



Killington Gateway II

Annual Meeting 2019

There were thirteen units represented (in person and by phone) at the September 28 owners' meeting. The quorum came to 68.506% (proxies 32.336% and owners present 36.170%). Those present included owners of two units who had purchased at KG II during the year since the 2018 Annual Meeting, Lois and Paul Tupay (#2) as well as Michelle Fisher and Carol Pouliot (#19).

-The agenda included Christine Morrison's review of the 2020 budget (which was approved), Jacob McGrath's report on maintenance and improvement projects, and a sharing of owner concerns.

-A complete rebuilding of the building's waste water system is the season's major project—an improvement that had long been delayed by the ill health of the original contractor and by other financial urgencies. The \$30,000 cost of this custom job will be shared equally with Killington Gateway I Association

-There was discussion of the sprinkler system which the State is requiring; a requirement from which the Association applied for a waiver; and a waiver which the State has denied. The next step is for the KG II attorney, Erin Gallivan to counsel the Board as to options. The minutes of the Annual Meeting detail in two separate sections

(p. 3 and p. 4) the account of the sprinkler system and the State's involvement. Official minutes of this meeting were distributed by email to all owners on

2020 Board Meetings

Monday, January 13, 6:30 pm

Monday, April 20, 6:30 pm

Monday, July 13, 6:30 pm

Saturday, October 3, 8:00 am

The **Annual Meeting** of owners is scheduled for Saturday, October 3, at 10:00 am.

as the waste from that building flows down into the same system that services the KG II building.

October 19, 2019.

A Cool New Insurance Broker

The Association's insurance policy is no longer new, but there was a major change since the Newsletter was last distributed. At the end of 2014 Liberty Mutual dropped KG II (as a result of the January 2014 fire); starting in January 2015 the building was forced into a high-risk pool, and covered by a more expensive policy. During the autumn of 2018, John Lydon (#6) negotiated favorable terms with the Cool Insuring Agency of New York. This new coverage brought not

only a much reduced premium (from \$31,930 down to \$13,347), but also a move from the "excess/surplus" (high risk) market back into the "standard" insurance market. The difference in cost to the Association, spread out to the second, third, and fourth quarters of



2019, has been passed directly to owners' common fees, resulting in an average savings of \$221 per quarter per unit.



HO-6 Insurance

The KG II Association's master insurance policy covers damage to the building, and common areas of the building. As homeowners know, this insurance does not cover their possessions—the contents of the apartment—nor improvements/ upgrades to their property.

Owners know to protect these investments with an HO-6 policy, tailored to condominium units. Owners who are landlords know also to buy coverage for rental loss, should their unit suffer damage making it unrentable, and resulting in loss of rental income. There are additional coverages included in a condominium owners insurance policy, and the policy can be as reasonable as \$200 per year.

While the Killington Gateway II Association does not require HO-6 insurance, this relatively small purchase will surely provide peace of mind to those who buy it.

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Message from Management

It has been more than a year since the company has been going by its new name Killington Vacation Rentals, and has moved to new digs at 905 Killington Road. Jacob McGrath remains as the company's president; Barbara Reardon is the office manager; and Vince Wynn is regularly present on the Killington Gateway property. Vince is not only very handy with every-day maintenance requirements, but brings a background in information technology, which may be tapped by the Board of Directors for a future Wi-Fi upgrade.

Most recently Mr. McGrath has been coordinating the waste water rebuild, including connecting with Jim Insinga (North Country Property Management) of KG I, regarding splitting the construction costs between the two associations.

Jacob is also working to accomplish some preliminary paving at the upper parking lot, with the goal of completing that project in the spring. The initial "touch-up" patching will actually serve to prepare the surface for the eventual paving.



The garden has been readied for the winter.



Above: Site of Waste Water work.

Below: Site of Paving Project



Thermostats in all apartments must be set to a minimum of 55 degrees.

Meet Your Neighbors: Michelle Fisher and Carol Pouliot

Michelle Fisher and Carol Pouliot, new owners of #19, have been renting in this area during the fifteen-plus years that they've been enjoying Killington's snow sports. Residents of Connecticut, they perfectly fit the "outdoorsy" profile of a typical Vermonter: between them they enjoy skiing, snowboarding, cycling (including mountain biking), golfing, and paddle boarding.

