

Cowpet Bay West Condominium Association Board Meeting  
June 24, 2020, 5PM.

In attendance, N. Overmyer, B. Friend, C. Crowe, Bill Leitch, Ehren Henderson, J. Planeta and Holly Weston

Call to order at 5.02 pm

Motion to approve meeting minutes from May, 11, 2020 approved by all.

Manager's Report:

WWTP System:

R/O Plant -Plunger Issues: We are still making water.

4 cisterns may have been contaminated by salt water. It is hard to transfer to grey water. The salt water level is going down. A new employee will be working with Ray to work with plungers, the engine is overheating and melted seals need to be changed. The plungers and seals need to be replaced again. We need to dump four cisterns. Mutuba needs time off, bc dealing with all these issues, new plungers will be here Monday or Tuesday. Holly has a new supplier for parts. Leaking oil now, so we need new plungers. The top 4 Leeward cisterns grey water are too far away from the transfer line so that they can not be transferred into the grey water system. To pull water from cisterns to grey water cisterns is difficult. We need to pump cistern out. Why are we wasting water dumping it out? Is it too salty for landscaping? Can it go back into the RO plant? The cisterns are plastic transfer lines. Need to pay Ray to help. We do not have enough\$\$ for staff hours to get salt water into grey water.

Do we want salt water in the gray water system? NO, It will rust people's toilets. Should we dump the water??? Yes, dump it. Dump it. It is a shame to waste it but we do not want to risk damaging the grey water system. Staff is burned out without having Mutuba there. Dump it and move on. Plunger will be in on Monday.

Security/Security Gate: Hit and miss when it works. Sometimes when the internet is down, The Internet is not very reliable. Trying to work with ADT to get it right. Been working on it for the last two years.

Need 4 to 6 more cameras, so I (Holly) can look at the property since there is no security guard. Only 1 complaint about not having a security guard.

Dump Truck/Dodge Truck: Both are not working now. Starter problem with the Dodge Truck, CP Board for the dump truck. Hopefully both trucks will be repaired on Friday.

Hurricane Preparedness: Shutter inspections being done now, hopefully completed by end of week

Tree Trimming/Contractor Issues: Miguel will hopefully be back soon. One of our owners might not be able to use them. Hopefully we can get him. We will have to rent the equipment to get the work done in 4 or 5 days. C. Crowe Elysian has their own truck that they rent out. Miguel hasn't returned calls. He trims trees well. We Want to keep costs down. Holly is not sure how it will all work out.

## TREASURER'S REPORT

Accountant Review Nick and Holly need to finish up with the accountant. Close to the end of 2018 and 2019 taxes. Evaluation on accounts done. Accounting system will be back to normal soon. We are in a deficit now.

Insurance Payments:

Banco Working: \$11,156.70

Banco Special: \$14,075.63

## COMMITTEE REPORTS:

Insurance Committee: Roland has dropped the ball again, Insurance LLOYD said insufficient, Nick contacted them. They are going to ask ½ million for the claim that was 1.7. Russell will reach out again. Nick will follow up. We need to find out how much we can take up front. If it is going to go to mediation they will not offer us anything up front. 8 more months of mediation for something we might not be happy with the amount. They are building a bad faith case. Is it worth the risk of it not going in our favor? We need to have an assessment. If extended any more, we will have to raise out O'and M. We have more insurance premiums. We have an old wastewater treatment plant. Why are we staying with this company? If they are not paying our claims? Other groups and the East only got 1 settlement for 1 storm. This Sept. will be 3 years since the storms. Should we litigate against them and get it over with? We need to

mediate first it is in our policy to do so then litigate. Do we get a law firm to take it and on a contingency basis, an aggressive law firm to pounce on them? We need to come up quickly with what we need in an assessment to keep place operating. If we litigate it will take another year. Cowpet East fees are higher than ours. Even if we raise our fees by \$100, Point Pleasants are higher as well. We need to come up with a number?

What about back dues from owners in arrears? Have we made any headway? Mark puts a lien on a property, and others are making payments, and payment plans. These people need to go to their banks to pay their fees. They have equity to borrow the money to get us off of their backs. Two of the properties are for sale. Anna hasn't responded to any correspondences. We need to have 51 and 52 pay up, they are using excuses that their units are for sale. They need to go to their own banks for the money, we are not their bank. Windward 3 and Windward 51 are paying up, however they are not catching up very fast though. They are sending in some. If we put a lien on property, we need to discuss with Mark to see what we are allowed to do. Can we cut utilities? Electricity and water. They are too deep, too far behind. They obviously don't care about association. Holly has known these families for 9 years. Banks can help out, they should get a home equity loan and square it away. Talk to Mark 1st to incense people to catch up and to inquire what we can legally do. Give them a week if we will cut utilities off. Holly cannot be the bill collector.

#### OLD BUSINESS:

Trash Removal Service, If any objections email Nick. Email Nick your thoughts. We can revamp the letter. It can go out in the newsletter.

