

MINUTES

Silver Woods CA Monthly Board Meeting

March 10, 2026

6:30-7:30pm ZOOM

37 – Homeowners attended

Housekeeping

- Call to order (6:30 PM) - Marc Bognar (presiding), Trish Hanks, Mary Doran Brown, Cal Hargett, Tabitha Hammerstone and Wendy Whittam from PCAM. Absent: Len Janssen
- Approval of February 10, 2026, minutes. Marc made a motion to approve, Cal seconded the motion, and the rest of the BOD approved. Motion carried.
- Meeting Etiquette Guidelines: Marc screen-shared and reviewed the Etiquette Guidelines,

Committee Reports

1. Board Committee Reports:

a. (Marc Bognar): **ARC and Premier:**

- i. ARC: Nothing to report.
- ii. Premier: Progress has been made in the resolution of accounts; all is going well.

b. (Trish Hanks): **Finance/Investment**

- i. We have three – 7 months CDs @ 3.88%, maturing 3/12/26 and one 6 months @ 3.54%, maturing 4/1/26. Our Investment Committee, residents Ron Hope and Lisa Ford, have recommended rolling one the CDs maturing in March and the one maturing in April to two separate 11 months Special CDs @ 3.20%. The other 2 CDs maturing in March rolled into two separate 7 months Special CDs @ 3.40%. The Investment Committee believes this strategy would space out the accounts enough to allow one or more to be accessible should the Board need funds in the future.

Board Motion: Trish made a **motion** to roll the maturing CDs as recommended by the Investment Committee. Mary seconded the motion. **Motion was carried unanimously.**

Homeowner question regarding the fiscal year – Marc shared that it is the calendar year.

- ii. There were variances of note in our revenue, budgeted vs actual. This was a result of unanticipated home settlements.

- iii. We received the review from PKS from 2024 and found it to be unproductive. This should be posted to our website shortly. There were no findings, but the report provided no concrete data to support the cost of the review. This information and given Premier's current and continuing efforts to resolve process and posting issues, we feel an end of year audit would be beneficial. Homeowner commented that full audits of the HOA are very expensive. Marc shared that audits are required by law every three years. PKS did previous audits for Silver Woods, but the board will consider other proposals.

c. (Mary Doran Brown): **Clubhouse**

- i. Mary reported that we now have a Clubhouse Oversight Committee – Doug Schoenbeck, Steve DePrince, and Trish Scott
- ii. Mary put a plug for more volunteers to ensure that the clubhouse needs are met without it falling on one person. Cal commented that there needs to be a set of eyes on the Clubhouse to ensure all is well. A few homeowners offered to help. Mary will follow-up.

iii. **Fitness Room**

- 1. Two new treadmills were purchased and installed in the fitness room. Marc shared that according to the electrician, outlets are sufficient for treadmills provided each treadmill is plugged into a separate designated circuit. To do this the treadmills will be rotated in the room, so each cord reaches a separate outlet.
- 2. As a follow-up to an action item from last month, Mary explained that originally the plan was to purchase solar shades for the fitness room to prevent sun damage to fitness equipment.
- 3. Marc had investigated window tinting which is what some other local clubhouses use. Marc explained that window tinting would prevent 99.9% of UV rays and had a 15-year warranty.
- 4. **Board Motion:** A motion was made by Mary that the board purchase and have installed window tinting at a total cost of \$837. Motion was seconded. No comments from homeowners or board. Marc called for vote; all were in favor of window tinting **Motion carried.**

d. (Len Janssen): **Maintenance/Ponds/Pool:**

- i. Pond - Fountains should be reinstalled last week of March/First week of April
- ii. Maintenance - Only activity was ensuring the pool pumps didn't burn out by unplugging them after the storm and re-plugging them in post melt.

- e. (Cal Hargett): **Landscaping/Social/Decorating:**
 - i. Landscaping –
 1. Lawn Services will be starting soon with our 1st lawn treatment in a week or so. Weather will determine exact date. Lawn cutting may start last week of March or 1st week of April, again depending on weather.
 2. Opt out of Lawn treatment and/or cutting for the season needs to be re-established. Please contact me or Tabitha asap. Even if you were on the list last year, we need a confirmation.
 3. Aware of trees down and damages around the trails and around the ponds. Getting Vendor quote to handle clean up.
 4. Trees developer planted a year ago are now under our control (excluding trees behind Luzerne homes). They will be trimmed and mulched in common areas by Bay Country.
 5. Bay Country maintains homeowner turf, not beds. Beds are the responsibility of the homeowner.
 6. There were considerable homeowner concerns and discussion regarding the down tree and other trees that could potentially fall behind the new Villas on Gallagher Way. Marc explained that because the area is still under construction it was not HOA responsibility. He advised that homeowners contact the builder as they have the most influence.
 7. Cal recommended that homeowners program their irrigation systems to avoid wet lawns during mowing. It is likely Thursday will be the day the contractor mows at Silver Woods.
 8. Homeowner mentioned that the lock on the clubhouse door did not seem to latch closed. Joe G explained that there is a delay for the lock to latch, but it does lock. Others confirmed that lock had been working.
 - ii. Social – Joe Seeger reported – Friday is the Not So Cheap Wine social event at the Clubhouse. March 21st is the distillery tour at Seacrets – there is a Facebook notice.
- f. (Mary Doran Brown): **Welcome**
 - i. The SW welcome notice that goes out with the Premier welcome packet has been updated as well as the FAQs on the SW website
 - ii. Next step is to determine how best to deliver this information to new residents. Currently they can be found on the SW webpage.
- g. (Tabitha Hammerstone, Property Manager, PCAM): February Management Report
 - i. SWARC:
2 Approved