All of those activities are extensions of their professional lives. Michelle works as a personal trainer in Connecticut—her email handle is "beafitnut" (get it?!). And Carol teaches physical education in the Bronx, NY, in addition to her position as Dean of Students.

When Michelle and Carol attended and participated in their first Annual Meeting September 23, it was a good start to their stated intentions of "looking forward to getting to know our neighbors and to enjoying all the planned improvements in the community." They purchased #19 in June from Maureen and Joe Fritch, who are still neighbors, with #25 as their Gateway getaway.

And what about traveling? Not surprisingly, travel for Carol and Michelle is about exploring ski and bicycling destinations!

Patricia McGee Retires from Board Service

Having served close to forty years on the Board of Directors, Ms. McGee has closed that chapter of her volunteer life. Among the accomplishments of the KG II boards that she has led have been:

- Compliance with the State's required water system upgrade, along with securing a VEDA loan at 3% to finance the work.

- Coordinating a Reserve Study conducted by Criterium-Lalancette Engineering, with follow-up by Christine

Morrison to line up the Association's finances with the study's timeline.

- A solid budget that includes a healthy capital reserve account and a small sprinkler reserve fund.

These milestones and multiple maintenance/upgrade projects are detailed in a letter that Pat read at the September 28 Annual Meeting and which is appended to the minutes. Her document also looks ahead, recommending to the current Directors a *To Do* list that contin-



ues the tasks of the recent Board.

[*Editor's note:* It will surely be difficult for Ms. McGee to abandon immediately and completely her engagement as a Director; but when she does manage to shift gears, I wish her a deserved rest from that responsibility. 😊]

Business of the Board



The biggest—and latest—news of the Board of Directors is its composition. Two seats became vacant with the Annual Meeting of September 28, 2019, when Luanne Bauer and Patricia McGee did not run for re-election. Three candidates ran for those two positions, resulting in the election of Michael Blasi and Lois Tupay as new Directors. Meanwhile, Caroline Germond resigned from her position on the Board, with one year

remaining of her three-year term. Steve Lydon, the third candidate in the contest, was selected by the new Board to fill that one year position. The early morning meeting of the Directors on September 28—immediately preceding the Annual Meeting—addressed a wide range of topics. The minutes reporting the details of these discussions were circulated by email to all owners on October 19, 2019.

Meet Your Neighbors: Lois and Paul Tupay

Lois and Paul are both retired from their full-time professions: Lois as a software development manager for UPS information services, and Paul as an imaging technician for Time Warner magazines, including *Fortune*, *Time*, *People*, and *Sports Illustrated*. With those commitments behind them, they're free to explore the countryside on their motorcycles and to enjoy the Killington area from their Gateway home.

They've been attracted to the area for skiing since their 20s. After a few years as Killington guests, Paul—by

then a snowboarder—joined their coaching staff. This commitment required steady lodging so they became members in a share house, which worked fine until the house was sold, fifteen years later. Four years of season rentals were disappointing enough that Lois and Paul began to consider having their own place, and Gateway's location—away from the mountain, but not too far—was just right. It's worth noting that local real estate professionals communicated a favorable impression of an Association that was well-run and fiscally stable.

Editorial: The Killington Gateway II Newsletter

I conceived this Newsletter as an instrument to improve communication to owners about the business of the Board of Directors and about Management's projects. It is not an official voice of the Directors, nor is it part of any Director's job description. I distributed the first issue of the quarterly publication in the fall of 2009, and for nine years, I reported on volunteering, security, committees, internet upgrades, and solar energy to name only a few topics. Even parties! In the not-too-distant past Gateway neighbors from *both* buildings gathered socially to sip and snack, to share ideas, and to appreciate our community in the Green Mountains. Readers may see previous issues of the Newsletter at www.killingtongateway.com.

I have decided now to end this project, and as I prepare the final issue, I will once again use this editorial space to express an opinion. I will repeat my view that a revision of our 2006 *Condominium Rules* is overdue. This does not necessarily mean rewriting the document, but I strongly recommend that the Board appoint a committee of two or three homeowners to examine our rules and identify those that need to be brought up-to-date. The current document is posted at www.killingtongateway.com. One example is Rule #13, which restricts use of our saunas and recreation room in such a way that it excludes long-term renters. I understand that the more people who avail themselves of these facilities, the more wear and tear, and possibly more maintenance. But

Officers of the Board

Michael Blasi, ***President***

(michael_blasi@hotmail.com)

Joe Fritch, ***Vice-President***(fcc@fritchconstruction.com)

Steve Lydon, ***Vice-President***

(stevelydon@bellsouth.net)

John Lydon, ***Treasurer***

(john@nycviewsrealty.com)

Lois Tupay, ***Secretary***

(ltup@optonline.net)

That was also a draw. As a matter of fact they looked at #2 when it was on the market in 2015, and when Corey Kubricki bought it. Now, in 2019, Lois and Paul bought it from Corey!

