Contracting, Ed from GAF

Barbara P, Ronnie C & Debbie F were welcomed to the closed meeting. Cathleen B mentioned receiving an email from a resident requesting to buy tickets to a sold out event. It was agreed that such exceptions cannot be made due to fire regulations. Steve B explained that the Karaoke Night flyer will not be published in the Hilltopics because it does not state that it is sponsored by the Residents Club. Cathleen B stated that *all* flyers must be approved in advance by the Residents Club. She added there needs to be custodial coverage planned in advance for those events and that floor plans must be submitted. Steve B shared that, due to publisher's two week closing, all materials for the January Hilltopics issue must be submitted by 12/8/2025. Betsy G thanked Barbara P for stepping up to assume the role of treasurer. Cathleen B explained to Barbara P that the Residents Club typically meets with the Board quarterly to

review all activities, procedures and financial information. Steve B explained that an audit must be done to date so that Barbara P can start with a clean starting balance and reiterated that quarterly reports must be submitted. Cathleen B stated that she was searching for someone to manage the kitchen and asked for input concerning the needs of the volunteer kitchen staff. A discussion followed regarding the duties and daily hours required for the kitchen manager's job. Ronnie C reported an incident at the flea market with a former vendor who created a disturbance while using foul language, because he was banned for selling illegal tasers. The Board gave Ronnie C assurance that she had the authority to ban anyone not in compliance with the law or her individual rules. Preparation for the holiday dance and building closing procedures were discussed. Barbara P, Ronnie C and Debbie F were thanked for coming and departed the meeting at 11:00.

Marcus Leriche and Ed from GAF entered the meeting at 11:10.

Marcus stated that he would assist with the planning and budgeting of the roof replacement program & discuss the problems with some existing roofs. He added that Ed from GAF was invited to discuss warranty information, the possibility of selective pricing and to answer any questions about roofs. Cathleen B stated that most of the issues were with roofs done in 2008 & 2009 with three-tabs or overlays and that she now has concerns about the shingle warranty. Ed explained that overlays are no longer recommended by shingle manufacturers because they don't allow for an inspection of the plywood and that each roof failure must be assessed on an individual basis to determine if the failure is a result of improper ventilation, improper installation or a shingle issue. Marcus stated that although CV5 homes have aluminum soffits, insulation upgrades such as spray foam and attic storage clutter restrict intake ability which leads to stagnant air and future roof damage. Ed added that if ventilation issues aren't corrected, the same roofing problems will occur. Cathleen B asked Ed what warranty was available if we follow his recommendation and no longer do overlays. Ed stated that, with proper ventilation and normal wear & tear, there was a 30 year pro-rated warranty. Ed answered Steve B's question regarding existing warranties by explaining that they are "lifetime limited warranties" meaning that there is 100% coverage for first 10 years followed by a 15 year pro-rated period. Cathleen B asked if we were entitled to money back on the failing roofs. Ed pointed out that the difficulty of submitting individual claims together with the negligible amount of the pro-rated return would not justify the effort. Instead he suggested offering selected, attractive pricing which is available from GAF for larger projects. Ed stressed the importance of educating homeowners about the importance of proper ventilation and offered to provide bulletins about proper ventilation to all residents. Marcus L stated that his recommendation was to begin the next replacement roof program with the three tab and overlay homes which were failing and that he could begin calculating square footage needed to get selective pricing information from GAF. Steve C asked Marcus L for a detailed proposal for

the replacement program (for failing three tab and orlay roofs) and Marcus L and Ed departed the meeting at 11:40.

Steve C expressed his concern about possible lawsuits from residents paying for their failed roofs (such as from improper solar panel installation) and his concern for budgeting for both new roofs as well as the road project. Ken F ask for the warranties for the three tab roofs so he could review them. Cathleen B stated that she had previously inquired about them and was told they were not available. The causes of roofing failure and the need to instruct residents on keeping their attics well ventilated was discussed. Steve B stressed the importance of getting favorable pricing from Stanley Contracting. Cathleen B offered door knockers, lanyards and/or ID badges for anyone who needed them. She added that she would not be available for the 12/2/2025 weekly meeting and that the resident who was digging on Deerfield is scheduled to be present at the closed session. Cathleen B stated that a Mr. O Keefe, who owes approximately \$900 due to a lease rider fine, met with our ADR representative. The ADR rep agreed that Mr. O Keefe is responsible for the fine but suggested that the fine be reduced to \$500 to show that the Board made a serious, good-faith attempt to resolve the issue in the event it goes to court. The matter was discussed by the Board and a vote was taken with a majority voting yes to agree with the ADR rep's suggestion to reduce the fine to \$500.

Cathleen B recounted an incidence that occurred during Bingo involving the gentlemen who had previously been asked to leave the hall during the last Bingo extravaganza. Cathleen B stated that he was aggressive towards Cathleen B and the Bingo crew and the police were called.

Cathleen B told the police that she and her staff felt threatened, showed them footage of the man aggressively following her up the stairs and she agreed to file a police report. Steve B said he received a suggestion to print the statement that undercover security has been hired to protect Bingo. Ways to improve security were discussed and it was suggested that a panic button be installed in the area to be built for Anthony in the Bingo hall. Cathleen B stated that she will also be meeting with Heim to investigate ways to alarm the building. Cathleen B requested that new building hours of operation be finalized. It was agreed that the hours should be: open Monday through Sunday – 8AM – 9PM. (M-F after 4PM & Sat/Sun requires fob access) Cathleen B read a complaint letter from a resident on Sunset Road claiming that her neighbor was breaking the rules regarding children in her home. It was agreed that a letter be sent advising the neighbor of the rules about children who are visiting. Ken F asked if CV5 maintenance went to 4 Oxford and asked to enter the home, take photos & for the BC of a worker at the address. Ken F added that there should be no need to enter the house. Cathleen B stated that she was not aware of the inspection but said that she would find out. Maryann P inquired about painting yellows lines on the stairs for better visibility and noted that some of the no parking sides were badly faded and Cathleen B said that she would address both issues.

Eileen R brought up the lack of specificity regarding exterior home maintenance regulations and asked if new rules could be written to address the issue. Ken F stated that new rules could not be written as he felt that the by-laws did not support new regulations. Ways to encourage residents to keep their home exteriors in good order were discussed.

The meeting concluded at 12:05

Eileen Ringen

Secretary