

Dogwood Lake Lot Owners  
Association  
Spring Informational  
Meeting  
4/29/2023

Presented by  
The Dogwood Lake Board of Directors

- ▶ Park Maintenance: Shane Metcalf
- ▶ Environmental: Tom Bauer
- ▶ Caretakers: Don Tayon and Michelle Zeitz
- ▶ Activities: Jill Schillinger

- ▶ President: Dana Walker
- ▶ Vice President: Marsha Meyer
- ▶ Treasurer: Amy Allen
- ▶ Secretary: Eadie Schillinger
- ▶ Lake Committee: Mike Miller

- **Call to Order**
- **Moment of silence for members who have passed**
- **Introduction of Board Members**
  - ▶ President: Dana Walker
  - ▶ Vice President: Marsha Meyer
  - ▶ Treasurer: Amy Allen
  - ▶ Secretary: Eadie Schillinger
  - ▶ Lake Committee: Mike Miller
  - ▶ Park Maintenance: Shane Metcalf
  - ▶ Environmental: Tom Bauer
  - ▶ Caretakers: Don Tayon and Michelle Zeitz
  - ▶ Activities: Jill Schillinger

- ▶ **Position changes and vacancies coming up this August**
  - ▶ Marsha Meyer assumed VP position through August
  - ▶ Tom Bauer assumed Environmental position through August
  - ▶ Vice President, Environmental and Park Maintenance terms end this fall and will be open for the August election

## ▶ Purpose of Meeting

- ▶ Welcome new owners to the park and update all association members of progress along with current and future projects
- ▶ General Park Overview
  - ▶ 388 owned lots
- ▶ Board members' reports and accomplishments
- ▶ Caretakers' accomplishments
- ▶ Activities Update
- ▶ Changes to Covenants, By-Laws, Rules & Regulations
- ▶ Projection of current needs and 5-year plan

## ▶ **Monthly Board Meetings**

- ▶ Previously held the first Sunday of every month; changing to the 2<sup>nd</sup> Sunday of every month beginning June 11th
  - ▶ This allows time to update financials for the previous month
- ▶ Best opportunity for lot owners to stay abreast of ongoing projects and status throughout the park
- ▶ Meetings are held at 9:30 am and live streamed on Facebook and Teams
- ▶ Meeting minutes are recorded and accessible on DWL Website and Lot Owners Microsoft Team

## ▶ Dogwood Lake Overview

- ▶ Encourage all owners to read park's governing documents that cover all aspects of the campground focused on the safety and comfort of all lot owners and preserving property value.
- ▶ Utilize established Dogwood email addresses for communication
- ▶ Consider Teams for monthly meetings; all monthly meetings are accessible to all owners along with the Facebook live streaming
- ▶ All meeting minutes and other documentation, forms & permits are stored and accessible on DWL Website and the Lot Owners Team

▶ **Secretary - (Eadie Schillinger) email:**

[secretary@dogwoodlakes.net](mailto:secretary@dogwoodlakes.net)

- ▶ Duties - Manage all record keeping, policy and procedural changes, elections and meeting minutes and reporting

▶ Reading of April 2023 Meeting Minutes

▶ Added bulletin board to clubhouse for communication

▶ Upcoming Election



▶ **Treasurer (Amy Allen) email:**  
[treasurer@dogwoodlakes.net](mailto:treasurer@dogwoodlakes.net)

- ▶ Duties manage all Dogwood payments, recording and reporting
- ▶ 2022 Accomplishments
  - ▶ Added \$9,000 to Reserve Funds
  - ▶ Eliminated P.O. Box for cost savings and added regular mailbox
  - ▶ Deed Audit
  - ▶ Lowered the cost for DWL website
- ▶ Dogwood Lake Operating Budget for 2022 & 2023 are available
- ▶ 2024 Operating Budget will be presented by year end 2023

- ▶ **Environmental Committee (Tom Bauer) email:**  
[environmental@dogwoodlakes.net](mailto:environmental@dogwoodlakes.net)
- ▶ Duties -- Ensure compliance to Dogwood environmental issues, manages sewer plant and contractor, coordinates with DNR for any regulations related to sewer plant, ensures lot improvements follow the Dogwood and Warren County regulations
  - ▶ Owners are encouraged to read the lot improvement policy prior to bringing in a new camper, new shed, building walls, installing fences, installing holding tanks or any other permanent improvements as specified in the policy.
  - ▶ Other improvements and uses are covered in the Dogwood By-Laws and Rules and Regulations.

