**BORDEAUX VILLAGE TOWNHOMES ASSOCIATION**

**ANNUAL MEMBERSHIP MEETING MINUTES**

**October 26, 2022**

The Annual Association Membership Meeting was held at Chateau Country Club

on October 26, 2022. Board members present: Brenda Varuso, Deborah Pope,

Cathy Gaffney, Judy Appel, Florence Nagle and Bookkeeper Kathy Gaulon

**Board President Brenda Varuso called the meeting to order** and introduced the guest.

**TERMITE INFORMATION – Guest Shannon O’Neill**

Brenda introduced Shannon O’Neill from Dave Carter Exterminating, the BV termite company, to say a few words of important information, but did not take any questions since there was so much to cover in the meeting. She is glad to talk to anyone by calling their office with any questions or concerns.

Shannon explained that what they do for Bordeaux Village is bait trap treatments and chemical treatments. There are things to be aware of because there are issues that can disturb those treatments and mess them up, so she wanted to make everyone aware. And if anyone has problems she asks to please call their office and they will come out and handle it. It is to protect our homes and work together.

Brenda distributed letters from Dave Carter Exterminating that listed some of the important things. Shannon stressed that calling the office any time with concerns or questions on how things work, such as contacting them immediately if there is new construction around the outside of the townhouse or any work is done in the gardens, because those things can mess with the bait traps and the treatments around the perimeter of the townhouse. Termites are very sneaky and we want to make sure everyone is protected. They do inspections about 4 times a year (bait trap, patio, townhouse exterior perimeter.)

It is very important that the patio be cleared around the perimeter so they can inspect for termites. If things are cluttered or blocking their sight line, they can’t see the termites and don’t know they are there and can’t treat for them. Even the Department of Agriculture says that every house in Louisiana has had termites, has them now or will get them at some point. Carter does everything they can, and they want us all to know they are here for us.

Brenda thanked her for coming to the meeting. She then advised that there are letters from Carter in the meeting packet. There are 2 pages to the letter and at the end of the meeting there is a place to sign showing the letter has been read and owners are aware of the information Carter has provided. They will be picked up from the tables or they can be dropped off on the table at the door.

**President – Brenda Varuso**

Brenda announced that before discussing the items on the agenda the board wants to thank a couple of people. The board wants to acknowledge and thank Allen Kincannon for saving the day after Hurricane Ida by fixing the downed and damaged mailboxes as best as he could so that we could receive mail. He and his wife, Louise, did a great job helping with a lot of cleanup after Hurricane Ida and it was really appreciated. Allen and Louise stayed during the hurricane. We thank them for everything they do around Bordeaux Village because they do quite a lot. (Applause)

We also want to thank Tim DeSoto, who is not in attendance, and who was our president at one time. He has generously volunteered to take care of all our maintenance around Bordeaux Village, which saves us a lot of money and labor costs. He changes globes, he works with some electrical things unless we actually need an electrician, which can be very expensive, and luckily, he knows how to do some of those things, as does Allen. He also has repaired some of the fence boards. (The reason they’ve only been repaired by Tim right now is because we are still fighting with our insurance company trying to get the fences repaired and /or replaced, but we are having a lot of problems getting our insurance money and getting that settled.) He also straightened some light poles and has done a lot of tasks around Bordeaux Village. We’re sorry he’s not here to thank him in person.

**AGENDA**

Brenda reminded everyone that we’re all here because we love Bordeaux Village, and we want the best for the community. We’re all here for the same purpose. We are all owners and we love being part of the community, so let’s keep that in mind during our discussions. Please speak respectfully and hopefully we can get a lot of things settled and voted on, and everyone will end up being happy and satisfied.

Another reminder is that everyone on the board are volunteers. We don’t get paid for this and we have worked very hard to make sure this is a great place to live.

**Past President – Judy Appel**

Judy said she would go through the agenda carefully because there a lot of people at the meeting that are here for the first time or haven’t attended in a while:

\* The Roll Call is everything we did at the table signing in

\* The Inspection & Verification of proxies is if someone handed their proxy to you to vote on their behalf. The way this is handled is that the person with the proxy wrote on the card who they gave their proxy to was received by the Secretary and given to Kathy Gaulon at the start of the meeting. When the votes are counted we know who has more than one vote.

\* The 2018 minutes were already approved via email after the last meeting, which was way back in 2019. Our schedules, thanks to Covid and hurricanes have been completely messed with.

