

FCCA Annual Meeting October 15, 2025 Minutes
Faith Lutheran Church Evergreen Dr. Appleton Wi 54913

The meeting was called to order at 6:00 PM by President, Rebecca Juneau.

Board members present:

- President Rebecca Juneau
- Treasurer Tom Mack
- Grounds & Landscaping Patti Porretto.
- Secretary Mary Ellen Rector

Absent

- Vice President Buildings Terry Chipman

35 owners were represented. (26 owners were present and 9 designated a proxy.)

Rebecca welcomed & thanked those in attendance. She also introduced a new owner, Cheri Dworak.

The minutes of the 2024 annual meeting were in the handout. After giving some time to review the minutes individually, the minutes were approved.

President's report.

The Bylaws are very difficult and confusing. Trying to understand insurance – see more later. Also, please be patient with requests for maintenance. The board members are volunteers.

Accomplishments:

- The president has put in about 250 hours in 14 months
- There have been 9 board meetings
- A proxy form for voting for another person has been created
- Identifying condo owners process is in place. Ownership transfer on death or condos being held in irrevocable trust have been addressed
- Document retention determined
- Statutory reserve account definition and vote were done. The statement is filed at the county.
- New gutters are being installed.

- A budgeting process which includes future projection is in process
- Efforts being made to be pro-active for repairs
- Condo Master insurance issues:
 - Contradiction in the bylaws as to what is covered
 - West Bend insurance has given conflicting answers
 - Received an opinion from a 3rd party insurance broker. Of 8 companies, only 2 would even want to insure us
 - Coverage was increased from 581,250 to 700,000 per building to account for more realistic replacement costs
 - Stressed the importance of Loss Assessment Coverage. It is a very reasonable premium for each owner to carry at their expense.
 - Attorney opinion is necessary
 - Question raised about having more than one person involved with the lawyer. We have used an attorney in a limited capacity thus far and her opinions have been shared and discussed at Board meetings.

Secretary's report.

- Just a few new insurance documents are needed
- Thanked everyone for their cooperation the last 4 years. The secretary is resigning from the board

Landscape and Ground's report.

- We were unhappy with the snow removal last winter. We have hired Yoshi for snow removal
- We are continuing the ground contract with Chase – Artistry Gardens
- We were reminded us to trim bushes away from the siding
- Three ash tree were cut down; New trees will be planted in spring
 - Owner questioned if an individual owner could voluntarily contribute extra money towards a larger tree for their yard. We agreed that the affected owners could participate in the selection process in the spring.
- Thanked Phyllis Freeman and Jeanne Woody for their help. Patti is resigning from the board.

Building's report.

- 2025 accomplishments and 2026 plans are in the handout. The Board is recommending the following maintenance projects for 2026:
 - Power washing the buildings north and south side only due to cost. The sheet that Terry provided reflected the whole building (\$12,000) which will not be done.
 - Need to install covers over the sump pump discharge pipes to better maintain the drain lines. The price may be slightly different.
 - Fill project for units that do not have landscaping along the side. There is settling and fill is needed to divert water away from the foundation. For those units that have something other than grass (stone/mulch) it is a more extensive project and will be addressed at a later time.
- An owner on Glory asked about installing a privacy fence. She bought the unit without the fence and now would like to put in that fence and would pay for it. Rebecca suggested we postpone this discussion until the new Board convenes to review the request.

Treasurer's report.

Budget for 2025

- The insured amount is automatically increased 8% per year. We expect a 24% increase like last year
- Reserve account – 40 per month per unit. This will put back some of the Gutter money and bring the reserve account back to approx. \$175,000. We need to have a line item in the budget for money to go to the reserve account
 - How much should the reserve be?
 - What expenses are coming up? Siding? Windows?
 - How do we figure for the future?
 - Hail or wind damage has a much bigger deductible now. The roofs were replaced for \$25,000 deductible. The current deductible is 2% of the value of the building. \$700,000 value times 2% is \$14,000 per building. 20 buildings is then \$280,000.
 - Monthly dues were to go from \$200 to \$315 There was much discussion and many disgruntled owners. The secretary reminded owners that \$100 per month was for the condo insurance. We concluded to have the 2026 dues be \$275 per month and Treasurer

- Tom Mack will adjust the budget to get to that number. The president reminded everyone that some projects may have to be postponed given what priorities come up during the year.
- Mary Ellen Rector raised the idea of not being a condo association but owning our units completely and having a Home Owners Association (HOA) to do snow and grounds. She is willing to research that next summer. Marci DeBruin and Pat Buss volunteered to help.

New Business

- Bylaw amendments were approved for Article V section 10 and Article VI section 2. There were 26 unit owners and 9 proxy votes will all 35 votes being Yes.
- Phyllis Freeman has been the Neighborhood watch coordinator and is resigning. Anyone interested?
- Firepits were discussed. Rebecca's newsletter recently stated an incorrect interpretation of a prior practice. Portable firepits are allowed. Owners are responsible for obtaining any permits as required by law.
- Dave Leicht suggested a 'Neighborhood Assistance Program' to help each other. Possible assistance needs might be rides, changing those ceiling light bulbs, putting away trash and recycling bins, shoveling back patios etc. He is willing to coordinate this.

Elections

- Rebecca (Becky) Juneau is resigning the President job but is willing to take the role of secretary for this next year to ease the transition given two new members.
- A vote was held and continuing members were approved: Rebecca Juneau, Terry Chipman and Tom Mack. Kathy Algiers and Mike Schultz were elected to the Board.

The meeting was adjourned at 8:00 pm

Respectfully submitted,

Mary Ellen Rector, Secretary FCCA