

Minutes of Crestwood Village Five

Board of Trustees Open Quarterly Meeting

February 9, 2025

Trustees in attendance: Steve Berwanger, President; Steve Carroll, Treasurer; Ed Kirkwood, Sergeant at Arms; Ken Freeman, Trustee at Large; Betsy Gordon, 2nd Vice President; Maryann Payne, 1st Vice President Eileen Ringen, Secretary; Cathleen Blackwood, Administrator

Guests: Mayor Hankins, Judy Noonan, Brandon Mc Tique

The meeting was called to order at 2:05 by President Steve Berwanger with the Pledge of Allegiance followed by a moment of silence.

Steve Carroll made a motion to approve the minutes from the 2/3/2026 weekly meeting; Betsy Gordon seconded the motion and all approved.

Steve Berwanger acknowledged Mayor Hankins and Judy Noonan noting their importance to Crestwood Village Five. Steve B introduced Brandon Mc Tique who was asked to speak to the community about the upcoming water meter replacement project. Brandon T stated that all of the water meters throughout the town of Whiting will be replaced starting with CV5. He added that everyone will soon be receiving letters which will outline the replacement project and explain how to schedule appointments. The company VEPO Metering will be handling installations and all scheduling will be done directly with them either via phone, online or by scanning a QR code which will appear on the letter together with instructions. Anyone having issues with scheduling can contact Brandon T directly at his office. Brandon explained the following: the upgraded, electronic meter will replace the old meter and the need to personally read meters and fill out & return cards; the new meters are battery operated and can break down hour-to-hour usage enabling in-office diagnosis of water usage problems which can help to explain billing questions. Customers will be given a four hour appointment window (either 8AM to noon or noon to 4PM) Saturday and late Wednesday afternoon appointments may be available if needed. Brandon T answered a number of resident questions: installation time is generally around thirty minutes; yes, the owner must be present at the time of installation; background checks are done on all technicians; (he believes) an email/text message will be sent twenty minutes prior to arrival with photo of technician; usually the water is shut off by the emergency shutoff valve outside the house; the meters are virtually silent with no moving parts; the size of the new meters should be the same of the old meters; the meter comes with a battery pack warranted for twenty years; the old meter will be removed. Mayor Hankins shared that his water meter replacement went quickly and smoothly. Steve B thanked Mayor Hankins, Judy Noonan and Brandon Mc Tique as they departed the meeting at 2:20.

Betsy Gordon acknowledged that there were many snow removal complaints after the last storm. She explained that the snow removal company is contracted to first clear the roads, then clean driveways (without parked cars in them). They are not contracted to shovel walkways (unless the unit does not have a garage) To do so would necessitate raising the HOA fee significantly and take considerably longer time. Betsy G stated that while she understood the need to get to work or appointments, the sustained freezing temperatures and duration of the storm required 2 – 3 days of snow removal/cleanup. Various residents submitted the following complaints: the entire width of the finger street was not plowed; the entire length of some driveways were not cleared, leaving 4 feet in front of garage door; plow left too much snow in front of some mailboxes preventing mail delivery; some walks were not shoveled to the door entrances (at units without garages); on cul de sacs, snow was plowed in high piles in front of homes rather than in a large pile in center of cul de sac. Betsy G made note of the complaints and stated that she would address the issues with the contractor. A resident asked why it took so long for debris from the gutter cleaning to be removed. Betsy G explained that there were two separate companies responsible for gutter cleaning and debris removal and that coordination between the two wasn't possible. Another resident complained that the gutter debris was being thrown into garden beds and Betsy G stated that she would address that problem with the gutter cleaning company. Another resident complained about holes in her gutters and leaks during rainfall. A resident advised that nail holes from previous repairs might be to blame. Another resident shared that switching his 4" gutter to a 6" gutter corrected overflow problems rather inexpensively. Betsy G explained to a resident that since his gutters were original to the home the association would do the repairs once a workorder was submitted.

Steve Carroll stated that the Association has approximately 2.8 million dollars in the account which has been invested in treasury bills and CDs. Steve C added that the expense statement shows a deficit of around \$53,000 for the fiscal year so far which is due to the prepayment of insurance and snow removal expenses. Steve C added that we will catch up by the end of the fiscal year and that the association is in good financial shape. A resident asked if we have a contract with the snow removal company and Steve C explained that we do have a contract and pay per snow event. A resident asked if the financial statements could be put on the website. Steve C stated that they are posted on the clubhouse bulletin board and that a Treasurer's report is printed monthly in the Hilltopics but that he was look into putting them on the website as well.