And normally we will have a speaker come in, someone from our Kenner community like the mayor, council people, fire and police, all of which always give us good information. But tonight, because we have a packed agenda, we want to get through things well and orderly, we are doing things a little differently. In the past when you put something down when we send out the letters asking what you want on the agenda, we would get back a lot of responses. This year many of the responses were for the same item. Normally we would have the one person who brought up the item to present it at the meeting, and then that person would speak, and we would have a short discussion and a vote, if a vote was necessary. Tonight, there were too many people who wanted the same thing, so on the agenda there won’t be one person speaking, it will be the board saying this is what was brought up, this is what we understand about it. We’ll have a brief discussion from the floor, but there are too many items on the agenda to just talk. So we are asking that you raise your hand and be acknowledged by the board member. This way we can actually hear what is being said.

This is how we are handling it tonight. It’s never just a one and done meeting. We’re behind on our meetings now. The only other thing I will add is to please everybody be civil. We all in this room have more in common than not and nothing is ever solved by yelling and screaming. Let’s all be respectful of one another, really listen to what people are trying to get across, what their point of view is, and at the same time if you see or have something on the agenda that is terribly important to you, there’s no reason why we can’t form a committee and you can get us more information to bring back to the group. Some of the things on the agenda we will need lots more information about, such as solar panels, etc. So with that in mind, that’s how we’re going to do it.

**HURRICANE IDA INSURANCE UPDATE**

Judy Appel introduces Deborah Pope. We are so lucky to have someone with her expertise. For many years she has worked in the legal world as the right-hand person at a law firm. And before that she worked with another attorney who handed hurricane insurance claims. Allen Kincannon worked with the insurance people, Judy Appel worked with them also, and getting down to the nitty gritty it just got to be a nightmare. Deborah graciously took over and eventually we did have to seek the advice and assistance from an attorney. She will bring you up to date of where we are with the insurance claim.

**Deborah Pope** explained there are 13 separate policies which on the surface seems stupid, but according to the insurance company it has to be that way for the fences and pool building, pool motor etc. That means there were several claims.

La Citizens only gave us $35,532.00, which is a joke and not nearly enough for the repairs we need to make from all the hurricane damages. So, we made a decision to hire an attorney to try and get more money out of La Citizens. We did receive an additional $14,642.00, and we paid 25% to the attorney and the contractor who had to write up the additional estimates for the claims.

It might not sound like much, but we didn’t think we would get more than $5000. The good thing about it is La Citizens is paying those damages and have agreed to release the recoverable depreciation, so we don’t have to send invoices from our contractors.

As Judy mentioned that this is very “off” from our claims because the several fence companies we walked around with quoted much higher prices for repairing or replacing fences. The highest was about $89,000 and that’s the one we sent in for the fence claim alone. We didn’t get near what we were claiming, but with our attorney’s help we did receive more than La Citizens originally gave us. One good thing about not having to submit invoices for repairs is that Tim DeSoto is doing a lot of the fence repairs, and the only invoices are for materials.

We do have a major uninsured problem in the 608 Vintage driveway. We have no coverage for the driveway. A tree uprooted and pushed up the concrete, fell on one of the apartments next door and took down the fence separating Bordeaux Village from those apartments. The pushed-up concrete is very dangerous and we’ve had a few estimates. After that is repaired, the next priority is the fence along the canal, but we will have to clear out all the brush.

A question from an owner – “can we preserve some of those plants along the fence.”

Answer: We just have to clear the area. All the fence companies we spoke with said they cannot work there until this is cut down. We don’t want to disturb it. Some of the plants are gorgeous, but it has gotten unwieldly because no one has trimmed it back in years.

**PARKING SPACES – Brenda Varuso**

There seems to be a bit of contention in certain areas of Bordeaux Village regarding parking spaces. One thing is we do have individual spots that everybody has, and they are not marked. The guest spots are marked. Some of them are marked “Guest” and there is only one as far as I know that is not marked, and that is in 4132 driveway, which we are going to rectify and make sure that it is marked Guest. And sadly in certain areas there have been people who have taken advantage of the guest parking spot and park there for a much longer time than they should but you will see in your folders that a guest, not a resident, is only allowed to park in a spot for 72 hours because you have to allow that other people may have visitors and the guest spots need to be available to any guest of a Bordeaux Village resident. Not every one of our driveways has a guest spot. Places that that do have guest spots really have to be open for everybody not just for your driveway. Just be considerate of your neighbors. You know some units have two spots and they might only have one car. and they just divide them up between their neighbors and offer that others can park in that extra spot anytime they want. And that's fine with us. Whatever individual owners want to do among neighbors is between them and not the board. You don't have to check with us as long as y'all are all getting along and that's fine.

