

Draft Stilwater Property Owners Association Annual Meeting
October 7, 2023

CALL TO ORDER

The annual Meeting of the Stilwater POA was called to order at 10:00AM on October 7, 2023, via Zoom and in person at Garrett College, Room 103 in the GEIC building, located at 685 Mosser Road.

ESTABLISH QUORUM

Representatives of 17 lots were present, proxies were held by Tripco,. A quorum was established.

INTRODUCTION OF OFFICERS AND COMMITTEE CHAIRS

Present and introduced were Linda Ettinger, President; Tina Orndorff, Vice President; Don Swartz, Treasurer; Judy Gaudelli, Secretary; Shannon Bentz, Member At Large; Steve Bentz, ARC chair.

REVIEW AND APPROVAL OF MINUTES OF OCTOBER 1, 2022 MEETING

A motion to adopt the 2022 minutes was made by Linda Ettinger, seconded by Judy Gaudelli. The 2022 Stilwater POA Annual Meeting Minutes were unanimously approved as presented.

REPORTS FROM OFFICERS

PRESIDENT'S REPORT: Linda Ettinger

Linda welcome Stilwater owners and Thanked them for taking time to attend the 2023 annual meeting. Overall, 2023 was a calmer summer season compared to recent years. Context: 2020-21 were hectic Covid years in Stilwater with high occupancy rates, complaints And overflowing dumpsters which resulted in some changes. Changes implemented in 2021: Increased dumpster rotations, expanded rules and regulations, New signs, boat tags, golf cart stickers, and use of a 3rd party security services for holiday weekends.

Actions taken in 2022: Required boat tags and golf cart stickers, enforcement of regulations, Issuance of fines.

2023 Initiatives: Distribution of rules and fines structure document, continued enforcement of regulations.

LOOKING AHEAD TO 2024:

Board will consider creating a new committee to further refine compliance processes. Owners encouraged to express interest in serving on committees through the website (stilwaterpoa.org)

Installations of more prominent dock signs to discourage unauthorized use. Reminder; Display Stilwater boat tags with slip numbers to avoid fines and towing. Owners responsible for replacing boat tags and golf cart stickers, with assistance from Tripco.

TREASURER'S REPORT: Don Swartz

Don reviewed the Treasurer's Report (Distributed to owners with meeting announcement) Included was a summary of the financial reporting changes made this year. Don explained the background for the Reserve Study. The state of Maryland recently enacted (2022 legislative session) a bill requiring all HOA's to obtain a reserve study to assess adequacy of reserves on hand for future repairs and replacements to infrastructure and common areas. The reserve study is required to be done by a highly specialized and qualified firm that does 30 other reserve studies.

The POA engaged Reserve Advisors to prepare the study.

Don explained the details concerning adding a line item for legal expenditures. Also discussed was the increase in HOA dues due to the Reserve Study. The annual increase will be divided quarterly.

Question from Lot owner #54: Did this increase need a owners vote? Don explained it did not need a owners approval due to this being a state mandate to be compliant.

Lot owner #9 asked what the dues fees structure would be for the future? Don responded the proposed Summary of Potential Assessments was included in the annual meeting notice sent out by Tripco.

Year one period: Docks \$114.00 to \$179.00 Roads \$94.00 to \$246.00.

Lot owner #51 asked about the length of the Reserve Study? Don responded it is a ten year study.

ARC REPORT: Steve Bentz

Due to some issues regarding the zoom, committee member Michele Duez read the report.

- Lot #16 has not reached out about a revised planting scheme.
- Lot #25 has been contacted about untidiness, lot has been addressed, construction continues.
- Lot #26 has submitted updated site plans, which has been approved. This includes moving the hot tub (work completed), changes in stormwater management from bioretention area to infiltration trench, per permitted plans, driveway to include timber retaining wall and timber guardrail, parking area to match original plans. To our knowledge, the current status is lot owner #26 is reviewing change order cost for these items.
- Lot owner #30 construction continues, most of the exterior is complete but the garage is not started. Landscaping and driveway remains to be completed.
- Lot owner #1 construction continues, framing underway as of Labor Day Weekend. Based on progress they should be under roof by winter, expectations would be that the driveway and landscaping will be in the Spring.
- Lots #7 & #12 approved for roof replacement projects.
- Lot # 12 submitted landscaping plan, under review.
- Lot # 3 submitted landscape plan that was approved earlier this year, work was completed. Lot #3 also submitted staining for house, this was approved, work not yet completed.
- Lot #4 submitted driveway resealing, work was approved and completed.