- 2 Needing more information
- ii. Inspections: Cancelled in February due to snow but will pick up this month
 - iii. Account Balances:
Operating Account: \$ 70,267.82
Operating Reserves: \$ 85,271.75
Long Term Reserve (LTR): \$ 132,010.35
Total: \$ 279,232.40
 - iv. Real Estate:
 - 1 Townhome sold on Gallagher Dr
 - 8 Townhomes sold on Lackawanna Ln
 - 18 Townhomes transferred from Developer to DRB
 - 9 Townhomes transferred from Developer to Beazer
 - v. Wendy Whittam (from Premier) reported on Delinquencies
All applicable charges and credits have now been applied to the Thornton, Beazer, and DRB accounts. In total, \$29,877.12 has been deposited, broken down as follows:
 - \$932.10 – Thornton lot rent
 - \$28,945.02 – Beazer/DRB settlements and lot rentCurrently, the Accounts Receivable (AR) report does not reflect Thornton’s credits. This is because the AR system only recognizes the current and immediately previous owner of a property. It is uncommon for balances or credits to remain associated with a prior-prior owner, so those credits are not currently displayed in the standard report. To fully reconcile and clean up the AR report, Thornton’s credits would need to be applied to accounts that currently have outstanding balances. Management will continue working with the Board to determine the appropriate approach for distributing these credits.

Old Business & Pending/In-Process Items

1. Strategic Planning Committee Charter Review
 - a. Marc screen-shared the committee charter and reviewed the key components of the document. There was a homeowner suggestion that the residents of the POA (Brenda Lane) have input in the planning. Marc clarified that while the SWCA will be voting on recommendations from the strategic planning committee, input would be gathered from Brenda Lane residents throughout the planning process.

- b. Homeowner questioned the periodic reserve fund and it being considered with the strategic planning for things such as the silt and detritus accumulating in ponds. Marc explained that periodic reserve funds are required by law and based on reserve studies. This information is used for planning budgets. This would not be part of strategic planning.
- c. **Board Motion:** Marc made a motion for the strategic planning committee charter be approved. Motion was seconded and the rest of the BOD approved. **Motion carried.**

New Business

None

Open Discussion

1. What is the status of Verizon installation? Marc explained that due to weather conditions progress is moving slowly. Verizon project manager to give an update. Marc will know more by the next meeting.
2. Villa homeowner mentioned that two homes on Scranton Lane are posted for sale or rent. Homeowner wanted reassurance regarding the one-year minimal renting rule. Marc asked that homeowner forward him the addresses of the homes.
3. Villa homeowners expressed concern regarding mud in roads. Marc will reach out to developer to take a look as the roads in the villas are still developer owned.
4. Villa homeowner requested cones be set up by dumpsters in the roads. With no streetlights and fog, the dumpsters are hard to see. Marc to check with builders about cones.
5. Homeowner expressed concern regarding high curbs in driveways causing compact cars to “bottom out” when entering driveway. While not an HOA responsibility due to ongoing construction and unfinished roads, it was suggested that homeowner park in clubhouse parking lot. However, if parking in clubhouse parking area, homeowner would need to have a parking pass which is available online.
6. Part-time Villa homeowner asked about trash pickup when not here on the Wednesday scheduled trash day. Suggestions were shared such as find a neighbor to help or make use of the Omar Collection Station ten minutes away on Burton Farm Road.
7. Villa homeowner asked about permitting for patios and fences. Marc explained that permission for patios is very limited for townhomes. Fencing (four feet or lower) is permitted but must go through ARC. Tabitha to put out communication received from Ocean View reminding villa owners of the restrictions.

Action Items

1. Mary to follow-up with homeowners who volunteered for the clubhouse oversight committee.
2. Mary and Trish to determine how best to send out update welcome notice.
3. Cal to get a quote from the vendor for tree cleanup needed along trails because of winter storm damage.
4. Marc to follow-up with developer regarding fallen trees and at-risk trees.
5. Marc to reach out to developer to have a look at the roads with mud because of the recent weather.

Adjournment

Meeting adjourned at 7:54.

Next Meeting

6:30PM, Tuesday, April 14, 2026, at the Clubhouse.

Meeting Documents

Agenda

Meeting Etiquette