

MINUTES

Silver Woods CA Monthly Board Meeting

October 8, 2024

6:30pm – 7:30pm Clubhouse

Housekeeping

- Call to order. Marc Bognar, Cal Hargett, Laura Giorgianni, Trish Scott, Diane Seeger, and Tabitha Hammerstone, PCAM. 37 attendees.
- Approval of September 10, 2024, minutes. Laura asked for clarification related to a sentence of SWARC committee as it pertains to spouses of Board members. That issue was clarified and is included. She also noted that items previously submitted as part of the Board Committee Reports and not spoken about at the meeting should not be included in the minutes. Marc stated that the intent is to record the most accurate minutes, so that is why we circulate draft minutes to the Board after each meeting. Diane noted each Board member should carefully review their committee report when reviewing the minutes and make changes prior to the Secretary finalizing the minutes. Diane made a motion to approve that Trish seconded the motion, and the minutes were approved unanimously. Motion carried.
- Meeting Etiquette Guidelines: Marc reminded attendees to review the attached Roberts Rule of Order that was sent with the meeting email.

Committee Reports

- **Board Committee Reports:**
 - a. (Cal Hargett): Landscaping/ Grounds/Maintenance:
 - i. Landscaping: Bay Country finished our 21st cut (we have three more planned cuts). Aeration done for those who contracted. We will now move to bi-weekly mowing through mid-November. Cal and a representative from Bay Country toured the trail from Old Forge to the new bridge. We have requested trimming to keep the path wide and clear of branches and growth. Bay Country will do this without additional cost. The contractor who completed the bridge added fresh mulch from the bridge to the Luzerne cul de sac. Use caution when walking as path is covered with mulch and leaves. Joe Wroblewski asked about the availability of “no mow” signs and was advised to use flags or make up his own sign instead.
 - b. (Marc Bognar): Inspections and Premier:
 - i. Inspections: Bi-weekly inspections continue.
 - ii. Premier: At the last meeting, the Board voted to renew the contract despite not being needed since it was an auto renew contract.

- c. (Trish Scott): Pool/Clubhouse/Welcoming Committees:
- i. Welcoming: no activity.
 - ii. Pool: Pool furniture and umbrellas cleaned on 10/4, with the help of Ty and Ann Magliola, Darlene Shank, and Lisa Ford. Thanks to Doug Scott for help with storing furniture under the pavilion. Thank you to Cal and Trudy Hargett for covering for Trish while she is away.
 - iii. Clubhouse: Fitness equipment serviced on 9/16/24. No issues found. HVAC serviced on 9/25/24 with no issues found. End of season shrink wrapping of the furniture is scheduled for 10/10/24. Joe Wroblewski asked if we could add a dart board in the card room. The Board will consider the request. Ann Magliola asked if we could add housekeeping to the pool area to alleviate Trish having to do it. The Board will consider the request. Val Rasnake asked if the card room could be used for additional gym equipment. At this time, the Board is not considering.
- Action items.**
- d. (Laura Giorgianni): Ponds/Envirotech:
- i. Envirotech: On 9/23 Envirotech performed scheduled maintenance, checked water quality, removed trash and debris, and checked for deficiencies. Pond 1 & Pond 2 Fountains have been shut down due to the low water levels. Val Rasnake asked if anything can be done about lower water levels in ponds. Since they are storm water ponds we rely on rainwater. Nick Schauman asked if solar lights could be added to bridge on pond three and noted that people on bicycles are using the trails. It was mentioned that lights have a negative impact on wildlife/birds. Marc is concerned that adding lights may entice people to use the bridge after dusk. Marc suggested adding language to existing signs saying dawn to dusk and no bicycles. Diane will act on this. Laura to give her contact information. **Action item.**
- e. (Laura Giorgianni): Finance/ Investment: **See the finance section below.**
- f. (Diane Seeger): Social/Decorating Committees:
- i. Social committee: Halloween party on 10/26, 7:00pm* **Updated time.** Diane is requesting an additional \$100 budgeted in 2025 to cover additional social events and potential additional homeowners from the villa district. Joe Seeger talked about Friendsgiving, and he mentioned the social committee will provide turkey/gravy and RSVP will be needed. More information to come. He also mentioned that a change to the Christmas stroll is being considered and that instead of setting up refreshments at individual homes the committee will set up designated common area spots for refreshment to make it easy to coordinate and staff. Ann Magliola reminded attendees that Hurricane Helene assistance items will be collected until the end of October and that Toys for Tots items will be collected starting in November and continuing into