- Lot #53 reached out about developing plans, they said they hope to start in October, no plans received as of yet. ARC will reach out to check in. NOTE: Plans were approved on October 6, 2023.
- Lot owner #17 excavation; ARC has not received any plans for this work. Work not approved.

PROPERTY MANAGEMENT REPORT: Tripco – Barry Savage

- Barry Savage reported he acquired Tripco as of Feb. 3, 2023. As a result he has added additional staff.
- Barry reported the storm water management occurred and all requirements have been completed.
- Docks repairs were completed this Spring. This included floats and poles replacements.
- Replacement of dumpster lever.
- Barry asked owners to remove boats from docks the week of October 17th.
- Barry asked owners to keep information current.
- DNR has a 10 in 10 program which provides trees and scrubs along the shoreline to control erosion.
- Barry emphasized if a owner has a concern to contact Tripco.
- Complaint log—if issues are not resolved could result in fines.
- Lot #17 project is in non-compliance with the ARC. No idea on the scope of work.

Several owners voiced concern over the scope of Lot #17 project and where the water is going. Is Lot #17 being fined for non-compliance? The board responded they are very aware of the situation.

A question was asked about how a fine is collected? Board member Tina Orndorff replied the HOA accountant Boal, issues the fine and handles the collection.

NOMINATION AND ELECTION OF OFFICERS

The Board has nominated the incumbent members Don Swartz, Judy Gaudelli, and Tina Orndorff for re-election. Positions are for a two year term.

Lot owner #54 asked how to be considered a candidate for a board position? Linda responded that a interested candidate go to the website and send a message to the nominating committee.

Lot owner #51 asked how long incumbent members have owned property in Stilwater and the length of time that each has served on the board?

Don Swartz responded he has owned in Stilwater since 2007. He has served on the board this past year. Judy Gaudelli has owned since 2013 and has served on the board for 4 years. Tina Orndorff has owned in Stilwater since 2006 and has served four 4 years.

Linda asked for nominations from the floor. Hearing none. Lot owner #38 made a motion, seconded by Lot owner #8 to accept the nominations as presented. Motion passed unanimously.

VOTE TO APPROVE 2024 BUDGET:

A motion to adopt the 2024 budget as presented was made by Lot owner #8, seconded by Lot owner # 18. The motion passed unanimously.

CONCERNS AND QUESTIONS FROM LOT OWNERS:

- Lot owner #43 express interest in serving on a committee to further refine compliance processes.
- Lot owner #54 commented that when they were considering adding a garage they were made aware they needed ARC approval.
- Board member Tina Orndorff added that the ARC works diligently with the homeowner to make a project happen.
- Lot owner #38 asked if the water from Lot #17 would be allowed to flow into the marsh or lake. The board responded that would require a permit from the DNR.
- Lot owner #15 voiced concern about the plantings allowed by the Dnr. At there previous home the DNR plantings grew and impacted the shoreline. Tripco will obtain the planting list from DNR. Lot owner #15 would also like some kind of ground cover at the kayak racks and improvement of upkeep of sandboxes.
- Lot owner #38 asked where is Stilwater cove is listed on the dredging list? Tripco responded there are 14 coves listed on the dredging list , Tripco will find out where Stilwater cove is listed.
- Lot owner #4 asked if the board would consider adding cameras or lights on the docks and dumpster areas?
- Lot owner #8 asked if the kayak racks could be revamp? Could we have owners place stickers on the kayaks they currently owned? Kayaks that are not claimed could be donated to the Lions Club annual kayak sale in the summer.
- Board member Judy Gaudelli suggested a target date of April 1st for owners to identify their kayaks.
- Lot owner #8 would like to see replacement of wooden chairs at the lakefront. The board has a process in place for chair replacement beginning the summer of 2024.
- Lot owner #51 would like to see rules and fines codified.
- Lot owner #54 asked is there any money in the budget for tree removal along the shoreline? Board member Judy Gaudelli responded that any tree removal along the shoreline would require DNR approval.

In accordance with the Bylaws, the next Annual Meeting will be held October 5,2024, the first Saturday in October.

ADJOURN:

A motion was made by Lot owner #8, seconded by Lot owner #4 to adjourn the meeting. The meeting was adjourned at 12;30PM.

JUDY GAUDELLI
STILWATER POA SECRETARY