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COMMONWEALTH OF MASSACHUSETTS

* * * REGULAR MEETING * * *

OSGOOD LANDING
1600 OSGOOD LANDING
NORTH ANDOVER, MASSACHUSETTS
MARCH 10, 2015
7:05 p.m. - 8:15 p.m.

Kristen M. Edwards
Court Reporter

**Farrwood Phase II annual meeting
March 10, 2015**

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APPEARANCES:

Board of Managers:

Jonathan Campbell

Theresa Woodbury

Bonnie Tedesco

Elaine Romano

In Attendance: Douglas MacMillan, Esq.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 3

1 MR. CAMPBELL: Good evening. I am
2 going to call to order the annual meeting
3 of Farrwood II, please. I don't know if
4 there is a volume control, if you can hear
5 me, okay. Calling forward our annual
6 meeting.

7 First I am going to, first of all,
8 just recognize real quick for PMA Elaine is
9 here with us tonight and our attorney, Doug
10 MacMillan, is also here with us tonight.

11 So, first order of business a quorum
12 call. And do we have a quorum?

13 MS. ROMANO: We have 32.73 percent.

14 MR. CAMPBELL: 32.73, so we have
15 enough people here to examine and approve
16 the budget and do elections, but we do not
17 have here the 50 percent in order to
18 conduct other official business. So that
19 being said, the budget proposal is before
20 you. If you don't have a copy of that,
21 they are available on the table.

22 By the way, Theresa is indisposed.
23 As you can see, she has a new child and
24 she's asked me to step in tonight. I

1 wasn't prepared to be up here so I will do
2 the best I can, no guarantee.

3 And, so, we are presenting the
4 budget and I want to pertain any
5 questions -- if anybody has any questions
6 on the budget at this point.

7 SPEAKER: 138.

8 You moved -- from what I can see
9 simply moved about 3,000 dollars from
10 landscaping to snow removal. Is this the
11 final tally for snow removal for this year,
12 what we have 44,684 or we are expecting
13 more?

14 MR. CAMPBELL: I believe we are
15 expecting more, but I'll defer to Elaine to
16 further respond.

17 MS. ROMANO: Under the emergency,
18 the association spent \$22,704.25. As of
19 right now, all the invoice --

20 MR. CAMPBELL: That's out of the
21 reserve fund.

22 MS. ROMANO: Right. And out of the
23 operating, we have not received all the
24 invoices which would be gone through the

**Farrwood Phase II annual meeting
March 10, 2015**

Page 5

1 end of March yet. So what you're seeing is
2 just an 11 month actual as of the end of
3 February. There still could be some
4 invoices that are outstanding.

5 SPEAKER: Okay. Are we expecting
6 the same amount next year as well?

7 MR. CAMPBELL: We went way over the
8 budget because of the snow obviously. And
9 as you are familiar, when we have a snow
10 contract, there is a certain number of
11 inches of snow they will have in the
12 contract. Above that they get a certain
13 amount above that depending on what the
14 total snow is. And, obviously, we went way
15 above that this year and that leaks into
16 our budget.

17 So we did transfer, as you noted,
18 from landscaping to snow to cover for that.
19 Now, Elaine referenced the 22,000 that went
20 to pay for snow removal from the rooftops.
21 That declared an emergency situation for
22 further damage. That came out of the
23 reserve fund.

24 SPEAKER: Okay, thank you.

1 MR. CAMPBELL: Yes.

2 SPEAKER: 114.

3 Can you just clarify because I got a
4 little confused. The snow removal number
5 here for 11 months actual is 44. Does that
6 include the 22 that you --

7 MS. ROMANO: No, this is just an
8 operating budget. The actual reflects your
9 reserve.

10 MR. CAMPBELL: We budgeted 30,000.

11 SPEAKER: I am not talking the
12 budget.

13 MR. CAMPBELL: I understand. I will
14 finish the statement. We did budget 30,000
15 because of the excess snow. We have
16 actually spent 44.

17 SPEAKER: So, we started at 44 for
18 snow. Do we add on the 22 Elaine was
19 just --

20 MS. ROMANO: Yes.

21 SPEAKER: So we take 44 for the
22 beginning snow number here, which is really
23 45, and we add 23, which is 227, and we
24 still have more invoices coming in?

1 MS. ROMANO: You may have a couple
2 of more. I don't know.

3 MR. CAMPBELL: If we get more snow.

4 SPEAKER: No, that's not what I am
5 talking about. There is unbilled invoices.
6 That's what I meant. So do you have a
7 flavor for what the unbilled number is?

8 MS. ROMANO: No.

9 SPEAKER: So we are looking at --
10 before we get to the unknown, form 3 is 7
11 form 26, so we spent so far 67,000 dollars
12 on snow and roof?

13 MS. ROMANO: Combined.

14 SPEAKER: Snow and roof on 67. What
15 piece is the roof?

16 MS. ROMANO: I said that, 22.

17 SPEAKER: I didn't realize that,
18 okay. That's the roof. So we could go --
19 we all know how much higher 67 is going to
20 go to for snow and roofs. Thank you.

21 MR. CAMPBELL: Any other questions
22 concerning the budget?

23 SPEAKER: 138 again.

24 The reserve contributions, sir,

1 jumping to 27 and a half for proposed 2015,
2 '16, unless you have an emergency, those
3 funds cannot be touched. Is this
4 intentional?

5 MR. CAMPBELL: And, again, I will
6 defer to Elaine.

7 MS. ROMANO: It's intentional,
8 Arcadiy, because farther on the agenda
9 page, you will see that National Grid is
10 going to be doing underground cable
11 replacement within all of Farrwood. They
12 are going to be digging up all the paving.

13 So the paving project that the Board
14 talked about at last year's annual this
15 Board has put on hold, because we don't
16 know what is going to happen with those
17 cables. And it would be a waste of funds
18 to put new paving down only to have it tore
19 up by National Grid.

20 Yes, they will put it back. But
21 will they put it back to the way you would
22 love to see it, not nationality -- excuse
23 me -- they would but maybe not to the
24 satisfaction you would like it as they have

1 an easement under the utilities to come
2 into all the properties at any time they
3 want.

4 We have not been given a timeline
5 yet on this project. Right now they are
6 just doing the survey, and they haven't
7 even gotten to the design stage. But
8 apparently other phases are having problems
9 with their cables. So in just replacing
10 those phases, they are going to do the
11 entire Farrwood.

12 SPEAKER: 138 again.

13 So a follow-up to this would be even
14 though they have the easement, wouldn't
15 they have to bring the property to the
16 original condition at the very least no
17 matter what?

18 MS. ROMANO: Well, they can bring it
19 back and patch it. They don't have to
20 bring it back to total back down to like,
21 for instance, up at yours where you only
22 have one seam, you know, they can patch it
23 to their hard extent and you don't want to
24 see that. That is not going to be the

**Farrwood Phase II annual meeting
March 10, 2015**

Page 10

1 answer if you've already put money down on
2 the paving.

3 We have reached out to National Grid
4 and asked them to include the association
5 and when they are getting ready to do
6 Farrwood II for their design to see if we
7 can minimize where they are actually going
8 to end up cutting through and all of that.
9 Like I said, we have not gotten to that
10 stage yet.

11 SPEAKER: Understood, thank you.

12 SPEAKER: Marie, 68, Griffin.

13 They are going to be pulling up the
14 grass too. Because if they are going to be
15 changing the lines, they haven't changed
16 the lines coming into our unit so the grass
17 is going to be pulled up.

18 MR. CAMPBELL: There will be
19 significant pulling up as you said. But,
20 again, on that paving, there is no point in
21 trying to do it if they are going to just
22 dig it all up.

23 SPEAKER: No, doesn't make sense.

24 MR. CAMPBELL: Any other questions

1 on the budget?

2 SPEAKER: Sorry, 138 again.

3 So I understand that we don't want
4 to spend the operational funds on the
5 pavement pending National Grid line
6 replacement but do we actually want to put
7 them in reserve funds as opposed to take
8 care of some other repairs like decks?

9 MR. CAMPBELL: Again, we had this
10 discussion at the last meeting. I think if
11 we just leave it in miscellaneous without a
12 sign we still have a requirement to balance
13 a budget and whether we have to
14 specifically assign funds or can we, you
15 know, again, what was our -- Elaine, if you
16 want to refresh.

17 MS. ROMANO: I think at the time
18 when the Board sat down to do the budget
19 there was no generic projects other than
20 the paving. Certainly the Board has talked
21 about doing the aluminum on the upper part
22 of the buildings but that money -- that
23 12,000 isn't even going to get started to
24 do a side of a building, so it made sense

1 to put it back into the reserve.

2 Plus the fact that we had several
3 unit owners who had problems trying to sell
4 their units because the Board was not
5 putting the 10 percent into the reserve
6 that Fannie Mae and Freddie Mac require for
7 any potential person trying to get a loan
8 with the association. So because there was
9 no project defined, we just decided to --
10 they decided to put it back into the
11 reserve this year.

