



10 Maine Rd., Plattsburgh, NY 12903

www.lcvillage.org

Meeting Minutes
January 9, 2023 @ 6:00 pm
North Country Alliance Church

Call to Order 6:01pm

Roll Call: Randy LaMora, Linda Turner, Tom Maglienti, Ron Deragon, Dave Andrews, Kathy Firme, Melissa Mowry.

Acceptance of minutes of meeting from December 12, 2022. Motion to accept minutes by Melissa and 2nd by Linda. All in favor. Motion carried upon clarification of fence loan update.

Reports:

Treasurer's report: Motion to accept December's Treasurer's report by Linda, 2nd by Dave. No discussion. Motion carried.

Property Managers Report: 30 Maryland Road's main breaker failed; homeowners are asked to call Property Manager with any electric meter problems. We have a tree limb on 12 Massachusetts and are reaching out to Harts to remove.

Homeowner's comments and or concerns: 0 homeowners present.

61 Maryland Rd. Plumbing Homeowner was looking to be reimbursed for bill they received from a plumber they called. Homeowners are encouraged to contact the Property Manager before contacting a plumber for exterior issues as it states in LCV rules and regulations. Motion by Dave to deny reimbursement of a plumbing bill for \$452.52. 2nd by Kathy. All in favor. Motion carried.

63 & 67 Maryland Rd. Board has turned on electric and gas at 63 Maryland Rd. to protect the plumbing for that building. 67 Maryland has electric, and board will be turning on gas to protect plumbing. Meeting with board attorney to see what our options are.

HOA handbook progress. Communication committee has been working on a handbook, so homeowners have an easy reference guide to all the rules and violations. Board will be meeting on 1/23 via Webex to finalize handbook.

Fence Resolution Amendment. Revised now to include vinyl fences. Motion by Tom to accept resolution on fences and 2nd by Melissa. All in favor. Motion carried.

Records Retention Policy Revision - streamline files so boards can dispose of old files when time comes. Motion by Tom to accept new retention policy, 2nd by Dave. All in favor. Motion carried.

Electrical capacity Moratorium Board is checking to see what we will have to do to upgrade our electrical services. NYS is talking about moving towards electric and the board is trying to be proactive especially now that more people are looking at electric cars. Motion by Tom not to allow any new installation of Stage 2 or larger chargers effective immediately. 2nd by Dave. All in favor. Motion carried. Ron recused himself.

Open Maintenance / Building Request: PM says we have none as of now.

Violation Update : 7 Baltimore will be receiving fine for garbage can violation. Board is going to start enforcing the rules. Fines will be assessed against the property. There are a few on Caitlin that will be checked on. 27 Kansas also will be checked on for visual appearance violation. Some fines start at \$200 HOA. Declaration and city does not allow anyone to run a business out of their home. Board is also going to be enforcing violations on common areas.

Waiver of fine for 1 Caitlin. The board has waived the fine for 1 Caitlin for AC and window since the homeowner replaced the window. Randy made the motion to waive the \$200 fine, 2nd by Dave. All in favor. Motion carried.

Window Violation – 45 Maine and 63 Maryland. Fine of \$200 will be levied for window and a fee will be levied for 63 Maryland for trash left outside.

Motorized water shut off trial. We want to test to see if they will work.

Landscape Contract Extension. Motion by Tom to extend landscaping contract for one year under the existing terms and conditions, 2nd by Dave. All in favor. Motion carried. Letter will be sent out to Harts.

High water usage at 31 Maine. Homeowner hasn't been there and unit has gone through 20,000 gallons of water this last meter reading. We will be consulting with our attorney on our options.

Notice of outside faucets. Homeowners be aware of outside faucets are turned off. PM will be sending out email.

Business run at 97 Maine Rd. Homeowner is running a dog grooming business from her residence which is a violation of the HOA rules. Upon further investigation with the City and our board attorney, both said that this type of home business is not allowed in this part of the city.

Fence Repair on NY Road. In the spring we will be repairing this fence.

Software Presentation date. Table it until after a few of our budget meetings.

Committee Reports:

Election Committee: Nothing new.

Communications Committee: Newsletter coming up again

Landscape Committee: Nothing to report

New Business:

Air conditioners. We are going to be tightening up the rules and procedure so it's more black and white.

Budget Meeting. We will be meeting to start budget and most likely dues will be going up as cost have gone up substantially and also water project hit us.

Storage. Looking at getting a storage shed for the village instead of renting a space in the long run it will save money.

Tickler file. Nothing this meeting.

Invoice Approvals: November Harris Beach invoice for \$2,175. Motion to pay by Tom, 2nd by Linda. All in favor. Motion passed. Motion by Tom that we authorize the final payment to AFSCO for \$116,000 after final walk thru in the spring. 2nd by Melissa. All in favor. Motion passed.