But the thing that we want to address about the parking spaces, and this is going to come to a vote, is that at one time a long time ago addresses were actually on everybody’s parking spaces. So we can either put “reserved” or we can either mark your actual address on your parking space, if you feel like you need the address marked on the parking space. One of the big problems mostly is on Loire because some people have a parking spot right in front of their unit and those spaces face Loire. So people are constantly parking in those extra spots and that seems to be the problem.

Before we even vote on anything let's talk about how y'all feel about it. Does anybody have any suggestions or ideas or views on this?

* From an owner: The parking spots in front of the pool have private parking signs. Maybe we should put those on other spots. The police told me that unless the spots are marked there is nothing they can do. Maybe we could put addresses on the spaces, or “reserved”

Answer: Unfortunately there are no fences to put signs on.

We would have to look into the cost involved in putting everyone’s addresses or “reserved” on each space. It would have to be done uniformly and we would use one company to do the work.

Brenda asked everyone to quiet down and listen to what people are saying.

The next several minutes were people talking over one another.

Brenda called to order. Let’s take a vote.

Three options:

* Do you want your full address on your parking spot.
* Marked Reserved on all spots, no address
* Marked Guest spots only

The next several minutes were again people talking over one another. Votes were tried to be taken, but the room was disorderly.

After a couple of confusing vote tries, marked Guest spots only was voted in by the majority.

**ADDITIONAL DISCUSSIONS**

* The use of architectural or different types of roof shingles as well as solar panels was brought up. Melanie O’Neill offered to research and follow-up on solar panels. After some discussion, no conclusion was made about roof changes, and at this time we will stay with the 3-tab shingles.
* The possibility of removing chimneys rather than replacing or repairing them was brought up. This was voted down right away.
* Submitting an Exterior Modification Form to the board before any exterior work begins is a necessity. This is for your protection while you are planning to do anything on the exterior of your unit. Submitting the form with the details of what work will be done, whether minor or major, allows the board to review it and advise the owner if everything meets the standards. You are advised whether the work is approved, or if we need additional information from the owner.

Because this is such an important policy, a fine for not submitting a form prior to work starting will be applied to the owner’s account. Discussion on the amount of the fine was between $100 - $300. The new board will make that decision and will advise owners.

* If you replace windows on your unit, they must be replaced with the existing style and color. The replacement windows are not easy to find but one owner did say that Acadian Windows will do an exact match.

Someone mentioned maybe we could do away with the 6 panes when replacing windows and go with 4 panes. Brenda advised that the whole idea is to protect what was originally there.

There was a vote on whether to change the number of panes or not.

28 nays, not change / 1 aye, to change / 4 abstained

* The option to use Rhino Shield ceramic paint coating or similar that can be matched to our approved colors was brought up again. Robin Tamplain offered to research this and report back to the board with her findings.
* A few owners also asked for discussion on possibly approving roll out shades or awnings under the balconies on the back patio above the doors. No conclusion was reached, more research would be needed to make any decisions.

**DUES**

**Brenda** – OK now we're going to talk about the dues which is the main item on

the agenda.

There are a lot of things deteriorating in Bordeaux Village and we need to raise the dues for the operation and expenses of keeping our village operational.

* One thing we looked into is we've been told by the pool company we're going to have to replaster the pool sometime in the very near future. Luckily we have a great pool company they've been keeping the pool going whether you use it or not. It is still an amenity.
* I was told by a pool company that at this time it could be anywhere between $10k - $15,000 just to replace. The pool hasn’t been replastered in several years. And pool chemicals have increased and are expected to keep rising.
* Our La Citizens insurance is going to be increasing at renewal time.
* Dave Cater Exterminating annual treatments cost will be going up.

Brenda continued: the whole point and the reason I'm telling you all of this because we’re sure you are all very aware of food, gas etc. all getting higher.

But we are in trouble and need to reevaluate what is needed.

We have a starting increase for the monthly dues at $120. If anybody has any other thoughts the floor is open to suggestions.