12 SPEAKER: Thank you.

13 SPEAKER: 114.

14 The gutter repairs is up to 11. Can
15 you explain what happened at Building H
16 where the gutter fell off the front?

17 MS. ROMANO: Well, you had a lot of
18 ice in a lot of other areas. The side of
19 the, I think, by the Dempsey's unit in 64,
20 the entire gutter fell down on the side.
21 The weight of the ice was too much. We had
22 this in several areas. The back of 173 is
23 another one. 147 to 150 there are numerous
24 places where the gutters has just let go

1 from the weight of the ice. Could we do a
2 repair? We have to see.

3 Right now one price that I got from
4 Lambert Roofing was around 10,000. But
5 that is only one, and I just used that as a
6 generic to put it in. There are multiple
7 places. The back of 104 to 108 is another
8 area.

9 SPEAKER: 103.

10 It's across my window onto the
11 cement.

12 MS. ROMANO: Right. 54 is another
13 one. There are multiple places that we've
14 had problems.

15 SPEAKER: So I know we are probably
16 one of many units, facilities that suffered
17 damage. And when spring comes and rain
18 comes, like, how fast can it be repaired
19 and what will happen to it?

20 MS. ROMANO: That was one of the
21 reasons I wanted to have an idea of the
22 price and to put it in the budget.

23 MR. CAMPBELL: Again, we are
24 straying from discussions on the budget

1 until we determine this.

2 MS. ROMANO: And until they can get
3 to the back and really look at them, that
4 is just a generic. Lambert Roofing
5 couldn't go all the way around the back,
6 because there is a lot of snow.

7 SPEAKER: The reason why I am asking
8 is because if we don't get the gutter
9 repairs fast enough under this 11,000,
10 where is the fudge money for further
11 damage, if you will, if the water goes down
12 the foundation?

13 MR. CAMPBELL: Well, that is going
14 to be a question that we probably will
15 discuss here in a little bit because we,
16 just real quick, we have a very cumbersome,
17 unfortunately, bylaws that make it
18 difficult to access funds, to change funds
19 or to, if necessary, raise condo fees or
20 something for -- I'm saying there are
21 certain things the reserve fund can cover.

22 There are certain things that it
23 specifically says we can't do. Repairs of
24 what you are talking about we can't take

1 those out of the reserve fund. So we would
2 have to find some other way to finance
3 that, and it's a difficult situation.

4 SPEAKER: That is what I meant.
5 When we talk the 11, which is the budget,
6 so to the extent we maybe spend less on
7 grounds because of the National Grid
8 certain project coming down the road there
9 is some money for what else could be
10 happening.

11 MR. CAMPBELL: We've eaten up a lot
12 of our leeway just from this winter. I
13 understand what you're asking but it's
14 just --

15 SPEAKER: Well, you were talking
16 budget, not actual. Now you're talking
17 actual, right?

18 MR. CAMPBELL: No. I thought that
19 was what you were asking. You said in
20 terms of we had some leeway down the road.

21 SPEAKER: No, I am talking budget.
22 You said budget. So we have 11 in here for
23 the gutters. We don't know when they will
24 go up. So where is the extra space in case

1 the gutters don't go up fast enough in our
2 budget and we need some --

3 MR. CAMPBELL: And, again, that is
4 the situation I am trying to explain is
5 that we don't have a process that allows
6 us -- we have a budget. We are required to
7 do a balanced budget. If something else
8 eats a significant portion of that budget,
9 we don't have the leeway to just say, okay,
10 we are going to spend X amount of dollars
11 above that. It's taken away.

12 So we, as a condo association, we
13 will need to address all of that at some
14 point. There is no easy answer. I am not
15 trying to not answer your question.

16 SPEAKER: I understand what you
17 meant now. Thank you.

18 MR. CAMPBELL: Your name and unit.

19 SPEAKER: I just have a question.
20 Debby, 103, Debby Harvey.

21 This is more for Elaine. I want to
22 make sure that I understand because these
23 repairs have to be done. For the gutters,
24 is someone going around to all the

1 buildings?

2 MS. ROMANO: Yes. I already had
3 somebody look at what they could, but some
4 of the backs we could not get to.

5 SPEAKER: Because, I mean, do we
6 have to each one tell you what --

7 MS. ROMANO: No. I have known right
8 along what some of them were. But then I
9 had to get a couple of phone calls from
10 Dominick at 173 about the rear of his and a
11 couple of other people have called me.

12 SPEAKER: Because mine is going to
13 go down the walls.

14 MS. ROMANO: Eric had sent me a
15 picture of 54 on his, so I had a running
16 list.

17 SPEAKER: And one more question
18 about the leaks. I had a leak in my
19 ceiling and you said I should file through
20 my own insurance but other people feel
21 differently. So I just want to clarify to
22 everyone --

23 MR. CAMPBELL: We will discuss all
24 that here.

1 SPEAKER: It comes through the roof
2 and the shingles.

3 SPEAKER: Can we suspend that
4 until --

5 MR. CAMPBELL: Anything more on the
6 budget, any other budget questions? I will
7 entertain a motion.

8 SPEAKER: 82. I just want to ask a
9 quick question.

10 How long have we known that National
11 Grid was going to come in and rip these --

12 MS. ROMANO: I've only known it a
13 month or so.

14 SPEAKER: A month?

15 MS. ROMANO: Yes.

16 SPEAKER: It has to be longer than
17 that, because they were doing survey work.

18 MS. ROMANO: We didn't know.

19 SPEAKER: You didn't know while they
20 were doing the survey work?

21 MS. ROMANO: We never were notified.
22 We never saw them. Jonathan actually saw
23 them.

24 MR. CAMPBELL: I'm the one that

1 raised the original question.

2 SPEAKER: I asked them what they
3 were doing.

4 MR. CAMPBELL: That's what I ended
5 up doing. I saw them driving around and
6 they told me, and that's when I let Elaine
7 know.

8 SPEAKER: The point I'm making is if
9 we had known this was going on, why did we
10 put new hardtop up the hill?

11 MR. CAMPBELL: We did that in the
12 summertime. That was before any of the
13 survey work.

14 SPEAKER: I know that. But National
15 Grid didn't give you a heads-up a year, six
16 months?

17 MS. ROMANO: No, we never had
18 contact.

19 SPEAKER: 114.

20 I called the City of Haverhill. I
21 called the mayor's office when I found out
22 on New Years Eve that National Grid was on
23 our property, and they knew nothing. They
24 gave me the name of a man down at National

1 Grid because I wanted to make sure that we
2 had someone downtown with our interest in
3 mind, and I called Elaine to let her know.

4 MR. CAMPBELL: Thank you.

5 SPEAKER: Marie Griffin, Unit 68.

6 I just want to state that somebody
7 told me that we are getting estimated
8 electric bills in Building B because all
9 our meters are in that little house that is
10 off Unit 7, in back of Unit 7 and the snow
11 has never been shoveled for anybody. You
12 can't pull the door open.

13 And it would seem to me that it
14 would be the responsibility as somebody
15 dealing with the condo to get those areas
16 shoveled out. Our telephone lines are in
17 there.

18 MR. CAMPBELL: I understand.

19 SPEAKER: Our meters are.

20 MR. CAMPBELL: There is a lot of
21 snow. There are a lot of areas that are
22 not shoveled in the back of units. Our
23 snow removal contract does not have them do
24 that work. It's not as part of the

1 contract. Now, in terms of the estimated
2 electric bills, whatever time they get
3 accessed back in there, they will prorate
4 it. It's not as high as that. That's the
5 electric company coming back to you.

6 That being said, everyone probably
7 knows that National Grid got approved for
8 37 percent rate hike this year, so
9 everyone's electric bill will be going up.

10 SPEAKER: I know one person told me
11 her bill was usually say around say 82
12 dollars and with the estimate she was
13 billed for 200 dollars. Well, that is a
14 far cry.

15 MR. CAMPBELL: I understand.

16 SPEAKER: And with the other thing
17 is with the snow, I mean, it was nice this
18 winter that we had that little front roller
19 up here.

20 MR. CAMPBELL: Does this concern the
21 budget?

22 SPEAKER: No, I guess not.

23 MR. CAMPBELL: We will get to that
24 later then.

1 SPEAKER: I just want to go down a
2 couple of line items so you can tell me
3 what they cover. That is all under the new
4 budget. What is legal association fees?
5 Not by number just what is it? Are we
6 talking about something --

7 MR. CAMPBELL: Doug, would you like
8 to address that?

9 MS. ROMANO: That would be to pay
10 for the attorney, him here tonight, if the
11 association has a general question they
12 have to refer to him on.

13 SPEAKER: Then legal unit owner
14 fees, what's that?

15 MS. ROMANO: That would be anybody
16 who would be in collections that we will
17 eventually collect money back on. That is
18 why it's at zero, because we have no idea
19 what we will bring in on that.