NEW BUSINESS:Wapa Overcharge: Meter Overcharged us 200,000 Andy gave everyone \$7. We are still getting meter/ WAPA credit to everyone. Mark said the meter broke probably during the hurricane season last year and they were guessing the amount of the bill. They don't owe us much. Holly estimated the bill. The bill was paid monthly so we did not over pay by as much as they wanted.

#### Credit for Owners

Elysian Pool: They want an attendant there for a total of 8 hours a day. Pool will only be open 9 hours a day. Why are we involved in that?? Windham doesn't want to open the pool until the hotel is open, but the owners want the pool open. They were hiding behind COVID for liability. They want the 3 of us to staff it. Aren't they charging for it via the pool

memberships? This is not our pool? Would we assume liability for it? Because we need to hire people What about those who are not members? It is between the members and Windham not the associations. Is it between East and West if half our members then pay? If Windham doesn't staff the pool then members need to demand their money back. Put in the newsletter, this is the current situation we should strongly advise to voice your opinion on an individual basis. Nice feature but there are people who have a vested interest in people who have bought their membership.

Meeting ended 5:52pm

EXECUTIVE SESSION: 5:53pm

We need a treasurer: Chris can advise but can not be the treasurer. Bob Daleo might be able to take it. 5 to 10 minutes a week. Just checks and balances and signatures.

Renovations: Leeward 8. Holly will get it to us. There is not a lot being done.

Leeward 26. Chris Thompson cannot do it. Chuck Pessler is the suggested contractor by the owner. Holly had problems with Chuck when working on property before. Someone said, "No to Chuck Pessler, he needs an approved vendor." Put up a performance bond, guaranteeing they will do the work. Up to us to release the bond. They are not doing any tiles, replacing cabinetry, they will want to do more and become complicated. Add two outlets, he will do it himself/Chuck. Breakers will get overloaded. Chris Thompson takes care of small things. Are there any other general contractors? Check into it. JPK? Give her two or three names of general contractors. Tell her we have a problem with her contractor. Sue Russell, does not want to approve because of the contractor. Contractor needs to be primary insured. Let her know for her own good.

Late fee for owners behind with fees - removal

Can we work with Tina on the late fees? The late fees are not helping her situation. Can we consider a break on the late fees? If the owners are caught up to the point that the only thing outstanding is the late fee, then we can renegotiate.

Sherman Pay - We can no longer pay him in cash. He has 5 or 6 more months that he is owed. He has found a person we can write a check to so we can pay his taxes? He will be responsible for his taxes on a 1099. Can we pay him more so he can pay his taxes? He can

go on a regular payroll. Can we give him a bump for ½ of what he is responsible for? Withholding 1099, he is responsible. He does not have a social security #. We need to pay a 1099, he is responsible for 30 percent of what we give him. What are the options? Other than firing him? Write a check to someone? We need to write a check to him. He needs to get an account? Contractor to 1099, have to do it that way. He is married to someone that has a social security number, she is in the States. We need to get him in the system as an employee. We need to figure out how much to pay for his taxes, benefits etc. It is a temporary thing. Can we sponsor him??? Not the issue, he has everything done. He needs help with Immigration. Holly can get him with the Immigration lawyer here in St. Thomas. He has sponsorship. We may want to talk to Mark about this issue. We may need to have to let him go. We like him and he is a really good worker. Does his mother still live in St. Thomas? Yes, we think so. Could we pay the painting company if it still exists? Holly can look into it. Have his Mom open up an LLC, and pay through her. Right now, things are shut down. Things are slowly opening up.

The owner of Leeward 3 screamed at Holly last night. Holly stayed with someone else last night. Owner Leeward 3 thinks Anna and Holly are responsible for her problems. Holly will have someone stay with her. The contractor will hand over messages to us if necessary. She looks at Holly like she is the problem, she has a volatile demeanor. Limit interaction with her. If she comes into her personal space, she can call the police if necessary. Holly can call Chris. Do we have enough to get a restraining order against her? We need to call the police to document the case, in case she has a firearm. She has been slashing tires. She admitted to slashing tires of Leeward 8. She has burned bridges throughout the community. Based on past behavior, send issues in writing and have her stay away from the office. Concerns someone could get hurt. Gita and Anna have concerns. We need to draw the line. Can we send her a letter to keep away from office and stay away from Holly and she needs to comply with issues??? She is current with dues but does not let Holly into the unit to inspect it. She stopped payment on check, she locked them out. Contractor's attorney has reached out to Mark Hodge. Ehren can reach out to Mark Hodge to give the contractor more time, to ask him what thoughts are to draft a letter? Concerns Anna will come into compliance, why are you giving her a hard time when there are problems with downstairs neighbors? We need to be as aggressive as possible. We have been nice and tried to do the right thing and it has never helped to clear up these issues.

6 Video cameras will be placed at the end of Windward and at the end of walkways. Staggering in the middle. Good angle to the property. Owners can log into the system to look at their area of the property for their own security.