Again, a lot of discussion with people talking over one another, about what raising the dues by $5, $10, $15 would mean to the association. We have very little in our CD reserves and do not want to touch those. But if we do not have enough money to cover unexpected or very expensive things, we could end up with special assessments or exactly back next year asking for dues to be raised again.

Discussions also about insurance rates not only increasing for BV but for individual townhomes also.

I know it's a struggle right now between gas prices and food and it’s nuts. But if we don't have enough when we haven't even repaired things like the fence along the canal which is desperately needed because people easily climb the fence. And if they would get into the tennis court, all they have to do is climb that metal fence and they're in the pool. So it's not a small thing and that's not going to be cheap and it's going to take time.

I think y'all will agree we don't want Bordeaux Village to be in disrepair and have half broken things not taken care of because we don't have the money. Sadly, things pop up that we have no control over and I will tell you all, the Cypress trees are a huge expense. The trees are in between the sidewalk and the street so they're on city property. Which means we can't ensure them but we're responsible for them because they were planted by Bordeaux Village so keep that in mind too, that anything that happens to the trees during hurricanes or storms, we're just giving that money away. We will never get that back from insurance. These trees are giant expense I don't know who decided to plant those trees they are pretty, they're beautiful, but they're a giant mess and they're giant expense. I will say that Allen has been very helpful with trimming trees and doing a lot of things that that we don't. We don't want to call a tree service every time little branches are hanging or something like that and thank God that Allen has been kind enough in the past to go around trim and take care of things that does save us quite a bit of money. But there's some things that need professional trimming, clearing, removing, etc.

So, getting back to the assessments. Monthly dues payments actually look pretty good. We do have a few people that are late once in a while and we do send them reminders. But at our last annual meeting we voted that anybody that is three months or later ($300 or more balance due) we let them know that if they don't pay attention, we do bring them to small claims court. That has been extremely effective so most everybody is pretty much current.

OK well let's take a vote on where you want to start. Do you want to start with $100? Whoever wants to raise the dues to $100. (At this point, the voting became confused because the amount started low and as the voting continued, some people were voting more than once.)

After many loud voices and disagreements, there were 10 votes for $100, 10 votes for $105, 3 votes for $110, 0 votes for $115, and 10 votes for $120.

Three way tie, so there was another vote.

The vote was approved for $105 monthly by the majority of 16 votes. (6 votes for $100, 11 votes for $120) This will go into effect January 1, 2023

Reminder to make sure checks are received on the first of the month, and no later than the 10th, or else late fees will be incurred.

If you use Bill Pay through your bank or credit upon make sure that they send you check in time for us to get it before the10th, it's late after the 10th and I know the mail is a problem but some of the checks still come later. Make sure the mailed checks are postmarked before the 10th. And if you are using Bill Pay through your bank, have the due date the 1st of the month.

One thing we want to remind everyone of is that during COVID we did not charge any late fees since it was such a trying time for people.

Late fees were reinstated this year in July.

**DESIGN REVIEW**

Due to the issues of the past couple of years, we haven't been doing design review. We probably get back to that at some point pretty soon. There are some units that are very much in disrepair and we are very aware of it. Kenner code enforcement is a joke. They don't care. They come out and say they don't see anything wrong with a unit. So it’s not that we’re dropping the ball, it’s just very time consuming and we don’t have that many people to help.

We are glad when someone advises us of an issue on another townhouse. But please know that if you do have a complaint, we listen, but after that it is between the board and the other owner. We will not discuss that with anyone else including the person complaining.

**ELECTION OF MEMBERS TO THE BOARD OF DIRECTORS**

* Bill Hayes nominates the same board
* Cathy Gaffney nominates Charles Jackson, new member
* Lizz Phillips nominates herself
* Joe Jannsen and Flo Nagle nominated Beverley Janssen, new member

Nominations were accepted. The board was voted in and will meet separately to appoint officers.

**DRAWING FOR DOOR PRIZE**

 This year’s winner of one month’s association dues is Kaye Cornay, 4125-C Loire

**REMINDER**

Don't forget before you all leave to sign that second sheet that Carter left and you can just leave it at the door or give it to a board member on your way out.

**Cathy Gaffney motioned to adjourn the meeting**. Seconded by several members.

Meeting adjourned

Respectfully submitted.

Cathy Gaffney / BVTHA Board Secretary