20 SPEAKER: Street lighting, main
21 road, is that Farrwood Drive, Farrwood
22 Place?

23 SPEAKER: Yes.

24 MS. ROMANO: Yes.

1 SPEAKER: What is sump pump?

2 MS. ROMANO: There is a sump pump in
3 several of the units that have to be
4 cleaned out once a year.

5 SPEAKER: Miscellaneous repairs,
6 that's just miscellaneous?

7 MS. ROMANO: Yes. That was the
8 extra that was put in, and we put it there.
9 Does that mean it might not be -- we may
10 have to move it, yes. But that doesn't
11 mean that we may not pull it from someone
12 if we need a deck repair.

13 SPEAKER: Main road portion snow,
14 does that mean Farrwood Drive?

15 MS. ROMANO: Yes. That is what you
16 share with the other associations.

17 SPEAKER: All six?

18 MS. ROMANO: All six.

19 SPEAKER: Main road cleanup, is that
20 the spring thing?

21 MS. ROMANO: That's the spring
22 cleanup in the front of 125.

23 SPEAKER: On the snow, just out of
24 curiosity, do we pay by percentage in the

1 sense that we are 128 units so our fee
2 contribution is based on that versus Phase
3 1 has 16 times 3?

4 MS. ROMANO: I know there is a
5 percentage there. What it is, I couldn't
6 tell you but there is a percentage.

7 SPEAKER: You mean on the electric
8 bills?

9 MR. CAMPBELL: No.

10 SPEAKER: Road maintenance.

11 SPEAKER: Does our insurance cover
12 exposure on the main road; does our 47,000
13 in insurance, whatever our insurance --

14 MS. ROMANO: No. Because you don't
15 own a portion of the main road.

16 SPEAKER: We'd have responsibility
17 for maintaining it, snow removal and
18 whatever else.

19 MS. ROMANO: No, you don't. All the
20 phases just contribute, because other than
21 that nobody is going to do it.

22 MR. CAMPBELL: We contribute to the
23 phase that contracts for snow removal or
24 maintenance. We are not directly paying

1 the person doing the work.

2 MS. ROMANO: But Weinstein is still
3 the owner of the main road.

4 MR. CAMPBELL: Any other questions
5 on the budget, a motion?

6 SPEAKER: Unit 138.

7 I move to approve the budget as
8 presented.

9 SPEAKER: Unit 54, second.

10 MR. CAMPBELL: We have a motion and
11 a second. All in favor say aye.

12 SPEAKERS: Aye.

13 MR. CAMPBELL: Any opposed? The
14 motion carries unanimously.

15 Brief discussion on our activities.
16 Obviously the main activity this winter has
17 been snow removal and the struggle we've
18 all had. As you know, Elaine and I touched
19 on this real quick but have put the project
20 on hold as we mentioned due to National
21 Grid's plans to install new central wiring
22 throughout the whole facility.

23 So in terms of were there other
24 things in terms of money or, Theresa, in

1 terms of general discussion or
2 accomplishments or activities this year?

3 MS. WOODBURY: We had Mass. Save --
4 the letters from Mass. Save went out back
5 in December. We had 17 unit owners take
6 advantage of the insulation out of 121, so
7 not so many took advantage of it.

8 SPEAKER: Eric, 54, Nugeon.

9 They just did mine today, and they
10 did the insulation in the attic and already
11 just when I came home today I could tell
12 the difference.

13 SPEAKER: Absolutely. Unit 58.

14 They did mine two weeks ago. They
15 did an excellent job. It's too bad more
16 people didn't buy in on that. That was
17 very nice.

18 MR. CAMPBELL: The thing that people
19 need to think about is, especially the
20 insulation in the attic, if you don't have
21 a properly insulated attic, that is what is
22 contributing to your ice dams up on the
23 attic.

24 SPEAKER: 54, Eric Nugeon.

1 So my soffits were all blocked by
2 the insulation. Before they came out, I
3 had to go up in the attic and pull up the
4 floor boards myself before they came out
5 and I saw all the soffits were blocked. So
6 that is why I had such horrible ice dams,
7 you know. Even if I just had the
8 insulation that I had, if I had some air
9 flow, I bet I wouldn't have had anywhere
10 near the ice damage I had.

11 MR. CAMPBELL: So me personally just
12 speaking as an individual, if you haven't
13 taken advantage of this yet, I suggest
14 taking another look at it, especially if we
15 have another severe winter. The amount
16 that you are paying in the Mass. Save
17 program to get the insulation is more than
18 going to pay off, especially if you had
19 damage or whatever in your units.

20 SPEAKER: Barbara, 85.
21 Can they still sign up for it
22 because there was a deadline on it.

23 SPEAKER: I just signed up.

24 MS. ROMANO: There was, but I can

1 certainly reach back out to Mass. Save and
2 recirculate it again if people are
3 interested.

4 SPEAKER: I had mine done last week,
5 and I noticed a huge difference. They even
6 weather-stripped around my front door, you
7 know. That's huge. But it's really --
8 it's well worth the money, I think.

9 SPEAKER: What do they charge you?

10 MS. ROMANO: It was 252 dollars for
11 the insulation and the air seal it was free
12 if you decided to take the cover for the
13 stairs. I think that was --

14 SPEAKER: 50 something.

15 MS. ROMANO: 50 dollars.

16 MR. CAMPBELL: They put a cover over
17 your top --

18 MS. ROMANO: That's optional. You
19 didn't have to do that. So I will reach
20 out to see if they will do it.

21 MR. CAMPBELL: Elaine is going to
22 research it and hopefully we get other
23 opportunities.

24 MS. ROMANO: The other part of the

1 Mass. Save programs, in the common areas,
2 they were going to replace all of the
3 floodlights.

4 SPEAKER: Can I ask a question?
5 Unit 65.

6 I am wondering are those
7 floodlights -- is there any way to put some
8 kind of a sensor on? I have two outside my
9 building outside my unit, one in the front,
10 one in the back. And they are on 24 hours
11 a day. They never shut off.

12 MS. ROMANO: Because of the trees?

13 SPEAKER: I don't know.

14 MS. ROMANO: It could be the
15 photocells could be gone.

16 SPEAKER: They are on 24 hours a
17 day.

18 MR. CAMPBELL: Can we have the
19 maintenance people just take a look at
20 them?

21 MS. ROMANO: Well, the new ones
22 should go on a cell and should go off.

23 SPEAKER: I was going to ask that
24 tonight. That is huge.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 30

1 MR. CAMPBELL: We are going to move
2 on to elections. Two of the board members
3 have chosen not to return this year. I am
4 still the writeup. But is there an
5 interest on anyone here? I know that Blair
6 Payne in 111, he is not available to be
7 here tonight but I have an open from he is
8 willing to serve if we can get other people
9 serving on the Board. Any interest?

10 SPEAKER: How many?

11 MR. CAMPBELL: We need a minimum of
12 three people on the Board, a maximum of
13 five is what is allowed. I am going to
14 ask -- go ahead. Can you identify
15 yourself?

16 SPEAKER: I am willing to try.

17 MR. CAMPBELL: Your name and the
18 unit.

19 SPEAKER: Peter Devney, 127.

20 MR. CAMPBELL: I appreciate it,
21 Peter. Is there anyone else?

22 SPEAKER: I might try if you don't
23 mind an old lady on the Board.

24 MR. CAMPBELL: Not at all, so just

1 identify it for our record.

2 SPEAKER: Marie Griffin, 67.

3 MR. CAMPBELL: So we have Blair, we
4 have Marie and we have Peter. Is there
5 anyone else?

6 SPEAKER: Number 114, Barbara
7 Daneau, D-A-N-E-A-U.

8 MR. CAMPBELL: Okay, so that is
9 four. I will continue -- if you want to
10 make an odd number if we vote on, I will
11 continue then on the Board and we will have
12 five in all. If that is satisfactory, then
13 we can -- all in favor of those five
14 people? Should we have a motion first?

15 SPEAKER: Unit 138.

16 I move to elect the members of the
17 board as stated previously.

18 MR. CAMPBELL: Second.

19 SPEAKER: 54, Eric Nugeon, second.

20 MR. CAMPBELL: All in favor?

21 SPEAKERS: Aye.

22 MR. CAMPBELL: Any opposed? All
23 right, thank you very much. We cannot
24 conduct an official motion, because we do

1 not have 51 percent of the representation
2 here. We tend to go on to the general
3 question and answer session. We will try
4 to do the best we can with what we have,
5 and I know there's probably lots of
6 questions about individual units and
7 situations.

8 SPEAKER: Eric Nugeon, 54.

9 So my tree in front of the building
10 didn't survive last winter. They took it
11 down, and then they grounded the stump out
12 this summer. I have got this big hole in
13 my yard now. I would rather either have
14 grass down or have a tree back in place.
15 Is there a plan to do something?

16 MR. CAMPBELL: We can have
17 landscaping deal with that in the spring.
18 We had a similar situation where the tree
19 was knocked down in one of the hurricanes
20 or storm in the fall. They did replace --
21 that first tree died. They replaced that
22 tree, I think, in the fall. So we can do
23 something similar, if you like.

