**AVANT GARDE**

**HOMEOWNERS’ ASSOCIATION**

Homeowners’ Meeting Minutes

March 24, 2022

The meeting was called to order at 6:00 pm.

Note before meeting starts: Please, if you have a question, raise your hand, be recognized, and go to the front to ask your questions with the microphone so everyone can hear you.

President Sidney Lee introduced the board of directors, the office manager, and our guest speaker.

President Lee asked Secretary Kim Kochera to read the previous meeting minutes. Secretary Kochera read the minutes. Director Leon made a motion to accept the minutes as read. Director Williams seconded the motion. All voted and it passed unanimously.

 President Lee asked the guest speaker, Mitchel Foor to take the floor. Mr. Foor stated that we will have six buildings that the vinyl siding will be finished by Saturday. We have two and a half buildings to finish the sheeting, and then we will be done that. Yesterday we had a storm come through and the power line blow against building 10, and it blew out all the facia and soffit metal on that building through a short. It had nothing to do with Velocity or the Association, it was an Entergy issue that we are going to address. There’s going to be an insurance claim on it because we will have to remove that whole roof and redo that whole building.

Mr. Foor stated that someone brought to his attention that some of the siding had waves in it. This is because of the way the building is built. None of these buildings are squared straight. If you go into the back where the brown siding is still up, you will see that it was like that before. It’s just cosmetic and will be fine.

Someone pointed out to me that the dryer vents were not right. We are working on that. It should have been caught the first time, but I haven’t had a chance to do a punch list yet.

 Mr. Foor continued, if you have any more questions for me, please see me after the meeting because these people have important things to discuss.

President Lee stated as Mr. Foor stated, the iron fence has been ordered and should arrive and installation begun at the beginning of April. It will extend across the front and down both sides of the complex. The back fence adjourning the yards of the houses on Mayfair Drive will continue to be the white vinyl. Our maintenance man, Herman Moreau, is working on that fence daily.

President Lee stated we are proud to announce that the amenities area is just about finished being updated for the Spring and Summer seasons. The pools have been cleaned and pump parts replaced. The hot tub area has been refurbished and cleaned. The bar-b-que pits have been cleaned, painted, and have had all the grills replaced with new grills, ready for cooking. Soon the chairs and tables will be pressure washed. We will not issue new color arm bands this year. Please continue to use the ones from last year, blue for residents and red for visitors. You will still be required to have a gate key and key fob with you. Also, we will not retain police this summer.

President Lee stated the Fiesta Room is still being occupied by the Velocity group, so it will not be available for rental until after the work on the buildings are completely finished. The kitchen area is cluttered with materials, so it is not available either. Hopefully both of these will be available by mid to the end of summer.

President Lee stated we are now going to take questions from the floor. If you have a question, please raise your hand, be recognized, and come to the front to ask your questions with the microphone so everyone can hear you. Does anyone have a question?

Edward Lefevre from unit 209 asked why these insurance companies keep charging all this money? My insurance company for the inside of my house went down $200.00. Is there any way this insurance is going to come down or is it just going to keep going up?

Director Leon stated she would answer since she deals with it every day. The insurance market now is taking in a lot of losses. Just our claim alone is pretty big. So all the insurance premiums have gone up for property. Whether or not it will go down in the future, that’s going to depend on the insurance market. But as we explained at the last meeting, our broker tried to shop this as much as he could. Unfortunately there are not many insurance companies that are willing to write in this area right now because they are taking too many losses. In the future the losses will go down and the premiums will go down as well. As usual we will have our agent shop it so that we make sure we get the best premiums for what we need.

Mr. Lefevre asked another question, for 16 years we never had a hurricane, who’s making all that money and not coming down on the insurance?

Several people answered at the same time… the insurance companies. The insurance companies dictate the insurance market, what the premiums are, the underwriters, and the insurance commissioner. The underwriters look at what it is they are going to insure. Our property is $25,000,000.00 that they are insuring, in an area that keeps getting hurricanes, and the underwriters don’t like it. So unfortunately that drives up the premium rates and in turn it drives up our premium.

 Mr. Leferve ask one more question, so we are never going to get a decrease, it is going to keep going up? It’s costing me $1,000.00 to live here.

 The hope is that the market will soften at some point. It’s a very technical thing that the underwriters are looking at and at some point the premiums will come down. But that is nothing we, “A.” have control of or “B.” that we can predict at this time. Because of where we live, we have to carry insurance. Had we not had insurance for Hurricane Ida, we would be stuck with this tremendous bill and not be able to fix anything. It’s just part of living in southeast Louisiana.

 Mr. Leferve suggested we have a fund raiser like Ochsner. They started out with $150,000.00 and now they’re billionaires. Why can’t we get into fundraising? Several said okay, you start it!

 Director Leon repeated what Mr. Foor said to her… Had we not had insurance, each unit would have had to put up $32,000.00 to get all the work done. President Lee added… and that would have to be a check you would have to write, no monthly payments.

 A homeowner asked, in the past 20 years, how many times has the dues gone up? A review of the previous dues amounts followed. President Lee stated that every raise in dues we had was due to insurance. Before Katrina we were paying $132,000 a year for insurance. Now we are paying $732,000 a year. We shopped to get insurance. We have not just one company but nine companies. And we are lucky we got that. I don’t know what will happen next year if we can’t find someone to insure us. Director Piper stated that our property values are going up. She has some sales pending right now and they are looking good.