## ▶ Environmental Committee (cont.)

### ▶ New Developments

- ▶ Drop box up front for depositing payment for pumping - be sure to include amount for correct tank size and lot number
- ▶ Tank cap should have lot number clearly marked
- ▶ Patrick Schneider taking over Masterson's contract for remainder of 2023
  - ▶ New contract will begin in 2024; two contractor bids received including Patrick Schneider
- ▶ Changes to lot improvement policy for water line work requires shut-offs be installed and 24-hour advance notice on any work requiring water to be turned off

- ▶ **Lake Committee (Mike Miller) email:**  
[lakecommittee@dogwoodlakes.net](mailto:lakecommittee@dogwoodlakes.net)
  - ▶ Duties - Manages all aspects of Dogwood lakes including fishing regulations, boat use, fish stocking and lake improvements
  - ▶ No gas motors allowed, no baskets or other tackle left in lake, no boats can be left in the lake or block common ground access, no docks, habitat improvement or other changes to the lake permitted without Board approval (refer to Dogwood By-Laws and Rules and Regulations)
- ▶ **New Developments:**
  - ▶ Removed dock after inspection showed extensive damage too costly to repair
  - ▶ Aquatic controls report completed in 2022
    - ▶ Expand fish habitat, pea gravel and rip rap as needed and budget allows
    - ▶ Restocking plan for 2023
  - ▶ Aquatic vegetation control will continue

## ▶ **Lake Committee - (cont.)**

### ▶ 2023 Fishing Regulations

- ▶ Bass under 9 inches - no limit
- ▶ Bass 9 to 14 inches - limit 10 daily
- ▶ Bass 15 inches or larger - catch and release only
- ▶ Catfish any size - limit 6 daily
- ▶ Crappie & bluegill - no limit
- ▶ Carp - no limit
- ▶ Absolutely no jug fishing and no trotlines allowed
- ▶ No boats can be left in lake or block access to lakefront

▶ **Park Maintenance (Shane Metcalf) email:**  
**maintenance@dogwoodlakes.net**

- ▶ Duties - Manage, coordinate and oversee maintenance projects throughout the park

▶ **Completed Developments:**

- ▶ Baths remodeled in caretaker house from floor to ceiling; removed extensive water and rodent damage, new water heater installed
- ▶ New electric in caretaker basement
- ▶ New pump, motor and piping in well; permanent thermostat-controlled heater installed in wellhouse; new chlorine injector pump installed
- ▶ Passed 5 Year DNR water system inspection
- ▶ Drainage and gutters added to caretaker house eliminated leak
- ▶ Front split rail power washed and stained along with caretaker porches

## ▶ Park Maintenance Completed Developments (cont.)

- ▶ New AC in caretaker house
- ▶ New pool cover
- ▶ Roof repairs to clubhouse
- ▶ Graded roads and added gravel
- ▶ Reconditioned speed dips
- ▶ Had dead trees removed
- ▶ Engineering survey completed for small dam; provided engineering guidelines for all Dogwood dams and French drain design for small dam seepage if necessary
- ▶ Installed solar paneled camera by dumpster; a 2<sup>nd</sup> to be installed along with an Ameren street light due to continued violations and fines
- ▶ Front sign repainted and Dogwood flowers reinstalled

## ▶ **Park Maintenance: New Projects for 2023**

- ▶ Repair leaks in pressure tank in basement and replace old fittings as needed
- ▶ Light and extra camera at dumpster
- ▶ Caulk and repaint bathhouse exteriors
- ▶ Continue interior bathhouse improvements as funds allow
- ▶ Stain pool fence
- ▶ Repair electric to the terrace



- ▶ **Caretakers (Don Tayon and Michelle Zeitz) email:**  
[caretaker@dogwoodlakes.net](mailto:caretaker@dogwoodlakes.net)
- ▶ **Cell number: 636-251-2089**
  - ▶ Duties include general park maintenance and daily operation of the following:
    - ▶ Daily maintenance of water supply, including repairs, testing and reporting
    - ▶ Trim limbs and cut brush
    - ▶ Cut grass and trim
    - ▶ Pull back rock from road edges and clean ditches
    - ▶ Grade and maintain roads
    - ▶ Maintain and clean pool
    - ▶ Manage clubhouse and product sales
    - ▶ Maintain and clean bathhouses and clubhouse

▶ **Caretakers (cont.)**

- ▶ Manage member records and gate devices
- ▶ Manage day-to-day administrative tasks
- ▶ Assist with project bids and contractors
- ▶ Respond to any park emergencies and relay information as needed
- ▶ Manage and respond to Dogwood inquiries for lot sales and information
- ▶ Answer Dogwood phone during operating hours and cellphone during hours the clubhouse is closed
- ▶ Manage rentals of clubhouse and ensure compliance to rental rules
- ▶ Accept payments for lot dues and fines
- ▶ Receive and process paperwork for permits
- ▶ Receive and record lot sales and registered deeds