Executive Session:

Next Meeting: To be held February 13, 2023 @6:00 pm at North Country Alliance Church.

Meeting adjourned at 8:45pm.

Respectfully submitted by

A handwritten signature in black ink that reads "Ron Deragon". The signature is written in a cursive, flowing style.

Ron Deragon, Secretary
LCVHOA

Abbreviated Treasurer's Report

December 31, 2022

This is a summary of the monthly report given by Tom Maglienti, Treasurer

GFNB Checking Beginning Balance	\$107,241
Deposits and Transfers In	\$66,284
Expenses and Transfers Out	\$74,810
GFNB Checking Closing Balance	\$98,715

SFCU Checking Beginning Balance	\$100
Deposits and Transfers In	\$0
Expenses and Transfers Out	\$0
SFCU Checking Closing Balance	\$100

Savings Beginning Balance	\$688,276
Net Deposits and Withdrawals	(\$189,643)
Dividend/Interest/Change in Mkt. Value	\$660
Savings Closing Balance*	\$499,294

*Includes Meadows Bank Savings

Meadows Bank Loan Opening Balance	\$831,964
Net Withdrawals/Payments	(\$2,043)
Meadows Bank Loan Closing Balance	\$829,921

End of Month Totals

Total Cash on Hand (excl. HO credit balances)	\$588,202
Total Reserves	\$499,395

Property Manager's Report

Month of December 2022

Inspection Completed

Dates

Dates

From 12/20

To

Open Homeowner Work Requests ("x" if New this Month)

New	Request #	Date Rec'd	Address	Description	Status
				No New Items	

Maintenance Issues

New	LCV w/o#	Date Rec'd	Address	Description	Status
X			58 Maryland	Sewer Backing up	Complete
X			30 Maryland	Electric Meter Modul	Complete
X			12 Mass	Tree Limb fell on roof	Waiting on From Ground up
X			61 Maryland	Sewer Issue	Report to board

Open Contracts

Invoices Passed

Contractor	Description	Status	Date	Amount
Harts	Combined Contract			\$21,435.50
AFSCO	Fence	Extra Work		\$11,115.00
Bob's Instant	58 Maryland	Complete		\$502.20

Complaints

Type	# Month	#YTD	#Outstdng	Comments
landscaping			0	
snow rem'l.		0		
animals			0	
Other visual		0	0	
Other		0		

Violations

Type	# Month	#YTD	#Outstdng	Comments
Maint Req'd				
Animals				
Vehicles				
Visual	7			Garbage Cans & Yard To Board
Other				

Units
For Sale

Units Closed During the month at:

1

Welcome Packet(s) Delivered to

Other Issues

New	Date	Address	Description	Status
			Final Fence Measurements Phase 3 12/20	Complete
		97 Maine	Notice to stop the business & Clean yard	Open
		27 Kansas	Notice to move items on side of home inside	Open
		150 Maryland	Garbage Can notice	Complete and inside
		7 Baltimore	Garbage Can notice	Still outside
		15 Caitlin	Garbage Can notice	
		16 Caitlin	Garbage Can notice	
		10 Caitlin	Garbage Can notice	
		58 Maine	A/C Fine to be removed by weekend of 1/7	
		63 Maryland	Utilities in HOA name	Complete
		67 Maryland	No Luck on utilities Electric is on in bank name	Open
		11 Baltimore	Bill to owner for siding	May become and issue
		31 Maine	Email to owner for contact on getting in home	high water usage
			High water usage notices given to all buildings	complete

PM 3.0 8-1-19

RESOLUTION OF THE BOARD OF DIRECTORS
LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION, INC
FENCE MAINTENANCE AND REPLACEMENT

October 3, 2017
Amended 1/9/2023

Whereas it is clear that maintenance and replacement of fences located on the Common Area has always been the responsibility of the HOA, and

Whereas the responsibility for maintenance and replacement of fences located along the boundaries of individual lots (hereinafter called the FENCES) has from time to time changed between that of the HOA and that of the individual homeowner due to vague or missing language in the Declaration of Covenants, Conditions, Easements and Restrictions, and

Whereas, the Board of Directors desires to permanently resolve the question of responsibility for maintenance and replacement of said FENCES, and

Whereas the Board of Directors has reviewed the available documentation relative to the issue of fence maintenance in Lake Country Village, both on Common Area and that surrounding the individual lots, and

Whereas the preponderance of the evidence contained in these documents as given below clearly indicates the responsibility for maintenance and replacement of said FENCES was intended to lie with the HOA, and

Whereas the following are the documents examined and the conclusions reached regarding same:

- 1) Prospectus –
 - a) Frequently Asked Questions clearly state the intent for the FENCE maintenance was by the HOA.
 - b) CPS-7 application includes HOA budgets for both maintenance and a replacement reserve for the FENCES. Therefore our CPS-7 status approval was based in part on the FENCE responsibility residing with the HOA and any change in this responsibility would therefore require an amendment of our CPS-7 application.
- 2) Letter and email from original developer which explains in some detail responsibilities of homeowners and HOA including FENCES.
- 3) Sales Brochure from Phase III indicates FENCES are maintained by the HOA and

Whereas a resolution passed by the Board of Directors on October 3, 2017 declared the responsibility for future maintenance and replacement of **wooden** FENCES lies with the HOA and

Whereas it is recognized that as of the date of this amendment, all wooden FENCES have now been replaced with vinyl FENCES in accordance with the said resolution of October 7, 2017.

Now therefore the Board of Directors does hereby amend and replace the resolution of October 7, 2017 with this resolution and declares that future maintenance and/or replacement (at the sole discretion of the HOA) of FENCES with fences of a similar style and material (or with such other style or material at the sole discretion of the HOA), shall be the responsibility of the HOA and shall be budgeted and paid for through allocations of Homeowner assessments and that a

capital reserve account shall be established for this purpose in accordance with the LCVHOA CPS-7 application.

The Board further asserts that it shall fulfill its obligation in this regard by budgeting and prioritizing the work in consideration of the other financial obligations it is charged with, giving due consideration to the amount of dues it asks homeowners to pay.

Passed by unanimous vote of Board at the 1/9/2023 Meeting.



Records Retention Policy

Adopted 9/17/2017

Revised 3/8/2021, 8/8/2022

Third Revision 1/9/2023

The following shall be the policy of Lake Country Village Homeowner's Association, Inc. with regard to retaining the official records of the organization:

Category of Information:

1. Records of Enduring Value – Retain Permanently
 - a. Agendas of meetings
 - b. Minutes of meetings including attachments and recordings of same.
 - c. Correspondence from and to the Board on legal and important matters (in the judgment of the president with advice as needed from counsel)
 - d. Work requests from Homeowners if a corresponding decision is given
 - e. Correspondence evoking a policy or change therein
 - f. Deeds, bills of sale
 - g. HOA loan applications, documents, emails, and related correspondence.
 - h. Fiscal Year end financial statements
 - i. General ledgers, Year End Trial Balance, Journals (Excel, Quickbooks, etc.)
 - j. Annual Approved Budget and Dues calculation
 - k. Annual Capital Reserve Fund Allocation and spending
 - l. Insurance claims, accident reports, etc.
 - m. Mission Statements and strategic plans
 - n. Property Records and blueprints
 - o. Project files (Capital Projects)
 - p. Audits and Financial reviews
 - q. By laws, Articles of Incorporation, Prospectus, etc.
 - r. Chart of Accounts
 - s. Summary of Survey Results
 - t. Rules and regulations including resolutions adopting same.
 - u. Policy and Training Manuals
 - v. Documents relating to Court actions, judgments, foreclosures, bankruptcies, ongoing collections, etc. including documents establishing the basis for same (financial records, homeowner statements, correspondence, etc. even if beyond the dates normally retained for such documents)
 - w. Log of Homeowner names and addresses
 - x. Log of complaints, violations, maintenance, etc. as provided by PM.
 - y. Other documents deemed to be of an important nature as determined by the Secretary
2. Records of Limited Value - Retain for 7 years
 - a. Accounts Receivable and Payable ledgers and schedules
 - b. Bank Statements, Treasurer's Reports, deposit records, EFT and ACH evidence, canceled checks (except as provided in 1.v), reconciliation records, and similar types of financial documents
 - c. Certification requests for dues status pursuant to refinancing or sales, PUD or other questionnaires from banks for financing or refinancing homeowner mortgages.