24 SPEAKER: I guess, I would prefer

1 the tree if I had a choice.

2 MR. CAMPBELL: That is fine. In the
3 back.

4 SPEAKER: Just some information --

5 MR. CAMPBELL: Name and unit number.

6 SPEAKER: Dominick, 173.

7 My light went out in front of my
8 front door. I had a tough time trying to
9 get the lightbulb. My understanding was
10 that National Grid put in all new
11 lightbulbs a year ago and I traveled all
12 over to try and find that lightbulb. I had
13 to call Elaine.

14 MR. CAMPBELL: You're not the only
15 one.

16 SPEAKER: I finally got it after
17 what, about four weeks? So if your
18 lightbulb goes out, it's going to be a
19 while before you get a new one.

20 SPEAKER: Tell us all where you
21 found it.

22 MS. ROMANO: I went to one of the
23 electricians that PMA uses, and he had a
24 distributor who had them. I got about five

1 or six of them in case anybody wanted one
2 but certainly we will, you know.

3 SPEAKER: Northeast Electrical has
4 them.

5 MS. ROMANO: We checked. They
6 didn't have them at the time.

7 MR. CAMPBELL: Another question in
8 the back.

9 SPEAKER: More like information. My
10 name is Jay, unit 51. There was a couple
11 of -- I know of at least three car
12 break-ins in our units. We go this past
13 Saturday, stupid stuff being stolen,
14 change, boxes of diapers but they just went
15 after cars that the doors were open, so
16 just be aware.

17 MR. CAMPBELL: Yes. It is an
18 occasional problem here. We had somebody
19 in 111 last year who had the wheels stolen
20 off their Honda Accord in the middle of the
21 night, and the car was left on blocks.

22 SPEAKER: And there was lighting
23 too.

24 MR. CAMPBELL: I'm sorry, did you

1 say something?

2 SPEAKER: Unit 66.

3 A couple of years ago I had the
4 same. They were put up on blocks.

5 MR. CAMPBELL: We have increased
6 lighting over the last couple of years in
7 different areas.

8 SPEAKER: My car is all keyed back
9 of 149. It's been keyed and they tried to
10 take my hubcaps up, but there is a mirror
11 on them.

12 MR. CAMPBELL: We did look at a
13 security video system a couple of years
14 ago. The cops were very prohibited as to
15 whether we want to -- that would be, again,
16 an expense we'd have to look at whether the
17 people want to look at increasing fees and
18 such to do that. That is something down
19 the road.

20 BJ, do you have a question?

21 SPEAKER: What was the unit number
22 that said the car was keyed and when did
23 that happen?

24 SPEAKER: That was me.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 36

1 MR. CAMPBELL: What number?

2 SPEAKER: 149.

3 SPEAKER: Was that recent or in the
4 summer?

5 SPEAKER: Late summer.

6 SPEAKER: I've got three nails in my
7 tires, October, November. We had lots of
8 problems in the summer.

9 SPEAKER: About the same time.

10 SPEAKER: You said 149?

11 SPEAKER: 149.

12 SPEAKER: So around the same area.

13 MR. CAMPBELL: Another question.

14 SPEAKER: Joe, 82.

15 Just a quick question. I think it
16 was brought up years ago, and I will be
17 willing to do it if you would like to bring
18 this back, if we can have an advocate of
19 some sort volunteer in each building
20 somewhat to help with the board members
21 with suggestion and with I know if they are
22 trying to move vehicles in the snow and
23 whatever, I think there was something in
24 the bylaws or something at one time that

1 someone took it out.

2 MR. CAMPBELL: In the old bylaws,
3 there were and they -- I don't -- I wasn't
4 part of the condo association at the time.
5 But, apparently, during whatever revision
6 and amendment -- I don't know if people
7 were not participating in that kind of
8 advisory role or anything but it's no
9 longer in the current version of the
10 bylaws.

11 SPEAKER: I'm just curious --

12 MR. CAMPBELL: We are more than
13 willing to accept the help.

14 SPEAKER: I'm just curious in
15 helping that sort of way. I wouldn't mind
16 helping. That might be a pain in the ass.

17 MR. CAMPBELL: Another question,
18 anyone?

19 SPEAKER: Marie Griffin, Unit 67.
20 Could we go over the names of the
21 people that volunteered for the Board?

22 MR. CAMPBELL: All right, you.

23 SPEAKER: Volunteered.

24 MR. CAMPBELL: Me, Jonathan

**Farrwood Phase II annual meeting
March 10, 2015**

Page 38

1 Campbell. Barbara?

2 SPEAKER: Barbara Daneau,
3 D-A-N-E-A-U, number 114.

4 SPEAKER: Peter Devney, 127.

5 MR. CAMPBELL: And Blair Payne in
6 111. Any other questions? You look like
7 you want to raise your hand.

8 SPEAKER: 49.

9 We had a whole tree removed a couple
10 of years ago. It was a beautiful tree, but
11 it was dying and now we have a big tree
12 that is in front of the lawn over the left.
13 And they had taken some parts of it down
14 but now they have -- how to explain. There
15 is some parts of it that are over the --
16 really just about on the roof. And I think
17 before, you know, it gets too big, you have
18 to make a mess and throw it out, I think
19 that tree should be limited or trimmed in
20 some way so it doesn't end up being blown
21 on top of the roof.

22 MR. CAMPBELL: That's on 49?

23 SPEAKER: Mm-hmm.

24 MR. CAMPBELL: Can we pass on to --

1 MS. ROMANO: I couldn't hear
2 everything she was saying.

3 MR. CAMPBELL: She said there was
4 apparently a large tree that has grown to
5 such extent that it's overhanging the roof
6 in front of 49, so we will pass that on to
7 our --

8 MS. ROMANO: Hanging over the roof,
9 okay.

10 SPEAKER: Otherwise, if you wait
11 and --

12 MR. CAMPBELL: I understand if it
13 falls down on a unit or a person obviously.

14 SPEAKER: Debby, 103.

15 I remember an incident this summer,
16 Elaine, where I don't know what happened.
17 There was water leaking in our bulkhead.
18 So whoever had gone in there,
19 subcontractor, shut the water off on a
20 Saturday night. I was without water. My
21 neighbor next to me and other people had
22 water, so it took a lot of calling.

23 Finally, the town came and turned
24 the water back on. Let me know there is a

1 big leak down there. It was disgusting.
2 So I asked Elaine about has anything been
3 posted about contractors, you know,
4 contacting any emergency numbers so that if
5 they see something --

6 MS. ROMANO: Yes.

7 SPEAKER: Okay, thank you. I
8 appreciate it.

9 MR. CAMPBELL: Donnie.

10 SPEAKER: Donald, 91.

11 How do we get in touch with the
12 homeowners that rent out because --

13 MR. CAMPBELL: I don't know if
14 there's a confidentiality issue on that
15 whether Doug -- you're talking about people
16 who are not owners?

17 SPEAKER: Yes. Next door to me in
18 92, my basement and attic smell like weed,
19 like marijuana. And I have called Elaine,
20 and I haven't got a response yet.

21 MS. ROMANO: I know you called in
22 and asked the front desk about considering
23 about running for the Board.

24 SPEAKER: No, I am not doing that.

1 MS. ROMANO: That was the only
2 message I got that you had called.

3 SPEAKER: I've called about the
4 heat, and I had no heat for two days.

5 MS. ROMANO: And I sent a gentleman
6 out for that, and he said he knocked on
7 your door and nobody was home. I sent an
8 e-mail out to Jonathan on that.

9 SPEAKER: Why didn't you have heat
10 for two days?

11 SPEAKER: Because I had ice in my
12 vent, not snow, but ice in it.

13 MR. CAMPBELL: Now, if you are
14 convinced it's marijuana that smells next
15 door to you, you can certainly call the
16 police too.

17 SPEAKER: I talked to the police
18 department. They told me I have to talk to
19 the homeowner first. Obviously if I knock
20 on their door, they are going to tell me
21 no. That is the same kid that never moves
22 his car on the weekend.

23 MR. CAMPBELL: That is Unit 92?

24 SPEAKER: Yes, they rent.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 42

1 MR. CAMPBELL: You know who owns 92.
2 You can find out who owns Unit 92.

3 MS. ROMANO: I do know who owns Unit
4 92.

5 MR. CAMPBELL: That's the realtor,
6 isn't it?

7 SPEAKER: No, the realtor sold it.

8 MR. CAMPBELL: We can at least try
9 to get in touch with the owner about that,
10 and we can go from there.

11 SPEAKER: Have we addressed owners
12 versus renters? Because when I signed and
13 bought my house, it says --

14 MR. CAMPBELL: Again, your name and
15 unit.

16 SPEAKER: I'm 159.

17 And I was under the impression we
18 weren't going to rent or we couldn't rent
19 and then all of sudden -- so the market
20 crashed and now everybody is having a tough
21 time. That's okay. But who is monitoring
22 the new owners who buy and rent out,
23 whether it be Section 8, whether it be the
24 people with good jobs? It doesn't make any

1 difference who is monitoring them and
2 teaching them how we move the cars, what
3 are the right ways to do it. Nobody is
4 doing it.