## ▶ Dogwood Website (Amy Allen)

- ▶ The address of our website is [www.dogwoodlakes.net](http://www.dogwoodlakes.net)
- ▶ Primary purpose for maintaining the website is to provide useful information for current lot owners & potential buyers
  - ▶ Policies and Forms
  - ▶ Meeting Minutes
  - ▶ Recommended Services
  - ▶ Park Updates
  - ▶ Description of Dogwood Lake
  - ▶ Amenities
  - ▶ To post a lot for sale send information to [webadmin@dogwoodlakes.net](mailto:webadmin@dogwoodlakes.net)

▶ **Activities Committee (Jill Schillinger) email:**

[activities@dogwoodlakes.net](mailto:activities@dogwoodlakes.net)

- ▶ Duties -- Record and report on Activities budget and spending, coordinates with Board on Activities donations, monthly reporting at Board Meetings, post and communicate scheduled activities

▶ **Planned activities for 2023**

- ▶ Taking donations for basket raffle, raffle to be held at August Annual Meeting

- ▶ **Administrative and Miscellaneous Improvements:**
  - ▶ Digital locks installed on clubhouse
  - ▶ Sold Backhoe
  - ▶ Verified with attorney that we can hold any necessary meetings any time of year with required notice, including for dues or assessment increases
  - ▶ Verified with attorney that we can restrict access to any park amenities due to non-payment

## ▶ 2023 Planned Improvements

- ▶ Caretaker House Electric - Completed
- ▶ Install Light at dumpster
- ▶ Repair electric to the terrace
- ▶ Bathhouse improvements
- ▶ Bathhouse electric
- ▶ Gate Exit Device - vote to lot owners?
- ▶ Stocking of lake
- ▶ Add Rip rap to small dam
- ▶ Relevel and fix basement plumbing

- ▶ **Changes to the Covenants, By-Laws and Rules & Regulations**
- ▶ **Changes to the Declaration of Covenants - still in work**
  - ▶ Requires approval of 55% of all lots
  - ▶ Last two elections there were not enough lots that voted to pass any changes
- ▶ **Proposed Changes to the Covenants**
  - ▶ Remove outdated language for the developer
  - ▶ Add allowance to file liens for non-payment of lot dues
  - ▶ Other general clean-up including removing obsolete restrictions

## ► Changes to By-laws

- Moved to Rules & Regulations - Lots shall not be re-subdivided unless approved by the Board of Directors. For the purpose of these By-Laws, “re-subdivided” means combining multiple Lots into one Lot, or one Lot into multiple Lots.
- Suspension of Privileges of Membership. The Board may suspend the privileges of any Member or Purchaser, including campground access via electronic gate, access to common ground, park amenities and other services, and voting privileges for any period during which any Association lien, assessment, or other fees and penalties on the Lot of such Member or Purchaser remains unpaid.
- Annual assessments not paid before April 2nd of the year to which they apply shall have a 10% late fee added.
- There shall be at least one business meeting of the Members each year.
- Directors shall be elected by plurality at each annual meeting held in August.



► **Changes to the Fine Schedule**

**Fine Schedule Changes**

## ► Changes to the Rules & Regulations

- Moved from By-Laws - Lots shall not be re-subdivided unless approved by the Board of Directors. For the purpose of these By-Laws, “re-subdivided” means combining multiple Lots into one Lot, or one Lot into multiple Lots.
- Removed redundant to the Covenants - No lot shall be used as the primary residence of any occupant.
- Added - RVs and sheds shall be kept clean and orderly and without broken components hanging off, including but not limited to doors, roofs, windows or awnings. Tarps and covers used on the lot must be in good condition and securely fastened.
- The speed limit throughout the park is 10 miles per hour. This includes all motorized vehicles; e.g. automobiles, trucks, vans, **motorcycles, ebikes, scooters**, RVs, and golf cars

## ▶ Changes to the Rules & Regulations (cont.)

- ▶ Moved up to apply to all motorized vehicles -
  - ▶ **Motorized vehicles** shall not be driven across private property or dams of any small lakes.
  - ▶ **Motorized vehicles** shall have illumination when being driven at night.
- ▶ Rewritten - Boats shall be stored as to not collect water.
- ▶ Boats shall not be left in the lake overnight, **on common ground** nor on the bank adjacent to the water unless that bank area is part of the owner's lot.
- ▶ No food or smoking allowed inside the pool fence. **Beverages are allowed in the pool area, but not in or on the edge of the pool.** No glass containers allowed in pool area.

