

MINUTES

JANUARY 19, 2026

Via Zoom

PRESENT: Diane Caldbeck, Jeanne Cunningham, Jim Greenfield, Mary O'Keefe, Josh Kimelman, Patsy Shors and Jeff Horner

1. The meeting was called to order at 4:39 pm. Quorum was established.
DRUID HILL BOARD OF DIRECTORS MEETING
- 2.
3. MINUTES
 - a. Patsy made a motion to approve the December 15 minutes. Josh seconded the motion. The motion was approved.
4. PRESIDENT'S REPORT
 - a. There was no formal report from Diane.
5. TREASURER'S REPORT
 - a. As of December 31, 2025 there was \$2,621.29 in our Operating Account. The low number in the account was due to the unexpected expenses for snow removal in late November and into December. The Reserve account balance was \$15,957.96 at the end of the year.
 - b. Jim is counting on January dues and assessments to bolster our Operating Account.
 - c. Josh made a motion to approve the December Financials. Mary seconded the motion. The motion was approved.
6. INSURANCE BILL
 - a. Our big insurance bill for the complex is due February 1, 2026. There is concern we might have to cash in a CD to cover the bill.
 - b. Jeff is hopeful with dues and the \$1500 annual assessment per homeowner coming in during January, we will be able to cover the insurance bill. Jeff can wait to pay any bills until later in February if necessary.
 - c. In order to prevent this cash flow problem in the future, the Board discussed requiring the annual assessment to be paid every year by January 31 instead of March 31.
 - d. This proposal would have to be presented at the Annual Meeting and voted on by the homeowners.

- e. Mary made a motion to approve this proposal and present it at the Annual Meeting. Jeanne seconded the motion. The motion was approved.

7. OLD BUSINESS

a. Survey

1. Diane talked to Steve Jacobs about landscaping issues and about doing a homeowners survey.
2. Patsy thinks a survey is unnecessary. She felt it was made clear to homeowners that landscaping services would come to the complex three times a year. Any extra maintenance needs to be done by the homeowner or by someone they hire.
3. The Board discussed the survey idea and perhaps bringing up landscaping issues at the Annual Meeting.
4. Jeff did not want to wait until the Annual Meeting to address landscaping issues. He thinks it is too late in the year. Jeff would like homeowners to let him know about problems when they happen so he can promptly address their concerns.
5. Diane would like to have Snyder Lawn Care and Lounsbury Landscaping spell out exactly what they will be doing at the complex.
6. The Board decided to have Jeff send out an email in mid-March to all homeowners explaining what our landscapers would be doing and approximately when they would be coming.
7. The Board also decided no survey will be done at this time.

b. Concrete Patchwork

1. Reza Zoughi is concerned about the concrete patchwork in the complex. He feels the concrete is coming apart in some areas and there are two big slabs that are of particular concern. Jeff will ask the vendor, All Star Concrete, about the problem areas. Diane will talk to Reza.

8. NEW BUSINESS

a. Insurance

1. Our insurance premium is due on February 1, 2026. The Board needs to decide now whether we want a 3% wind/hail deductible costing \$64,472.11 or a 5% wind/hail deductible costing \$61,111.45.
2. Jim recommended we do the 5% option. This would save the Association a lot of money.
3. Homeowners will then be responsible for more of the cost of any repairs. Jim said the cost would be a small amount perhaps \$5-\$10 for the additional insurance coverage for homeowners.
4. The Board decided that the 5% option was the best way to go.

5. Jeff will inform the homeowners about this change and urge them to contact their insurance companies to purchase the extra protection.
- b. Financial Related Information Changes
 1. Jeff informed the Board that he will not be sending out the Financial Report to all homeowners. It will only be available in the Resident Center App. This will better protect sensitive material.
 2. Jeff will send out a tutorial to all homeowners explaining how to access the Resident Center and how to get to documents and other information.
- c. LANDSCAPING
 1. Diane spoke with Steve Jacobs about tree trimming for the complex.
 2. Jeff will talk to the vendor about the best time for trimming. It will probably be sometime in March or April and cost about \$6000.00.
 3. Diane will ask Steve if the landscaping committee would take another look at the grounds and see if any other trees need to be trimmed.
 4. Synder Lawn Care and Lounsbury Landscaping have signed their contracts.
 5. Patsy said there was a storm in December with little snow but lots of ice which created a dangerous situation on our driveways and streets. She wondered if we could have our snow removal vendor come out to treat the ice if that happens again. Jeff recommended that perhaps 2 Board members could discuss the situation and make the decision to have the ice treated if it creates a danger to residents. Patsy volunteered to take on that task. Jeanne and Mary also offered to help Patsy.
9. NEXT MEETING
 - a. The next meeting will take place over Zoom on March 16, 2026 at 4:30 pm CST.
10. ADJOURNMENT
 - a. Jeanne made a motion to adjourn the meeting. Mary seconded the motion. The motion was approved. The meeting was adjourned at 5:38 pm.

Respectfully submitted,
Jeanne Cunningham