5 MR. CAMPBELL: There is no provision
6 is our bylaws or in our rules, and we can
7 look at the condominium rules with the new
8 board if we want to change it. Amending
9 the bylaws is a much tougher take. With
10 that being said, and I am not
11 unsympathetic, but there is nothing -- and
12 maybe Doug can confirm this for me. There
13 is no provision here in terms of the number
14 of people who can rent or the number of
15 units that can be rented out.

16 SPEAKER: 147.

17 Was there ever? Because when I
18 bought it, they told me that they could not
19 rent to me.

20 MR. CAMPBELL: I am not sure --

21 SPEAKER: I was told at the time
22 when I bought the condo --

23 SPEAKER: Unit 138.

24 There was never a provision in

1 either unit deed or master deed that you
2 cannot rent out the purchased unit. What
3 you cannot do is you cannot operate a
4 business in the unit, which is not that.

5 SPEAKER: Makes sense.

6 SPEAKER: So you can't operate a day
7 care from the unit or use it for
8 nonresidential purposes.

9 MR. CAMPBELL: Or sell medical
10 marijuana. Barbara.

11 SPEAKER: It's my understanding that
12 there is an ordinance in Haverhill and
13 whenever you operate a business, you have
14 to get it licensed.

15 SPEAKER: Notwithstanding Haverhill
16 provisions.

17 MR. CAMPBELL: There are people who
18 will attempt to do business from their
19 households outside the license process.

20 SPEAKER: I know. And I spoke to
21 some business owners, and they told me that
22 is an ordinance in Haverhill to be
23 licensed.

24 MR. CAMPBELL: Thank you. Marie?

**Farrwood Phase II annual meeting
March 10, 2015**

Page 45

1 SPEAKER: Yes. I was always under
2 the impression from previous boards and I
3 have been here since '78 of Phase II and no
4 more than 10 percent was supposed to be
5 rented units.

6 SPEAKER: Maybe that was it.

7 MR. CAMPBELL: I don't know what was
8 in the bylaw or rules prior. And, I guess,
9 there was a big written of the bylaws when
10 we had the person who allegedly took -- had
11 some issues with the treasurer and there
12 were bylaws changed, I think, in that era,
13 am I incorrect on that?

14 SPEAKER: There were 1999 bylaws.
15 There were original 1978 bylaws. Between
16 them there is a complete historic gap. We
17 don't know what was happening.

18 MR. CAMPBELL: We don't have the
19 original '78 bylaws.

20 SPEAKER: And there were 2003
21 revisions, which were referenced where the
22 advisory board was removed and things like
23 that. But in nowhere there have I actually
24 seen 10 percent mentioned rental other

1 bylaws or the deeds.

2 SPEAKER: I wasn't asking about how
3 many renters and why we are renting. It's
4 okay. I am concerned about how do we let
5 them -- the new owners that are going to
6 rent to people know what the rules are so
7 we are not all fighting. We know what the
8 rules are. We know what we are supposed to
9 do as owners. We have the snow, trash.

10 MS. ROMANO: Any new unit owner has
11 to sign an acknowledgment that they
12 received the rules and regulations in the
13 welcome packet, and the welcome packet has
14 a form they have to fill out if they are
15 going to be renting their unit and provide
16 us with the person's name, the telephone
17 number, the license plates, all of that
18 info.

19 SPEAKER: And that's what you get
20 for information.

21 MS. ROMANO: Yes. However, if that
22 person leaves after six months and was
23 renting it, again, we don't always know
24 that.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 47

1 SPEAKER: That is what is happening.

2 SPEAKER: Eric Nugeon, 54.

3 I know that just about every year I
4 get a notification reminding me of all of
5 the regulations. For instance, for snow
6 removal time, does that get sent to the
7 unit or does that get sent to the owner if
8 the owner --

9 MS. ROMANO: It gets sent to both.
10 We have -- if we have the name of the
11 tenant, we send it to both. Sometimes we
12 only have the word "resident." We will
13 still send it in hopes the post office will
14 still deliver it anyway, but it still goes
15 to on and off site owners.

16 MR. CAMPBELL: Allison, did you have
17 a question?

18 SPEAKER: I had a comment. Allison
19 Colby-Campbell, 112.

20 When people are talking about the
21 ratio, I think that's to get a mortgage.
22 It's not a rule. It's the mortgage.

23 SPEAKER: It used to be 15 percent
24 if you wanted FHA or that kind of stuff.

1 MR. CAMPBELL: Donnie.

2 SPEAKER: What about New Hampshire
3 registered vehicles and unregistered
4 vehicles?

5 MR. CAMPBELL: If you are a resident
6 of Massachusetts, you are required to have
7 a Mass. license. Now, we are not an
8 enforcement agency.

9 SPEAKER: I can comment on one of
10 those things. Unit 138.

11 We had a car a couple of years ago.
12 There were two situations we had two cars
13 which had an identical license plate, so
14 somebody took a license plate from the
15 front and put it on the back. There were
16 cars that did not have registrations on
17 them as well.

18 I called Haverhill PD. Here is what
19 they told me. Unless the car -- because
20 the parking lot is private, the Farrwood
21 Drive is private, police cannot act until
22 it goes into public way.

23 SPEAKER: That's why they can't do
24 anything.

1 MR. CAMPBELL: And we can't tow
2 either. They will not let us tow. The
3 requirement is for private condo in
4 Haverhill.

5 SPEAKER: There is one private
6 company in Haverhill that can do it, and
7 it's 110 Towing.

8 MR. CAMPBELL: It's not the company.
9 It's the Haverhill Police Department
10 procedures that are so cumbersome. I mean,
11 one of the board members has to certify --
12 has to be available with the facts and
13 everything else and be direct
14 communication.

15 SPEAKER: And you actually have to
16 supply license plate information to the
17 police department prior to getting
18 authorization for towing. If there is no
19 license plate, you can't supply it.

20 MR. CAMPBELL: So moving on. Go
21 ahead.

22 SPEAKER: Shirley Mack, Unit 54.

23 SPEAKER: No, you're not.

24 MS. ROMANO: 58, Shirley.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 50

1 SPEAKER: I forgot where I lived. I
2 am moving. 58. We might have to move
3 the -- since you haven't been around the
4 back, the wall between 58 and 59 is
5 crumbling.

6 MS. ROMANO: Crumbling.

7 SPEAKER: You did see that.

8 MS. ROMANO: Yes.

9 MR. CAMPBELL: Another question.
10 You people are great. Allison.

11 SPEAKER: Allison Colby-Campbell,
12 112.

13 The question I have is this: Can we
14 get an explanation of what we cannot do
15 because we never had a quorum; can you just
16 point that out, what we are missing out on
17 with the table?

18 MR. CAMPBELL: General terms are 30
19 percent, as we said on here, we can approve
20 the budget and we can have elections. At
21 50 percent plus one or 51 percent, we can
22 conduct official business. We can propose
23 amendments to the bylaws unless some of
24 those amendments require or is it 66 and

1 two-thirds approval we cannot amend those
2 portions of the bylaws unless we have the
3 66 and two -- and that is none of the
4 people present. That is of the interest of
5 all the owners, so in general terms -- is
6 there anything I am missing?

7 SPEAKER: That is absolutely
8 correct.

9 SPEAKER: Eric Nugeon, 54.

10 If we had 50 percent or 51 percent
11 of the people here, we could vote on say
12 people getting two parking spaces for each
13 unit numbered, which a lot people will have
14 but we can't.

15 MR. CAMPBELL: We can vote on it,
16 but I will make this comment. There are
17 some areas of our complex -- like the
18 parking lot between C and D, they are
19 exactly the number of spaces required in
20 there for all those units between those
21 buildings.

22 So if you tell somebody up at one
23 end, it's going to be an accordion down the
24 other end. So the middle units, their

1 parking spaces are up at the end. So what
2 we do have is the one allowed space, one
3 numbered space plus allowed unnumbered
4 space wherever you can happen to find it.

5 SPEAKER: No, that's fine with me.

6 SPEAKER: I have a question.

7 MR. CAMPBELL: Go ahead.

8 SPEAKER: 149.

9 I spoke to Elaine about the patios
10 being wrecked and mine is like big time.
11 It's really big, giant holes all over it
12 and I'm killing myself when I walk outside.

13 MR. CAMPBELL: Are you talking about
14 from ice falling outside?

15 SPEAKER: No, it's before the ice.
16 It's much worse now.

17 SPEAKER: Since the gutters have
18 come down.

19 SPEAKER: Is there any way we can
20 address this? I know she got a quote, and
21 it was exorbitant just for mine.

22 MR. CAMPBELL: We did a -- what is
23 the term -- reserve study how many ever
24 years ago, four or five years ago.

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SPEAKER: 2007.