December. Joe Giorgianni thanked the social committee for their work on the Golf Tournament.

- ii. Decorating committee: Thanks to Denise and Dave Stock and Ann Magliola for their continued efforts making the clubhouse and community entrance festive and lovely.
- iii. Flu shots: Diane reported that flu shots will not be scheduled for Silver Woods as the Beebe representative has not returned any of the calls. However, a list of vaccine clinics in the area has posted on the bulletin board in the kitchen.
- g. (Tabitha Hammerstone, Property Manager, PCAM): May Management Report:
 - i. SWARC: 1 submitted, 1 approved.
 - ii. Inspections: Continue bi-weekly by Tabitha and Marc. No significant issues
 - iii. Real Estate: No homes sold in August.
 - iv. Delinquencies: 0-30 days \$440.26, more than 30 days - \$148.50, 60+ days \$0 total \$7.00, Total \$595.76. Jimmy Medina asked about collection efforts. Tabitha reviewed the procedure with the group which is listed on SW website.
 - v. Candidate election package: Trish and Diane will work with Tabitha on election results. The process will be by electronic vote or in person at the December quarterly meeting. One vote per household. Specific timeline will be sent by Premier.

Open Discussion

1. Bill Rasnake asked if the white fence that runs along Beaver Dam will be maintained as it is falling down. Marc said that the maintenance committee will look at it and advise what can be done. **Action item.**
2. Connie McGraw mentioned the noise from the construction teams may be outside of the permitted work hours. Marc advised that construction work hours are 7am-7pm Monday-Friday and 8am-5pm Saturday, no work is permitted on Sundays. Marc suggested homeowners take a photo of the worker/vehicle/location they are working in, and he will send them to the town of Ocean View.
3. Val Rasnake asked if a decision has been made regarding the addition of trees to the perimeter of her property. No decision as of yet, but Marc mentioned he will be walking with the town to review the trees that were planted by the developer and also the new trees to be planted behind Northern Luzerne homes. **Action item.**
4. Val Rasnake asked about the Beazer sales sign posted at the entrance on Thornton and was advised that the construction company is allowed to have a sign at each entrance.

Old Business & Pending/In-Process Items

1. Clubhouse Closet: A big thank you to Bruce Rose and Joe Giorgianni who finished the reconfigured the clubhouse closet. **Complete.**
2. Baby pool: *pending.*
3. May 2024: Open Discussion/Additional streetlights (Marc): *pending.*
4. OB #4: Pop up drains. *In process.*
5. Reserve Study and Preliminary Budget: Tabitha is securing one more quote, so this topic has been rescheduled for the next meeting. **Action item.**
6. Additional SWARC Members: Marc reached out and had an opportunity to speak with Sandra Magera and Dan McDermott. Marc suggests we move forward by adding Sandra and Dan. As he speaks with the other interested parties, he will notify us if they will be added. Marc motioned to add Sandra and Dan as non-voting members. Trish seconded. Board approved. Motion carried.
7. Clubhouse parking lot: Laura advised that the reserve study indicated that the clubhouse parking lot should be sealed every five years. Laura secured 3 bids. Ty Magliola recommended Justice Seal Coating as they do not charge a transportation fee and who was used to seal Brenda Lane. Marc asked Tabitha to secure a quote from them. **Action item.**
8. Sump Pump Update: Joe Giorgianni requested an additional \$400 approval of \$2350.00 Nov 7. Motion to amend the previous amount by \$400. Marc motioned, Cal seconded, Board approved. Motion passed. *In process.*
9. Shed Update: Shed size that was approved will be too big (8 ft wide) as there needs to be a 5-foot clearance from pump house. Purchasing a 6'x 8' shed reduces the cost to \$933.00. Joe Giorgianni mentioned that it will be big enough to hold the pool umbrellas which are currently stored in the card room. *In process.*

