

HANOVER SQUARE CONDOMINIUM ASSOCIATION, Inc.

1804-A Frederica Road . Saint Simons Island, Georgia 31522

Robert C Ussery

President

Secretary

Treasurer

David Miller

Vice President

1802

Miller Photography

Stroud Family Trust

1804

Ussery-Rule Architects

Coastal Endodontics

Reserve At Frederica

1806

Beachview Events

Travel Agency

MINUTES 2024

Monday March 25, 2024

10:00 A.M.

Hosted by Ussery Rule Architects

(Minutes of the meeting taken by Ussery Rule office manager)

ATTENDING:

Miller Photography, David Miller

Reserve at Frederica, Jane Fraser

Ussery-Rule Architects, Robert C Ussery

1. **Meeting called to order at 10:02 AM**
2. **Motion to Approve 2023 Minutes** David Miller presents motion **Second** Jane Fraser, Robert Ussery moves to approve motion, all attendants approve by affirmation.
3. **2023 Officers: Motion to keep same officers** Jane Fraser present motion to approve by affirmation.
 - Robert Ussery, President / Secretary / Treasurer
 - David Miller, Vice-President
4. **2023 Expense & Income Report** – previously_sent via email for review. Paper copies will be prepared and delivered via email link after meeting.
 - Discussion regarding combining the money market account with the operating account. Decision is to leave as is.
 - Surplus looks to be in good shape.
 - Travel Service did not pay full amount of dues deducting costs for their interior repairs. Their email is read to all in attendance. Discussion for these requests to be approved by all members in the future before making any decisions. One time approval is granted to Travel Agency this year clarifying that interior repairs are the responsibility of each member.
 - Robert Ussery reads each line item of past year expenses, income and proposed budget. Budget is reviewed and approved by affirmation.
5. **2024 Proposed Budget** –
 - Continue to build and maintain a minimum of one-year surplus based on annual expenses.
 - Jane Fraser presents motion to approve, second David Miller, Robert Ussery moves to approve motion, all attendants approve by affirmation.

EXPENSE DISCUSSION

Jane Fraser requests approval of roof repairs due to leaks. Robert Ussery offers information about the repairs previously done to building, corrected by removing chimneys. He thinks the stains may be from that but we will contact roofing company for estimate.

6. OLD BUSINESS

ADA ACCESS is completed at all buildings (parking lot to sidewalk) but not at each store threshold which is the responsibility of each Owner (sidewalk to door)

Insurance 2024 Premiums

Flood 1802	\$1,209 an increase of \$139 from last year = \$1,070
Flood 1804	\$1,997 same as last year
Flood 1806	\$928 same as last year
Commercial	\$7,507 an decrease of \$45 from last year = \$7,552
Membership	\$35 (same as previous years)

Insurance 2025 Premiums

Commercial \$7,309 a decrease of \$198 from last year = \$7,507
Flood bills not yet available.

Insurance Discussion approved as sufficient

Building 1802 = \$232,000
Building 1804 = \$406,000
Building 1806 = \$232,000

Georgia Farm Bureau's statement

- *Any additional premiums required by Owner's mortgagor are the responsibility of each Owner.*
- *Current coverage is correct for all buildings as required by law.*
- *This policy pays actual cash value based on depreciation or replacement cost in a claim, it is a replacement cost policy without depreciation.*
- *This policy will pay replacement cost up the limit of coverage shown on each building.*
- *This policy liability is more towards if someone somehow suffered bodily or property damage due to negligence by the association.*
- *For additional protection the unit renters should add the building owner as additional insured to their policy.*
- *Coverage for board members being listed as additional insureds as it pertains to their position on the board making professional decisions is not offered under this policy. That is better served with a separate Director and Officers policy.*

7. NEW BUSINESS

Parking lot concrete repair in front of Miller Photography was completed and there are no broken pipes under it.

Entry Signs are not required because both sides are used for entry/exit.

Unhoused individual taking space in the back of Building 1804 was approached by Robert Ussery. He claimed he was only there waiting for an appointment but refused

to engage any further. His presence at the window of Jane Fraser's staff terrified everyone so the police were contacted but they informed the association they cannot do anything about him unless he hurts anyone or breaks in. Jane Fraser thanks Robert Ussery for his assistance.

Concrete repair quotes will be requested to fix the leak by spigot in the middle of parking lot. Eunice Brothers is the best company for this work. Attending members approve the work in advance.

Roof Repair for building 1804 is in the next schedule, but we have approximately 3 more years before the work is needed. Jane Fraser is in the opinion that there are no competent workers. Robert Ussery is in the opinion that the Hispanic work force is highly skilled, competent and knowledgeable.

Camille Adams informs she has a new tenant and will provide their contact information.

LIMITS OF RESPONSIBILITY

Association is not responsible for inside repairs. Roof leaks on outside will be paid. Inside repairs not approved. All in attendance agree.

Robert Ussery requests discussion and a clear understanding of case by case scenario for interior repairs not previously on budget. Jane Fraser agrees, but not for inside repairs which should remain the responsibility of each member. The association will continue to approve exterior emergency repairs. Attending members do not take a position of this request at this time.

IMPROVEMENTS

- None approved at this time.

REPAIRS

- Jane Fraser requests approval of roof repairs due to leaks. We will contact Bone Dry roofing for estimate.

UTILITIES

- Dumpster monthly fee will increase every year. Cannot add locks—see notes from previous years. Jane Fraser wants to make sure everyone contributes to keeping the area clean and used properly.
- Landscape continuing to communicate the needs of association.
- Tree trimming company Hughes Tree and Landscape has agreed to inspect trees for annual maintenance. None needed this year.

CONTINUANCE BUSINESS TO BE INCLUDED IN EVERY ANNUAL MEETING

8. **Condominium Declaration** copies are available at your expense if you request it to our office OR they can be obtained at the county offices. \$75.00 paper copy or \$35.00 electronic file as Approved Annual Meeting 2005
9. **Contact Information** – please inform us of any changes to your company contact information and emergency contact. Email HanoverSquare@urarch.com with your information and that of each store Owner and or tenant.
10. **Exterior security lights** - all exterior lighting is monitored twice per year changing and replacing bulbs and changing and replacing timers at daylight savings time.
11. **Annual Secretary of State** filing is complete
12. **Accountant review and tax filing** not yet completed by Edward Bland, CPA due by April 15.
13. **Pressure wash** is responsibility of each owner, includes sidewalk

OTHER ITEMS

None at this time.

14. **MOTION TO ADJURN** – Robert C Ussery 10:39 AM. All in attendance approve.

Respectfully Submitted by President's Office
Ussery-Rule Architects P.C.
For Hanover Square Condominium Association
March 26, 2024