Paul loves any outdoor activity, and his snowboarding still includes working at Killington's Snow Sports School. Lois is an active artist; her preferred media are clay and watercolor. Now, her newest opportunity for creativity will be to serve on the KG II Board of Directors, to which she was elected at the September 28 meeting.

We're on the Web!
www.killingtongateway.com

they aren't used much anyway. Besides, long term renters *reside* here; they are our *neighbors*. I believe we should consider opening these amenities to those who appreciate Gateway enough to live here for a season (or a few) and whose rent payments contribute to maintaining the property. Altering Rule #13 would be a first step.



Shall we share?

**KILLINGTON GATEWAY II
CONDOMINIUM ASSOCIATION**

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Newsletter Editor
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A Resource for HOAs

The KG II Association's membership in this trade organization includes subscriptions to *Condo Media*, a monthly publication of CAI's New England chapter, and *Common Ground*, CAI's quarterly national magazine. Both of these trade publications—as well as the website www.caionline.org --offer information and resources pertinent to residents of common interest communities, their boards, and their management companies/business partners.

The restricted portions of the website include not only digital versions of the magazines, but many other articles as well. The feature of *Copyright-Free Articles for Newsletters* is a handy membership perk of which this newsletter's editor avails herself occasionally.

The *Institute* also offers webinars on concerns as wide-ranging as ethics, industry best practices, and pets/wildlife. Then there's the *CAI Press*... and here's a sampling of book titles:

- Conflicts of Interest
- How to Draft a Budget
- Master Your Disaster: Your Readiness, Response, and Recovery Guide
- Perfect Phrases for Dealing with

Homeowner Rights & Responsibilities

This piece has appeared previously in the Newsletter. But for the same reasons that CAI repeats them periodically, these reminders are worth another exposure.

As KG II homeowners, we all have certain rights—and responsibilities.

We have the right to . . .

- A responsive and competent community association.
- Honest, fair, and respectful treatment by our neighbors.
- Attend meetings, serve on committees, and run for election.
- Access appropriate association records.
- Prudent financial management of fees and other assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options before the association takes any legal action, and the right to appeal decisions.

Receive all of the Association's governing documents (Declaration of Condominium, Bylaws, Rules & Regulations)* upon joining the community.

*These are all posted at www.killingtongateway.com

We also have the responsibility to . . .

- Maintain our property according to established standards.
- Treat our fellow owners with honesty and respect.
- Read and comply with the KG II Rules and Regulations, and ensure that our tenants and guests do too.
- Vote in Association elections and on other issues.
- Pay Association assessments and charges on time.
- Contact Association leaders when necessary, to discuss financial obligations and alternative payment arrangements.

Update contact information whenever necessary, to ensure that we receive all KG II communications.
Adapted from: *Copyright-free Articles for Newsletters*, Volume 4,
by *Community Associations Institute*.

Difficult People

- Robert's Rules of Order
- There's even fiction!** Three of the novels in the catalog are:
- The Condo Kerfuffle
- HOA Gobsmack!
- Special Assessment

A Sampling of Topics Covered in *Common Ground* and *Condo Media*

- community-building
- dealing with delinquencies
- guidelines for revising rules
- term limits for board service
- financial planning for associations
- considerations in insurance coverage
- planning for and following up on reserve studies
- screening/restricting renter occupants of units

The KG II Association pays \$ 125.00 for a one-person/one-year membership, currently Caroline Germond. With her resignation from the Board of Direc-

tors, she has suggested transferring this membership to another director who might wish to receive the subscriptions. However board service is not a requirement for CAI membership; an interested homeowner might like to subscribe, and could approach the BoD for their approval. Membership can be shared as well: a two-person membership costs \$230.00

[*Editor's note:* While this article may read as though it's an advertisement for the organization, it most surely is not intended to be. I do however want readers/owners in our Association to know of the rich array of resources—some available without a charge at www.caionline.org —and many more accessible with the password that comes with a paid membership.]