MR. CAMPBELL: 2007 to identify the number of areas that needed attention, the siding, the parking lots, the patios, the decks. There is others. All of these have things that have been deferred over the years, because I'm not condemning or otherwise but people don't want to pay higher condo fees.

I'm just going to -- we are in a situation now that if we want to keep the value of our units my opinion is we have to do some major improvements starting in the relatively near future. And that's going to cost us extra money, and that's something that this new Board can look at whether we have a special session here and come back in the next few months and say this is what we would like to do. This is how much it's going to cost. This is what we need you people to approve in order to do that.

Because right now we have a budget of X amount of dollars. We have to stay at

**Farrwood Phase II annual meeting
March 10, 2015**

Page 54

1 that, and we stay at that every year. We
2 can't change what your budget is without
3 your approval.

4 SPEAKER: Technically -- sorry, 138.

5 Technically speaking, you can
6 increase the budget using this budget
7 procedure with 31 percent. You can
8 increase condo fees with 31.

9 MR. CAMPBELL: We can propose. We
10 chose not to do that at this time, because
11 we don't have an immediate project ready to
12 go.

13 Barbara, go ahead.

14 SPEAKER: When is our roof loan paid
15 off?

16 MR. CAMPBELL: That will be paid off
17 in the next year, and we have less than a
18 year doing that. And at that point, those
19 funds may become available for something
20 else to do. But right now it's a lot to
21 pay the loan. And whether we have to go
22 back and get your approval to apply those
23 funds to something else, that we may need a
24 special meeting to do that.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 55

1 SPEAKER: Terribly sorry but isn't
2 it 2017?

3 SPEAKER: That's what it says on the
4 paper.

5 SPEAKER: It's October 2017.

6 MR. CAMPBELL: But we are actually
7 ahead, so we are less. The annual payment
8 on the loan is approximately 54,000. We
9 owe about 50,000.

10 SPEAKER: Oh, okay.

11 MR. CAMPBELL: John, in the corner.

12 SPEAKER: I am not trying to start a
13 big problem but do we have interaction with
14 the other associations?

15 MR. CAMPBELL: We have minimal
16 interaction. We don't have any official
17 association.

18 SPEAKER: They are probably
19 encountering the same problem.

20 MR. CAMPBELL: You're talking about
21 the main road, correct?

22 SPEAKER: Yes.

23 MR. CAMPBELL: I will tell you this.
24 Weinstein has told the city and, I believe,

1 this was before, whether it was the zoning
2 or whether it was the city council, if he
3 is allowed to build those new units that
4 are behind that, he will pave for there
5 down to our section to those duplexes.

6 SPEAKER: He has to. He can't sell
7 them if he doesn't put a good road in.

8 MR. CAMPBELL: Right. The problem
9 is the other units, the other phases, he is
10 not doing anything in the other direction.

11 SPEAKER: You mean beyond us after
12 you go around the bend?

13 SPEAKER: So he's only going up as
14 far as his buildings.

15 MR. CAMPBELL: Yes, right up to the
16 corner. John, go ahead. Speak up, please.
17 Excuse me, excuse me.

18 SPEAKER: They must be encountering
19 the same type of problems that we are.

20 SPEAKER: They are absolutely
21 frustrated with Mr. Weinstein's failure to
22 maintain the road.

23 SPEAKER: And maybe if we have
24 interaction, we can find out.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 57

1 MR. CAMPBELL: We had several and
2 other management -- John.

3 SPEAKER: I'm talking about the
4 problem last year when you're coming down
5 to the sink hole --

6 MR. CAMPBELL: I understand that.
7 I'm trying to answer your question here.
8 I'm not trying to be rude. We have made
9 attempts with other units to try to
10 coordinate talking to the city, talking to
11 Mr. Weinstein and we've run into great
12 difficulty. He is very reluctant. He does
13 not want to do it.

14 SPEAKER: They should. Last year
15 when I mentioned the problem coming down
16 from the circle where the mailboxes are,
17 it's hard to see what is coming. Clear the
18 snow away. We made a lot of progress on
19 that mostly where the people wait for the
20 bus. The other side not so good. But, I
21 mean, I am just bringing that.

22 MR. CAMPBELL: I appreciate it,
23 thank you.

24 SPEAKER: We are all in cooperation

1 with Farrwood Drive. When it hits 125,
2 they have the same problem down there too.
3 They are not clearing that snow away so you
4 have to inch out to see what's coming.

5 MR. CAMPBELL: It's a difficult
6 situation. A lot of -- but that's due to
7 snow.

8 SPEAKER: Yes, you still need
9 visibility.

10 MR. CAMPBELL: But that's due to
11 snow. You are going to run into that in a
12 lot of intersections in town.

13 SPEAKER: I know. The problem is
14 it's going to have tremendous accidents.

15 SPEAKER: I would like to address
16 the fact that \$150,000 of our reserve funds
17 were put into mutual funds, which are not
18 FDIC insured, not FID set by the state
19 insureds. And the problem is that the
20 decision was made to do that without
21 talking to the unit owners by calling a
22 special meeting or someone.

23 I think those funds should be --
24 interest rates are supposed to go up in the

1 bank anyways and funds are going to go
2 down. I think it's time. And I have
3 heard -- this is hearsay -- that part of
4 the reason one unit owner couldn't sell his
5 place it might have been over the FHA
6 business. But I know Elaine said to me,
7 well, Unit 99 sold but I also heard Unit 99
8 had a very large down payment. I put a big
9 down payment on mine, because I sold my
10 house.

11 MR. CAMPBELL: Get to your question,
12 please.

13 SPEAKER: The thing is, I think,
14 that money should be removed from the
15 mutual fund. I thought we were -- our
16 association was a nonprofit thing. We are
17 not in the investment business. And the
18 fact that those monies belong to each and
19 every unit owner, I think it's time to take
20 it out. And if there is a penalty, we pay
21 the penalty.

22 It beats the heck out of losing the
23 whole thing, and I have been terribly
24 uncomfortable since day one. I went to a

1 meeting with the past board and was told by
2 a former president of the -- I won't state
3 his name -- that, you know, we could get
4 that out within 24 hours. It's over two
5 years. I think it's time to go back in.

6 MR. CAMPBELL: First of all, that is
7 the discretion of the Board where they
8 allude the reserve funds, which bank to
9 deposit or however they wish to invest.
10 The new board, if they choose to put them,
11 they can withdraw that. Those portions of
12 those funds have made money since that
13 time. They have not lost money.

14 If you disagree, you are going to be
15 on the new board. You can propose to
16 remove it or change it to another location.
17 That is absolutely fine. But it is the
18 discretion of the Board on how to do that,
19 and the Board will make the decisions.

20 I am sure that not everybody agrees
21 with that but that was -- it was not the
22 total amount of what our reserve funds
23 were. It was at this point about
24 40 percent at this point because, I think,

1 we have total reserve around 350.

2 SPEAKER: That's because 350 per
3 year.

4 MR. CAMPBELL: 150. It's actually
5 140 to 150 in there. The value was above
6 160, I believe.

7 SPEAKER: But you have no control.
8 It's the fact --

9 MR. CAMPBELL: We have 24 hours to
10 withdraw that. We can withdraw --

11 SPEAKER: I think it's time. It
12 should go back into reserves. It was fine
13 in the CD and other things in the past that
14 you got the natural percentage rate.

15 MR. CAMPBELL: We are receiving a
16 higher percentage rate with that fund than
17 we would with any bank account with any CD.

18 SPEAKER: I think that it's not
19 insured is the part that really makes me
20 uncomfortable.

21 MR. CAMPBELL: Again, if it's a
22 trend and that is monitored by the agent.
23 And if there is any question, we will
24 request to meet with the agent again here

1 in the next couple of months to review
2 that. And you are going to be on the new
3 board. You can review that with them, and
4 you can ask your questions. But in terms
5 of performance, since it's been in there,
6 it could not have been doing anything we
7 could have done in the bank.

8 SPEAKER: Do you have a percentage
9 rate on what it has done because it's not
10 all one fund.

11 MR. CAMPBELL: The original amount
12 was 150. The last time I checked was up to
13 162.

14 SPEAKER: Okay.

15 MR. CAMPBELL: So, I think, that's
16 in the two or three year period.

17 SPEAKER: Going back to the tar,
18 Farrwood Drive, Farrwood Place, Elaine,
19 National Grid is electric, right? You said
20 cable.

21 MS. ROMANO: Electric.

22 SPEAKER: The reason why I am
23 bringing this up is because we have two
24 National Grid projects that are going to

1 take place slicing Farrwood Drive. We have
2 a separate project with the duplex, and he
3 is not speaking with the project for us.
4 Because I talked to him on the street when
5 I was walking recently, and he wasn't
6 making the connection.

7 MR. CAMPBELL: Are there two
8 separate electrical parts?

9 SPEAKER: So the project,
10 Stapinski's project that is over by Phase I
11 property, National Grid has to come down
12 Farrwood Drive and put in the lines or
13 whatever for them. That's an independent
14 project of the National Grid one that is
15 going to impact us.