## ► Changes to the Rules & Regulations (cont.)

- Common ground shall not be used for parking or any other kind of personal use without approval from the Board of Directors, **and if left overnight, should be communicated to the Board or Caretaker. Any exceptions to a single overnight must be approved by the Board.**
- Guest RV permits - Each permit is **only** good for up to 14 days **from the date issued**. Failure to remove an RV after the 14<sup>th</sup> day will result in a **~~\$25.00 a day~~** fine against the lot owner.
- Added - Firewood stored in the firewood lot is available for lot owners' use. Firewood is limited to enough for a few fires. This firewood is for the enjoyment of lot owners in the park, it shall not be removed from the park.
- Added - Per Missouri DNR firewood quarantine guidelines, firewood shall not be brought into the park from a location further than 50 miles from DWL.

## ▶ Current Financial Position

- ▶ Many identified projects are small enough that they don't justify individual assessments but can't be covered within existing operating budget
- ▶ Routine maintenance gets pushed out due to lack of funds and more immediate needs/repairs
- ▶ In the last 15 years, lot ownership has risen by nearly 35% but we are operating on the same equivalent budget with sharply rising costs and more strain on infrastructure
  - ▶ Electricity is continuing to rise and more increases in sight with Ameren's proposed 13% increase this year will be approximately \$1500 more per year
  - ▶ Chlorine costs have risen 50-100%; used in our water system, sewer plant and pool

## ▶ **Current Financial Position (cont.)**

- ▶ Zero ability to plan for caretaker annual increases without taking money from somewhere else
- ▶ Insurance costs have risen by \$10,000 compared to 10 years ago
- ▶ Our trash costs have doubled in 10 years even with cost savings measures taken last year and a new contract
- ▶ Our water system is historically over budget, but our budget is only \$500 more than it was in 2012
- ▶ Bathhouse maintenance is reduced to just over a 3rd of the 2012 budget
- ▶ Clubhouse maintenance is reduced to a little over half of 2012 budget
- ▶ Funding fireworks eliminated

## ▶ Current Financial Position (cont.)

- ▶ Only 2 dues increases have passed in the last 15 years for \$25 each (2008 dues were \$275)
- ▶ If dues aren't increased, we are very nearly at the point of having to cut amenities that will start with roll-off dumpster, pool and operating hours of the clubhouse
- ▶ We need to amend our Covenants to expand our ability to collect on monies owed by executing liens for non-payment
- ▶ We desperately need volunteers and skilled trades; many thanks for a few who have stepped up and gone above and beyond saving the park thousands of dollars

## ▶ 5 Year Plan for Dogwood Improvements

- ▶ Board compiled a list of over 20 projects spread out over 5 years totaling over \$200,000 with current cost estimates; these costs WILL rise the longer we wait to address them
- ▶ The Board utilized a planning tool to complete an in-depth analysis and assessment based on viability, feasibility and desirability; taking into account the greater needs, ability to complete, cost, safety, and impact to property values



## ▶ 5 Year Plan

### ▶ 2024

- ▶ Blower Replacement -- \$5,000
- ▶ Pool Repairs -- \$10,000 - \$30,000
- ▶ Repair Water Shut Off Valves -- \$3,000

### ▶ 2025

- ▶ Sewer Pipe Replacement -- \$15,000
- ▶ Lake Aeration -- \$6,000
- ▶ Clubhouse Electric -- \$6,700
- ▶ Water System Reconfiguration --\$15,000

## ▶ 5 Year Plan (cont.)

### ▶ 2026

- ▶ Water Line on Blue Jay -- \$28,000
- ▶ Dock Replacement -- \$5,200

### ▶ 2027

- ▶ Guard Rails -- \$29,000
- ▶ Install 2 Flush Hydrants -- \$6,000

### ▶ 2028

- ▶ Beach Projects -- \$10,000
- ▶ Wi-Fi Improvements -- \$6,000
- ▶ Parking Lot Resurface -- \$30,000

## ▶ 5 Year Plan in Summary

- ▶ Plan has taken months to assemble and evaluate
- ▶ It is not all inclusive as unexpected needs and repairs will always occur
- ▶ Costs are based on current estimates and bids but will likely increase in time until they are addressed
- ▶ Detailed slides copies available in Clubhouse and posted on Facebook
- ▶ In preparation for the August Annual meeting, lot owners are asked to provide input between now and August

## ▶ August Annual Meeting

- ▶ Lot owners may propose cost solutions in the form of dues increases, assessments, or a combination of both in single or multi-year proposals at the August Annual meeting.
- ▶ Lot Owners may also propose additional or alternative solutions
  - ▶ Propositions may be presented from the floor
  - ▶ Complex projects will need research with costs and be provided to the Board in advance of the August Annual meeting -- Send to [secretary@dogwoodlakes.net](mailto:secretary@dogwoodlakes.net)

Owners must be in good standing to submit proposals and to cast a vote

## ▶ Questions from the Floor

- ▶ Lot owners must come up and use microphone, stating name and lot number
- ▶ General questions or comments are limited to three minutes of floor time and lot owners will not be called upon a second time until all others have exercised their option to speak