Budget/ Financial Information

Financials (CA):

No report.

Investments (CA):

We have two CD's coming due in November. The information is as follows:

In total, for our Amenities LTR there is approximately \$59,000 in our MMA, just over \$10,000 in a CD maturing in January yielding 4.25% APY and another \$10,000 in a CD maturing in November yielding 5.15% APY. The investment committee recommends that the CD maturing in November should be rolled into a 7-month CD which will yield 4.65% APY. Additionally, the investment committee suggests taking another \$10,000 from the MMA to open another CD either 7 months at 4.65% or 11 months at 4.3%. If approved by the board this would mean that we would have approximately \$31,000 of our almost \$80,000 of LTR for Amenities invested in CD's.

Then in our Operating Reserve we have approximately \$62,000 in our MMA and just over \$10,000 in a CD maturing in January (4.25% APY) and another \$10,000 in a CD maturing in November (5.15% APY). The investment committee recommends that the CD maturing in November be rolled into a 7-month CD which will yield 4.65% APY. If approved by the board this would mean that we would have approximately \$20,000 of our almost \$80,000 of Operating Reserve invested in CD's. Laura made a motion to accept investment recommendations. Laura motioned, Cal seconded, Board approved. Motion carried.

Laura recommended CD maturing in Nov to a 7-month CD. Laura motioned and Diane seconded. Board approved. Motion carried.

Audit:

PKS has completed the audit of our 2023 books. No errors were noted, our financials are in good standing. In discussion with PKS, our governing documents do not require audits at specific times. It is up to the Board how often we would like to have audits, or other levels of services, performed. If we would like to proceed with any such services in 2025 we should add this to the 2025 budget. Marc suggested every 2-3 years for a full audit and in between a lesser service or suggested we ask a few of our homeowners with applicable experience to weigh in. Laura also mentioned that the full audit will not be posted as it is extremely long and has numerous additional documents, but the financial statements which include the total amount of the reserve will be posted.

2025 Budget: Marc explained updated budget process: An initial draft budget is presented in October, but no one should get hung up on the assessments as they are very preliminary. We should have a final budget for the November meeting for Board approval and then all owners will be able to vote to ratify the budget in December as part of the annual election process.

We will be reviewing the first draft of the 2025 budget for discussion purposes. The information presented may be changed prior to the November meeting when it will be a final draft.

Legal fees increased from 1500-5000.

Streetlights decreased.

Fountain electric increased from 1500-9000+

Landscaping +2%

Insurance +20-30% increase (too early to know for sure. December renewal)

Clubhouse Wi-Fi – TBD

Clubhouse Maintenance decreased as 2024 had crawlspace work included.

Pool increases due to keeping the pool open extra weeks as historical we have done.

Add reserve study +4000.

Estimate Over budget \$11880.

Increase 2025 budget +17000.

CA Dues are estimated to increase to 148.40.

POA are estimated to decrease about a \$1/month.

Awaiting a few contracts to finalize at the November meeting.

Len Jassen asked if the new villa home dues are included in budget for 2025. Laura confirmed they were not included. Randi Johnson asked if Thornton pays for lots which Marc said he will be paying for the lots at \$7 per lot/month. Trudy Hargett asked if committees submit budgets and Marc said yes, with the help of Tabitha who works with Laura to draft. Sandra Magera asked if our mowing contract covers the villa district. Cal said no, just CA this time. Monika Goeser asked about the reason our insurance increased for 2025. Tabitha said that insurance increased throughout the industry.