16 MR. CAMPBELL: You're talking about
17 the new units that are being built.

18 SPEAKER: Correct. That's an
19 independent project from the one that is
20 going to impact us, and he doesn't want to
21 overlap and talk at National Grid. He
22 didn't know that National Grid was going to
23 do our side, so we are going to have a
24 mess.

1 MR. CAMPBELL: As I understand,
2 National Grid through all the phases are
3 going to replace the main wiring for the
4 electrical wiring throughout all the units
5 and all the faces.

6 SPEAKER: And that is different from
7 wiring for the new Stapinski units. So
8 we're going to have a lot of challenges on
9 Farrwood Drive.

10 MR. CAMPBELL: Absolutely. Another
11 question.

12 SPEAKER: You're talking about the
13 wiring leading to our places?

14 MR. CAMPBELL: I don't know the
15 specifics. We have not been included in
16 National Grid's conversation. We have
17 reached out to them and, I believe, Elaine
18 does have a contact. But as to specifics,
19 as to how much timetable, as to how much
20 digging up, we do not know and they are not
21 telling us.

22 Go ahead.

23 SPEAKER: 49.

24 If you're saying, and I don't really

1 understand this stuff, you're saying they
2 don't know. They are going to change all
3 of our wiring or something. Does that mean
4 that we can't choose a less expensive?

5 MR. CAMPBELL: It's not the same
6 thing as your electric company. National
7 Grid is responsible for the wiring network.
8 That is whatever electrical company you
9 choose for your individual unit, they will
10 use that wiring. But National Grid is
11 responsible for replacing --

12 SPEAKER: I am still in a floozy
13 over this.

14 MR. CAMPBELL: I know, I know.
15 Anyone else?

16 SPEAKER: Also, at least one or
17 maybe two years ago brought up the fact --
18 I brought up the fact that I have a lot of
19 damage down in below my deck and --

20 MR. CAMPBELL: You're talking about
21 the patio?

22 SPEAKER: Not a patio.

23 MR. CAMPBELL: The concrete pad.

24 SPEAKER: Yes. The bottom and on

**Farrwood Phase II annual meeting
March 10, 2015**

Page 66

1 the sides, the cinder blocks that go up,
2 they are in bad shape. Nothing has been
3 done. There is a big crack on the bottom
4 patio. I am looking at this and it says
5 foundation cracks repaired and gives a
6 number.

7 MR. CAMPBELL: I understand. And
8 there are probably at least half the units,
9 if not more, that are on that list. And,
10 again, that is where we run into the
11 situation we need to spend money to do all
12 of that work. Money we don't have at this
13 time.

14 SPEAKER: But it's an insurance
15 issue. If someone hurts themselves --

16 MR. CAMPBELL: I'm not disputing it.
17 I'm just saying the Board only can do so
18 much by the bylaws. We can only do so
19 much, until we get approval from the
20 ownership to extend these funds. We can't
21 use the reserve funds for that to fix the
22 patios and the decks. That's specific in
23 there.

24 Barbara.

1 SPEAKER: I would like to say thank
2 you to the current board for having the no
3 parking signs put up on Heritage Hill. I
4 think it was significant this winter and a
5 lot of people paid attention to them. I
6 know it did make it easy for the fire
7 trucks and ambulance to get up our way.
8 It's very important.

9 So I want to say thank you for
10 getting those signs up. On the other signs
11 in front of the mailboxes, I think they
12 were ignored and they should be changed to
13 fluorescent yellow.

14 MR. CAMPBELL: And, first of all,
15 let me say thank you for that because you
16 were the one that suggested posting those
17 signs, so thank you. They did make a
18 difference in terms of parking, especially
19 on Heritage Hill Road.

20 So in terms of the no parking thing,
21 again, there were three of us on the Board.
22 We are not an enforcer. We are not the
23 police. We try to curtail them that you
24 can't park there, but it's like sometimes

1 holding back, you know.

2 So, if the Board wants to look at
3 naming somebody as a I don't know if you
4 can have a patrol person or whatever to
5 take pictures of license plates and do some
6 enforcement activity, then we can look at
7 that. But, I think, your suggestion last
8 year was a good one in effect and it's made
9 some effect, so thank you.

10 SPEAKER: I have been to other condo
11 associations New England type meetings to
12 learn more. There are things that could be
13 done very simply, and it doesn't have to do
14 with fining. There is more consideration
15 that has to be educated to the unit owners
16 and/or renters.

17 MR. CAMPBELL: I'm not disagreeing
18 with that. Thank you. Anyone else?

19 SPEAKER: Amy, 65.

20 I have a question about the recent
21 removal of ice dams or lack thereof. I had
22 major water come into my unit. The ice dam
23 was not removed. I did not call Elaine,
24 because the call came to me that they were

1 going to come on this day. We got another
2 call saying that it was way too big of a
3 job. They will come back tomorrow. And I
4 got another call Friday that they went home
5 because it's cold. Saturday they were
6 coming back. It was Valentine's Day. I
7 have a severely autistic child. I had to
8 take him into Boston. Sorry.

9 MR. CAMPBELL: That's all right.

10 SPEAKER: I came home, and the ice
11 dam was not removed. I went, I left and I
12 went to work. I work out-of-state and I
13 came back on Wednesday night and the ice
14 dam was still there. I took pictures. I
15 was going to call Elaine on Thursday
16 morning.

17 And lo and behold before the office
18 opened, I saw a big, huge puddle in my
19 living room. I am not blaming you, but
20 somebody has to pay for all those repairs
21 in my building. I am not saying it's
22 necessarily the Board. But you guys hired
23 a company who claimed that they removed
24 them all. That company should have

1 insurance, and I feel you guys should help
2 us to reclaim and get our losses.

3 I have a huge loss, not to mention
4 my pipe burst in January because of lack of
5 insulation not in the attic but in the
6 walls, okay. I really -- I need help. I
7 feel you guys owe me that.

8 MR. CAMPBELL: I'm not going to sit
9 here and make excuses. We have a difficult
10 situation, and you're not the only -- you
11 have my sympathy certainly. We are in a
12 bind. I am just going to do a real quick
13 history.

14 We had a previous insurance last
15 year. There was some major personal injury
16 claims. That insurance was canceled. We
17 had to get new insurance. The deductible
18 raised to 10,000 dollars. The premiums
19 went up 12,000 --

20 MS. ROMANO: Almost 13.

21 MR. CAMPBELL: 13,000, above what
22 they were previously. So this is all money
23 that has to come -- I will let you speak
24 again in a second. So until a claim gets

1 to 10,000 dollars, that insurance doesn't
2 kick in.

3 MS. WOODBURY: And this is all per
4 unit, 10,000 dollars per unit.

5 MR. CAMPBELL: It's not just one
6 claim. It has to be individual. Now, that
7 being said, we would like to find some way
8 to help. But, again, we can't take it out
9 of reserve funds. We spend out of
10 operating to help out people. We don't
11 know what to do. We are in a --

12 SPEAKER: But my thing is what about
13 the company hired; why can't we go after
14 them, the company, to remove the ice?

15 MR. CAMPBELL: I will refer in a
16 second in terms of Doug. But my general
17 thing is if the ice dam was initially
18 caused because of insufficient insulation
19 in the attic, I am not saying it is in your
20 situation, but I'm saying their argument
21 might be in court.

22 SPEAKER: But I had that company
23 come in and I was going to have them put
24 down insulation and they said to me, "You

1 have more than enough insulation in here."
2 They didn't put any down.

3 MR. CAMPBELL: Is there a legal way
4 to pursue in terms of the ice removal
5 company?

6 MR. MACMILLAN: For what? I mean --

7 SPEAKER: Culpability. What's the
8 progression of the sequence of culpability
9 based on what that lady --

10 MR. MACMILLAN: I don't know
11 anything about that, so I don't know what
12 culpability you're talking about. But they
13 hired a company to remove an ice dam.

14 SPEAKER: And there is still ice
15 dams on the building. You came out once in
16 the winter. We have had four or five major
17 storms.

18 SPEAKER: Elaine, when I called you
19 about --

20 MS. ROMANO: We have taken the ice
21 dam several times.

22 SPEAKER: Excuse me, excuse me. We
23 have too many people talking over each
24 other. One at a time so it can be

**Farrwood Phase II annual meeting
March 10, 2015**

Page 73

1 recorded. Thank you. So one at a time say
2 your name and unit and you can address
3 Elaine if you need to.

4 Go ahead. Do you want to continue?

5 SPEAKER: May I finish? I called
6 Elaine. She called somebody else. They
7 came out and removed it, but the water
8 finally stopped coming in. I had to poke
9 holes in the ceiling, okay.