 Mr. Everett Route from unit 16 stated that he didn’t understand why he pays so much for our insurance but is told he should call his insurance company for interior damages like cracks in the walls and ceiling, and light fixtures that have fallen off due to the hammering on the outside. In addition, his steps rock when he goes up them, and even though they are on the outside, he was told that they are his responsibility because they access his unit. When his skylight leaked, that was fixed although it accesses his unit. He wants to know what is covered. President Lee answered everything goes by the bylaws. The insurance is based on our bylaws. Since your steps are used to access only your condo, they are not covered by the association’s insurance. All the roofing, all the siding, everything in the common areas, the amenities are all covered. Anything on the inside, is on you.

 Ms. Cynthia Jordan from unit 236 asked about the large broken areas in the streets. There is one next to her parking spot that is really bad, and she is afraid a car will fall in. President Lee answered that we are addressing some of them now, but it is in the best interest to wait until the construction is finished and all the heavy equipment is gone so we don’t want to fix the cracks and then have to fix them again later. It is on the agender.

 Ms. Lenora Duco from unit 132 asked if the balcony rails were going to be replaced and painted gray. President Lee ask Mr. Foor to answer her question. Mr. Foor reminded everyone that the balcony services your unit only and therefore is the owner’s responsibility. Velocity has agreed to work up a contract price to paint the patios. We have changed out the rotten wood for several homeowners already at their expense. It’s not fair to ask the association to pay for it because it does service your unit only. If you want us to paint it, give us a call and we’ll come give you a fair price and paint it for you. Several owners have asked about changing the vinyl siding. Once the patio is enclosed, by either screen or glass, it belongs to the unit owner. The insurance company came out, not Velocity, not the association, but the insurance company picked out the ones they’re paying for. So when we come out and give you a price to paint or change the vinyl, it’s not a profit margin, we’re doing it at cost.

 Ms. Melissa Burkett from unit 181, I have a closed in patio and I’ve had conversations with Sidney, Mitch, and Sylba but my problem is this, I didn’t have any damage, and as a community we do what we need to do. But, because of what we’re doing, and because we’ve veered away from the color brown… if we’d stayed with shades of brown, my patio would be a different color brown, and that wouldn’t be such a big deal. In February Velocity sent out a generic email, and it raised two concerns. The first one was something about the caulking may crack and the windows may leak, and you can make a claim with your insurance company. It wouldn’t be enough to make a claim with my insurance company if I now get water damage because the way those leak because we’re changing siding around the window, that I didn’t have a problem with in the starting. So hopefully we can get a solution to that. Second is that I’m now going to have brown siding on my patio. I don’t know who enclosed it, I don’t care if it’s enclosed or not, but the whole unit is going to be gray because we didn’t for some reason stay in the family of brown, and now I’m presented with a problem. So I would like a solution… Several people suggested painting. Ms. Burkette said she was sure it would peel.

 She went on… the problem is this, the siding is Stonecrest. The email went out from Charles Davis that he has a connection for siding that you can’t find anywhere. So if I even try to order Stonecrest gray, I can’t get it and I will still have mismatched siding if we don’t find a way to address this.

 Mr. Foor commented… he is in contact with the siding people and has made arrangements for extra siding to be brought on site just for that purpose. If you paint on the inside, there is about a ten-year warranty on the paint. As for the caulking on the inside, that falls back on the homeowner. It can’t be helped because we are tearing the siding off behind the insurance company’s work and building codes. It’s a small fix, 50 bucks or 100 bucks to caulk all your windows. But if we do that for everyone here the way we do it, we’re at 25 or $30,000 we didn’t get paid for. So it falls back to who’s going to pay for it. The association doesn’t own it… President Lee interrupted… don’t you put brick molding around it. Mr. Foor continued… What Sid just said… All the windows and all the doors, we had to put a brick molding around them. We’re going back in behind the brick molding, behind the J channel on the outside and we’re caulking all that. Are you going to have leaks? Yes, there are so many cracks, nooks, and crannies around here and down the road you are going to have leaks. We’re trying to minimize them. We had a lot of rain yesterday; we had no leaks as of today…. Sorry we had one leak I just found out about. So we’re doing our part. Inside, windows are going to crack, nail pops are going to happen because we’re tearing off siding because of building codes. It can’t be helped. We not neglecting or tearing apart your property on purpose, it's just part of the construction process. It will be paid by your insurance company, but your deductible is so high to cover it up. I hate to say it but $100 will fix it. There are a thousand handymen that can fix it for you, but if we’re caulking it on the outside, you shouldn’t have any leaks. If it was up to me, you could have the inside of your vinyl changed out. As I mentioned earlier, it should be around five or $600 for a bottom patio, for re-vinyl siding with new decking. Mr. Michael Woods from Velocity commented that the patios with dark screens, you can’t see the vinyl inside. A homeowner commented that she painted hers around three years ago and it looks fine.

 Someone asked Mitch again the cost to change the vinyl siding. He answered five to $600. Then Mitch requested if anyone had personal questions for him to please see him after the meeting.

 President Lee asked if anyone else had a question. No one responded. He asked for a motion to adjoin the meeting.

 Director Jarrett made a motion to adjoin the meeting. Director Piper seconded it. All voted and the meeting ended at 6:30 pm.

 Director Leon announced that the next homeowners meeting was June 28th.