

**Stephanie Terrace**  

---

**CONDOMINIUM**  

---

**Owners' Association**

THESE MINUTES ARE A DRAFT AND MAY BE APPROVED AND/OR MODIFIED AT THE NEXT REGULAR MEETING OF THE BOARD OF DIRECTORS.

**MEETING MINUTES**

**EMERGENCY MEETING OF THE BOARD OF DIRECTORS OF:  
STEPHANIE TERRACE CONDOMINIUM OWNERS' ASSOCIATION**

LOCATION: Zoom Meeting held at remote locations  
DATE & TIME: 12/19/2024 at 5:30 PM  
CALLED TO ORDER: 05:33 PM  
QUORUM PRESENT: Yes

**ATTENDEES:**

**Board Members:**

Chris Demke, President  
Jeremy Ferris, Treasurer  
Debbie Webster, Director  
Brittney Etzel, Director  
Steve Lechleiter, Director  
Jason Duggan, Director

**Owners & Guests:**

Sandy Cooper                      Richard Maslen  
Nancy Jette                        John Haroldson  
Janice Chisum                      Jason Luedtke  
Lisa Ard  
Craig Hutchins  
Anna (No last name given, 2 Annas at STC)

**Management:**

Mark Vandervest - FSRE  
Cindy Vandervest - FSRE

**CALL TO ORDER:**

President Chris Demke called the meeting to order and thanked all of the Board Members and owners for attending. Chris then turned the meeting over to Community Manager, Mark Vandervest, of FRESH START Real Estate, Inc. to facilitate the meeting.

**PURPOSE OF EMERGENCY SESSION:**

To discuss the responsibilities of the Owner vs the Association when a unit sustains damage.

**DISCUSSION:**

1. **Water Damage:** A board member mentioned his Unit was damaged by a water leak in another unit. It was difficult to find a plumber willing to work between the two units. Owner feels it's very clear this issue was a lack of maintenance which is the unit owner's responsibility and feels the damage to his unit was caused by the lack of proper maintenance of the unit where the leak occurred and therefore that owner should be responsible for attorneys' fees, not the Association.

2. **Attorney Fees:** Another owner stated he was upset that he paid the association's attorney's fees when a similar situation arose with his unit being damaged in the past. He felt the Association should have been responsible for the fees.
3. **Responsibility for Repairs:** Another owner stated her unit was flooded when a water pipe broke and she paid for her own repairs. A board member asked if this was an issue within the owner's unit or between 2 or more units.
4. **Bylaws Vague:** A responsibility document had been drafted for the purpose of clarification, but that document is not part of the Bylaws and was not approved by a formal resolution. The HOA's legal counsel advised the following:

*"Because unit owners are required to have and maintain an adequate insurance policy for their own unit, it is incumbent upon the owner of the downstairs unit suffering the damage to open a claim with its own insurer. That downstairs owner, or their insurer, may also seek to recover from the upstairs owner or their insurance policy. However, such a dispute would not involve the Association, which would not have any liability for the damage caused by the upstairs owner's plumbing leak and does not have a duty to provide insurance that would cover the downstairs owner's losses."*

The above legal opinion can be found on the HOA website at [www.StephanieTerraceCondominiums.com](http://www.StephanieTerraceCondominiums.com).

5. Because the bylaws are vague, a suggestion was made to modify the Bylaws to specifically state responsibility for cost of repairs and other costs, for various causes of damage to a unit.
6. **Action to Determine Cause of Leak:** A motion was made and seconded to have FRESH START cut the needed hole in the drywall at the source of the leak to determine what the cause of the issue is and the Association will pay FRESH START for the service and bill back the responsible party once the cause of the leak has been determined. The Motion passed with 5 Yay votes and one abstain. The abstaining vote was from one board member who owns the damaged unit.
7. **Further Discussion:** The cause of the leak is to be determined and further discussion will be scheduled for the annual membership meeting scheduled for January 23, 2025.

## **ADJOURNMENT:**

**Next Meeting Date:**

**Thursday, January 23, 2025 at 6.00 pm via Zoom  
This will be the Annual Membership Meeting**

*It is the Board's intention to hold meetings quarterly on the 4<sup>th</sup> Thursday of every third month. Mark your calendars! The meetings in 2025 are to be held on 01/23/2025 at 6:00 pm (Annual Meeting), 04/24/2025 at 6:00 pm, 07/24/2025 at 6:00 pm, 10/23/2025 at 6:00 pm (Budget Meeting). We hope you can attend.*

**Meeting Adjourned:**

**6:28 PM**

**Minutes Prepared By:**

**FRESH START Real Estate, Inc. - Community Manager**