10 MS. ROMANO: Has it come back again,
11 Amy?

12 SPEAKER: No. The ice has not come
13 back again.

14 MS. ROMANO: Marie had it twice. We
15 removed it twice. Marie had ice come back.

16 SPEAKER: There was some but not
17 the --

18 MS. ROMANO: Not the huge part that
19 you had.

20 SPEAKER: But that massive one
21 wasn't removed, and you were demanding me,
22 telling me that the --

23 MS. ROMANO: I know and I had my
24 maintenance guy go over and take a look and

1 he told me they he had removed at the rear
2 of 65 through 70, and I had asked that
3 question. And that is what I asked, and I
4 was told yes. So when Amy called me, I
5 said, no, Amy, that was removed because
6 that was the information that I had been
7 given.

8 SPEAKER: Did that company tell you
9 they removed all the ice dams?

10 MS. ROMANO: No. No company is
11 going to guarantee that they are going to
12 remove every ice. Part of it is if they
13 try to touch the gutters and some of the
14 gutters are going to fall down. That is
15 exactly what happened. They did the best
16 they could.

17 You have to remember, and I'm not
18 saying this is the scenario, every time it
19 snowed and the snow melts off the rood, it
20 reformed back at the edge of the roofline,
21 so your ice dams reformed again. It was an
22 ongoing problem. And I'm not saying, you
23 know, in yours it was that case but it
24 happened to multiple people. We were over

1 multiple times.

2 Shirley, the back of Shirley's at
3 58, I think we were there two or three
4 times. So maybe they didn't do their due
5 diligence as they should on your side. I
6 really don't know. But I was given this
7 information from the maintenance guy that
8 it was taken care of, but I do know they
9 came back almost as fast they were removed
10 in some cases. Eric Nugeon was another one
11 that called me and said that they were
12 reformed.

13 SPEAKER: Debby Harvey, 103.

14 So I want to make sure about this.
15 They have damage. I have damage. Probably
16 a lot of people. So we should call our
17 private insurance company and say -- they
18 are not going to say it's our roof and our
19 shingles and all of that?

20 MS. ROMANO: I don't know.

21 MR. CAMPBELL: One at a time.

22 SPEAKER: Shirley Mack, Unit 58.

23 When my insurance adjuster came out,
24 because I did call Elaine and told me that

1 10,000 dollars, which is utterly ridiculous
2 but that is what we have. He came out. He
3 saw where the damage is in my house. The
4 insulation doesn't even cover that part of
5 the roof. It's all the way in the corner
6 where it's not even humanly possible to
7 get. So, you know, what is that; is that
8 where they were supposed to put these new
9 shingles on the roof and they didn't do
10 something right?

11 SPEAKER: That is what I am
12 wondering. Is there something wrong with
13 the roof or is it just --

14 SPEAKER: There is something wrong
15 with more than the roofs. There is, you
16 know --

17 SPEAKER: Did your insurance say it
18 will help?

19 SPEAKER: My insurance will cover
20 it. There's a whole lot of damage. It may
21 be 10,000 dollars worth of damage. It hit
22 all three floors in my house.

23 MR. CAMPBELL: Barbara.

24 SPEAKER: I have a question on the

1 actual snow removal. Did we have both
2 sides of all eight buildings billed as
3 being shoveled?

4 MS. ROMANO: Not all. I had
5 somebody in our building who went out to
6 the contractor and told him I never had a
7 leak before so I don't want the ice touched
8 on the top of my roof in your building.

9 MR. CAMPBELL: We had people
10 interfere with the contractors.

11 MS. ROMANO: We had several people
12 interfere.

13 SPEAKER: I just want to know,
14 because I was sick for over a month but I
15 walked around and looked at our property.
16 And I want to say, I don't know what --
17 Marie's backside was never shoveled, and I
18 know two of my sections were not shoveled.

19 MS. ROMANO: No. There were two of
20 yours that weren't. One person that didn't
21 want it done, we skipped that area.

22 SPEAKER: I just want to make sure
23 we were not being billed for eight roofs
24 times two sides.

1 MR. CAMPBELL: Donnie.

2 SPEAKER: Don, 91.

3 When it comes springtime, all the
4 snow piles and they used a loader to put in
5 front of the house, can we remove those? I
6 own a landscaping company. Can I remove
7 the snow so I don't get water in the
8 basement?

9 MR. CAMPBELL: I don't believe you
10 can bring anything commercial. It's a
11 liability issue.

12 SPEAKER: I'm saying it's 10,000
13 dollars every claim. We are all going to
14 get water, because they should have never
15 piled the snow in front of our unit.

16 MR. CAMPBELL: Everybody has snow.

17 SPEAKER: They didn't do it any
18 other years.

19 MR. CAMPBELL: There was no place to
20 put it.

21 SPEAKER: Put it in the woods.

22 MR. CAMPBELL: If you look around
23 the cul-de-sac, we still have 12-foot snow
24 banks where they put them in the woods.

**Farrwood Phase II annual meeting
March 10, 2015**

Page 79

1 SPEAKER: Out of all the years, they
2 never put snow in front of our unit.

3 SPEAKER: No, he did it totally
4 different. They bring it back to the woods
5 usually.

6 SPEAKER: When they start
7 nickeling-and-diming and getting the
8 cheapest contractor in there, that's where
9 you have a problem.

10 MR. CAMPBELL: I think respectfully
11 this contractor has done more to remove
12 snow from our parking area.

13 SPEAKER: 10,000 dollar of claims.
14 It would have cost us less money to remove
15 the snow in a dump truck and truck it off.

16 SPEAKER: Debby, 103.

17 I agree with you about snowplowing.
18 They did a great job this year. This is
19 the first year I haven't had to shovel four
20 feet of my parking space so I could back in
21 and not get hit because Building C and D
22 are close. I actually wasn't worried about
23 the lawn, pushed it back. I could back
24 right in not a problem. I will take the

1 six foot snowbanks.

2 MR. CAMPBELL: Barbara.

3 SPEAKER: It may not be -- what was
4 it, Donnie? It may not be what you want to
5 do, but I actually maintain a gap --

6 SPEAKER: Oh, so did I. My dryer
7 vent is in the front.

8 SPEAKER: Between the front of my
9 house --

10 SPEAKER: That's just going to let
11 the water come in.

12 SPEAKER: Because the snow melt that
13 would happen and the snowblower kept trying
14 to fill it back in so just --

15 SPEAKER: If you shovel from the
16 foundation out, that lets the water come
17 in.

18 SPEAKER: There was a French drain
19 put in there years ago in that building.
20 We have a French drain. We got lucky.

21 SPEAKER: I just don't think it's
22 worth 10,000 dollars.

23 MR. CAMPBELL: All right. Is there
24 anything we haven't covered? We will try

**Farrwood Phase II annual meeting
March 10, 2015**

Page 81

1 to wrap this up, I think. Anybody else?

2 All right, motion to adjourn.

3 SPEAKER: 138, motion to adjourn.

4 MR. CAMPBELL: Do we have a second?

5 SPEAKER: I'll second.

6 MR. CAMPBELL: 112 seconds. We have

7 a motion to adjourn. All in favor, aye?

8 Opposed? You have a good night.

9

10 (A recess was taken)

11

12 MR. CAMPBELL: Blare is not here.

13 We are required to have a president. We

14 are required to have a treasurer. We are

15 required to have a secretary. Beyond that

16 we can do -- unless anybody here has a

17 burning admission to be president, I won't

18 vote against it. I won't do that.

19 MS. GRIFFIN: No, I'll do grounds.

20 MS. DANEAU: And I'll do buildings.

21 MR. CAMPBELL: Would you like to be

22 treasurer or would you like to be

23 secretary?

24 MR. DEVNEY: I think I'll take the

**Farrwood Phase II annual meeting
March 10, 2015**

Page 82

1 secretary.

2 MR. CAMPBELL: So Jonathan Campbell,
3 president. We're all in favor of this?

4 MS. GRIFFIN: Right.

5 MR. CAMPBELL: Peter --

6 MR. DEVNEY: Devney, D-E-V-N-E-Y.

7 MR. CAMPBELL: Barbara, you want
8 buildings, right?

9 MS. DANEAU: Buildings. Marie's
10 going to do the grounds.

11 MR. CAMPBELL: And, I guess, Blair
12 will be the treasurer.

13 MS. GRIFFIN: What's your number?

14 MR. CAMPBELL: I'm in 112. Blair is
15 in 111, Blair Payne.

16 MS. GRIFFIN: And Blair is going to
17 be the president?

18 MR. CAMPBELL: No, he will be the
19 treasurer. He is in 111. Thank you all
20 for willing to serve. We'll have some
21 interesting discussions, I think.

22

23 (Meeting adjourned at 8:21 p.m.)

24

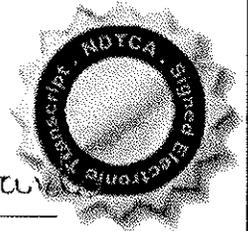
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COMMONWEALTH OF MASSACHUSETTS

I, KRISTEN M. EDWARDS, COURT REPORTER,
do hereby certify that the foregoing is a true and
accurate transcription of my stenographic notes,
to the best of my knowledge and ability.

WITNESS MY HAND, this 2nd day of April,
2015.

Kristen M. Edwards



Kristen M. Edwards