- d. Homeowner Account Statements (supporting collection efforts) – retain the most recent version showing history to initial ownership or latest zero balance. For ongoing arrears retain sufficient history to support collection efforts for 7 years following final disposition.
 - e. Signed Authorization Form for automatic withdrawal of HOA dues – retain for 7 years after homeowner leaves or cancels.
 - f. Tax Returns and related documents. (10 years)
 - g. Checks and/or receipts for Capital or other important expenses
 - h. Contracts (expired) including ST-124 documents
 - i. Contracts containing warranties or guarantees extending longer than 7 years shall be retained for the full term of such warranty or guaranty.
 - i. Correspondence in any form (except as provided in 1. above)
 - j. Election of directors documents, ballots, envelopes, etc.
 - k. Invoices, vouchers and purchase orders to and from vendors, contractors, others.
 - i. Above records relating to long term warranties or guarantees shall be retained for the full term of such warranty or guaranty.
 - ii. Payment records for any long term loans shall be retained for 7 years after loan is paid in full.
 - l. Insurance Policies and certificates
 - m. Individual documentation on complaints, violations, maintenance, etc. (logs to be retained)
 - n. Log of water consumption per meter.
 - o. Annual report to Members and periodic newsletters
3. Records of Little or No Value – Can be discarded after 1 year
- a. Record of receipt of rules (no longer requested and therefore incomplete)
 - b. General day to day correspondence and emails to and from the board unless covered in 1 or 2 above.
 - c. Documents that are published or available in the public record, online, etc.
 - d. Routine requests for information, work assignments, to do lists,
 - e. Changes to ACH or other templates used for repetitive transactions. (templates only - not the actual transactions)

Method of retention

- 1. Retention shall be in either paper files stored in vented plastic or cardboard bins located at an environmentally acceptable place as determined by the board or in electronic format (pdf preferable) stored in two locations, one of which shall be cloud storage such as ONE DRIVE. Acceptable mediums for the second location include zip drive, flash (thumb) drive, external hard drive and our website's library. A copy on an officer's or bookkeeper's personal computer will not count as an acceptable storage medium. Login credentials for all mediums used must be available to the Secretary and Treasurer at all times.
- 2. Archived documents shall be clearly marked as to date range, category (retention period) and general type. Labels can be marked on the container in permanent marker, paint or other means or for electronic files by folder and file name.
- 3. The Board (or an appointed committee which shall include the Secretary and Treasurer) shall annually according to a schedule determined by the board:
 - a. Review documents and discard those which per the policy are no longer needed.
 - i. Prior to discarding invoices or other documents which are outside the listed date range, they should be reviewed for retention in other categories. For example, invoices for roof replacement should be retained for the duration of any warranty.
 - b. Review Retention Policy and make recommendations for changes, if any.
 - c. Review the electronic document format to determine if there is a need to convert files to a different format in order for them to remain viable. This may require the services of an

outside contractor or the acquisition of new software and/or media if existing equipment or software is predicted to be unable to access the files.

4. Suggested Filing method
 - a. Financial Records
 - i. File any paper copies of financial records in containers labeled by fiscal year to facilitate easy identification and future disposal. These can include vouchers, invoices, bank records, payment and deposit records, reconciliation records, homeowner statements, emails and other documents related to financial transactions. (**Fiscal year end records and any other records required to be retained permanently** must be manually separated from the above and moved to containers holding permanent financial records per the policy.)
 - ii. File electronic copies of vouchers by voucher number separated in folders by calendar year.
 - iii. File any paper copies of Tax Returns, Audits, Reviews and associated documents in one (or more) container labeled “Tax Records” in folders labeled by fiscal year.
 - b. Establish containers for any paper copies of the following records labeled by topic and fiscal year.
 - i. Autopay Authorizations
 - ii. Work Requests
 - iii. Contact Information and master homeowner lists
 - iv. Court Documents
 - c. Other Permanent Documents
 - i. File any paper copies alphabetically by topic in containers labeled “Permanent Records”. Create and update an index kept in the front of each container which identifies the topics in that container.

Method of Disposal

1. Documents in any category that are identified for disposal should be disposed of as follows:
 - a. Paper financial documents including Treasurer’s Reports, monthly bank and credit card statements, bank records of any kind, reconciliation documents and homeowner statements and information in any form, including name, HOA address or any other identifying information shall be shred in a cross directional shredder prior to disposal.
 - b. Any other paper documents such as superseded policies or procedures, general emails between board members or the property manager, contract documents and others that do not contain references to specific addresses or homeowners may be disposed of in regular trash to be landfilled.
 - c. Electronic versions of the above documents shall be completely erased from all storage media, including cloud service, hard drives, flash drives, etc.

Documentation of destruction of documents

1. Documents scheduled to be destroyed shall be identified on an appropriate form by category and year and shall include the date and method of destruction. Sample form is included below.



10 Maine Rd., Plattsburgh, NY 12903

Certification of Destruction of Documents

Lake Country Village Homeowners Association

I hereby certify that the following records were destroyed in accordance with the Records Retention Policy dated _____.

Record type (General category – list all categories) _____

Year(s) of records _____

Format (paper, electronic) _____

Date(s) of Disposal _____

Method of disposal (shred, landfill, permanently erased from storage media, etc.) _____

Name (print) _____ Title _____

Signature _____ Date: _____

I agree that the destruction of the above records is in compliance with the current Records Retention Policy of Lake Country Village Homeowners Association, Inc.

Secretary

Date