Reserve Study:

As mentioned in the September meeting, our current reserve study was performed in September of 2021. Tabitha is providing some quotes for a new reserve study which is recommended every 3 years. The estimated the cost for the reserve study at \$4000 for 2025.

Premier Report: September 1-30, 2024

Account Balances

- Operating - \$31,685.89
- Operating Reserve - \$62,059.71
- LTRs - \$81,257.41
- LTR CDs - \$31,135.59
- Operating Reserve CDs - \$20,760.01
- Total - \$226,899.32

New Business

1. Update on rental Change by Beazer/Thornton: Marc reported on the work being done by the Board and town with regard to the villa district and Beazer/Thornton who submitted two amendments changing our rental time minimum from six months to one week despite agreeing to a one-year rental time at the Planning & Zoning meetings earlier. They also filed an amendment that requires an 80% vote of the villa district to change any rule and put in a second amendment that would require 80% of CA to change amendment. The Town put Beazer on notice that if they do not make it right they may act against Beazer. The Board met with our attorney, and he recommended we file in the land records. The land record states, in summary, that we as a community void the action Beazer/Thornton took when they filed the above amendments, without our knowledge. The consequence for Beazer is that they will be forced to disclose this information to home buyers, which will protect us and make it harder for them to sell homes. (Marc read legal document). The Board continues to negotiate with Beazer and Thornton with the purpose of having them add amenities to the villa district (pool/clubhouse). Thornton submitted a preliminary design and has verbally agreed to build a second pool. Another goal is to separate the villa district as their own

community. The Board has spent numerous hours on calls, emails, and meetings. We ask for your patience as we work through negotiations.

- Len Jassen asked what is in it for Beazer. Marc replied that we will allow 1-week rentals however, we are working to have them separate HOA with amenities. Laura said sketch from Beazer/Thornton allowed for a pool/clubhouse.
- General discussion amongst attendees regarding a fence to divide the communities. No action at this time.
- Sandra Magera asked if a second pool would be built if Beazer decides to honor their six-month commitment. The board replied that there will not be a second pool if we go back to the six-month rental restrictions. We can either get a second pool and allow them to rent weekly or go back to the original rental restrictions.
- Rose Rose mentioned building a fence so as to ensure privacy.
- Len Janssen clarified that Beazer's business model supports rentals and without a one-week time limit they cannot sell homes.
- Monika Goeser asked what made the Town of Ocean View increase their support for us. The Town is aware of the issues we have experienced and wanted to ensure those issues were addressed.
- Homeowners thanked the Board for their efforts. Marc made a motion to file land records. Diane seconded, during discussion on the motion Marc asked for a show of hands of homeowners that support filing in the land records as described. Nearly every hand went up in the room and homeowners clapped. Cal- Aye, Marc aye, Laura, Aye, Diane aye, Trish aye. Attendees supported overwhelmingly. Motion carried.

Executive Session

The Board will meet privately after the October meeting to discuss legal matters.

Action Items

1. Board Report/Clubhouse/iii: adding dart boards, contracting for pool cleaning service. (Board)
2. Board Report/Ponds/i//Trail signs/iv: adding signs to trails clarifying walking only. (Laura, Diane)
3. Open Discussion 1/3: Maintenance of white fence (maintenance committee), Planting trees along the side of Rasnake home (Marc).
4. Old Business/5/Reserve Study: quote, move to November meeting (Laura).
5. Old Business/7/Parking lot/: quote from Justice (Laura).

Next Meeting

November 12, 6:30pm, at the clubhouse. **Please be prompt.**

Meeting Documents

Agenda

Meeting Etiquette

Budget Outline

Parking Lot Sealant Quotes

FINAL