Eileen Ringen shared that the daughter of a local firefighter and granddaughter of our accountant, Skip Bauer, was born with a life threatening heart condition. In need of financial help, the family and friends started a fundraising campaign to help defray healthcare costs. Steve B made a motion to donate \$500, Steve C seconded the motion and all approved. Eileen

R also thanked the Residents club for their hard work and time spent organizing dances, concerts, bingo and the flea market. She also pointed out that the money they raised paid for the ADA compliant doors, new outside led lighting, the new secure area in the main hall and the lobby furniture.

Maryann Payne stated that combining bus service with the other villages has resulted in significant savings without compromising the quality of service for the ridership.

Steve B stated that there is no April 1st date designated for fence removal; there was a discussion regarding fencing enforcement, but there was never a date decided for removal and no vote filed. Steve B shared that there will be a revote for this one bylaw allowing pre-approved, premanufactured metal fencing. Steve B explained how the process works: if we want to change a bylaw, it calls for a vote by the ownership. We have 1,113 homes/votes. We have to have a majority of 1,113 voters (557 total votes) Of those 557 votes, we would need 279 votes for a regular straight-up yes/no vote. But we never get 557 people voting. Since voter indifference is a common problem in most HOA's, the legislature has allowed for an alternative way to vote. We must follow a set of laws called the Radburn Act. They amended the procedure so if we have a vote and **less** than 10% of the members vote no, we **can** amend the bylaw. Since people were confused about this method of voting in the last bylaw vote, we will have a revote on the fencing bylaw. We will send out new ballots. If you **want** the fencing, take **no** action- throw the ballot away. If you **do not** want fencing allowed, return a **no** vote. Steve B explained that while he understood that this method of voting is confusing, it must be done this way to be a legal vote under NJ's Radburn Laws. Steve B asserted that the board is not opposed to allowing fencing- the board is bound by the oath taken to adhere to the bylaws. And only through a vote by the membership can the bylaws be changed. It is required by NJ state law. A resident suggested forming a committee to determine the guidelines regarding size and placement of the fencing. Steve C replied that a committee can be formed once the bylaw allowing fencing is voted in. Another resident suggested including a simplified explanation of what the Raburn Act is in the voting instructions included with the ballot. Steve B stated that the fencing bylaw voting materials will be mailed out by the end of February or sometime in March. He added that if more than 10% vote no the fences will have to be removed; they cannot be grandfathered in. A resident offered to go door to door explaining the voting process and asked for volunteers to do the same.

Steve B announced that five tickets were still available for the upcoming Bingo extravaganza. Steve B thanked Richard Fiercy for taking over the responsibilities of running the CV5 food pantry and asked everyone to let anyone in need of food assistance know that help is available. A resident asked if the money raised by the Residents Club could be used to clean up the common areas rather than for some of the types of things it was used for in the past. In

response, a former Residents Club president made an impassioned statement about the club members dedication to making the community a better place and their right to choose the manner in which the money they raise is spent.

Ken Freeman agreed that bylaws should be changed to suit the wants and needs of the residents and shared that he felt that most people were confused about the previous bylaw voting process. He added that our covenants are our constitution and that we need to follow it to the letter of the law. Ken F stated that he is responsible for re-establishing the District Representative Advisory Board. He said that his objective is to encourage residents to come out and express their concerns, their issues and their ideas in a peaceful way and to bring those concerns to the board. Ken F explained that a letter will be sent out to the residents requesting volunteers and outlining how the District Representative Advisory Board will work. He concluded by asking that residents come out, talk to their neighbors and participate.

Steve Berwanger reminded everyone that we have open meetings every quarter. He shared that the board meets every Tuesday at 10AM and encouraged everyone to attend the open session of those weekly meetings where residents can ask questions. He added that residents may make an appointment to discuss personal matters with the board during closed sessions. He noted that the board meets in the trustee room for weekly meetings but the meeting can take place in the main hall to accommodate a larger crowd if needed. A resident registered several complaints regarding parking issues: neighbors using a guest spot as long-term parking; old, overhanging tree branch dripping sap and posing a danger to car parked beneath it; resident backing into parking spot allowing exhaust to migrate into neighboring unit; the need to get a temporary guest parking pass on a weekend when office is closed. Steve B stated that long term parking is not permitted in guest spots and suggested putting complaints in writing. The resident stated that she felt that only residents of the quad should be able to use the guest spot located in their parking area and suggested that this by-law/rule should be changed. Another resident complained that she had to look at an unsightly pile of solar panels in a neighbor's yard.

Maryann P asked that everyone complete and return their HOPA forms with proof of identity when they are due. She explained that failure to return the form promptly can jeopardize the senior status of our 55+ community.

A resident asked if the association could look into getting reduced rates for powerwashing services to help financially burdened residents maintain the appearance of their homes. Another resident present advised against using high pressure cleaning on the home's siding as it can trap moisture and cause mold and mildew growth.

Steve B thanked everyone present for their attendance and participation.

The meeting concluded at 3:36

Eileen Ringen

Secretary