

# MINUTES

## Silver Woods CA Monthly Board Meeting

*November 12, 2024*

*6:30pm – 8:30pm Clubhouse*

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### Housekeeping

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- Call to order. Marc Bognar, Cal Hargett, Laura Giorgianni, Trish Scott, Diane Seeger, and Tabitha Hammerstone, PCAM. Twenty-five attendees.
- Approval of October 8, 2024, minutes. Cal made a motion to approve, and 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.

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### Committee Reports

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- **Board Committee Reports:**
  - a. (Cal Hargett): Landscaping/ Grounds/Maintenance:
    - i. Landscaping: We have finished our twenty contract cuts and have extended the number of cuts by an additional four cuts, which will be done Wednesday, 11/13. The vendor has done a respectable job this year, especially compared to previous companies and has addressed complaints in a timely manner. We conclude year one of a two-year contract with Bay Country. We have contracted them to remove snow, if needed, from areas not covered by the town of Ocean View. Comments: Gina Kline, who lives in the Villa District, asked if her lawn would be mowed. Marc advised her that Beazer is responsible for mowing lawns of villa district homeowners for the remainder of this season. The final lawn treatment will occur after the last mow and will be communicated by Premier.
    - ii. Maintenance: Sump Pump: See old business.
    - iii. Shed Project: See old business.
  - b. (Marc Bognar): Inspections/Premier:
    - i. Inspections/Premier: We will be moving from bi-weekly to monthly inspections this month as we normally do in the quieter months.
  - c. (Trish Scott): Pool/Clubhouse/Welcoming Committees:
    - i. Welcoming: Thank you to Margie Beatty who donated five candles. Going forward, the cost of each candle will be approximately \$15.00 if we decide to continue this process.

- ii. Pool/Clubhouse: Trish proposes selling the Proform bike that is rarely used and designate the money and the money from the pool lift chair to purchase another piece of equipment that homeowners will use.
  - iii. Correction from October's meeting with regard to HVAC visit. Instead of no issues, the technicians did have to replace air conditioner controls in the kitchen area at a cost of \$516.00; the repair was done on 10/24/2024.
  - iv. Brasure completed a crawl space inspection on 11/6, with no reported issues and conducted pest control for the clubhouse interior and exterior and the exterior of the pool house.
  - v. Trish reported she got a quote for cleaning the Pool furniture 3x/week as was suggested at a prior meeting. She received a quote for \$75 a service and \$25 a service from our current cleaning service, so if we move forward, Trish recommends using our existing cleaning service at a lower cost.
  - vi. Trish called Mediacom for an updated quote, and they told her \$72.50/month, \$870 annually which does not seem right. Tabitha said they had finally received an updated quote from Mediacom of just over \$400 a month.
  - vii. We have received a second pool service quote for next year from Premier's pool service company. Both quotes are similar in cost, but Premier's contract requires us to provide an operational drinking fountain. Marc suggested that Trish create a subcommittee to meet with both pool contractors that submitted bids to review their proposals and make recommendations to the Board.
- d. (Laura Giorgianni): Ponds/Envirotech: On 10/31 Envirotech installed the monofilament grids on all three ponds. Fountains were pulled for winterization on Ponds 1 and 2 with Pond 3 scheduled in a few weeks. Pond 1 fountain will have motor service performed over the winter. This service extends the life of the fountain by performing a complete inspection of the mechanical seal and O-rings, inspecting bearings, and changing the oil. The service is recommended every two years after the five-year warranty ends on a fountain and costs \$720.
- i. Parking lot sealant quotes: See old business.
- e. (Laura Giorgianni): Finance/ Investment: See the finance section below.
- f. (Diane Seeger): Social/Decorating Committees:
- i. Social/Decorating Committee: If you plan to attend the Friendsgiving Gathering, please RSVP to Joe Seeger at [j13seeger.js@gmail.com](mailto:j13seeger.js@gmail.com) or text to 410-440-2411. Let us know what you will be bringing. The Social Committee will be providing turkey breast and gravy. We will be posting a list of what each person will be bringing on the refrigerator in the Clubhouse so we can reduce duplicate items. Twenty-nine RSVPs at this time. Will set up Saturday night for Sunday event.
  - ii. Volunteer Appreciation event: The social committee would like to hold a "Volunteer Appreciation" luncheon in January. Joe Seeger estimates the

cost to be around \$300-\$400 dollars and is requesting it be funded by the HOA. Volunteers are Board members and anyone who serves on/assisted a committee.

- iii. Holiday Stroll/December 20: The social committee is planning to set up five stations throughout the community to serve refreshments assuming there are volunteers to staff the stations. There is a sign-up sheet posted in clubhouse with available times. **Please consider signing up to help.**
- iv. Charitable Donations: The community is collecting items to donate to Toys for Tots. While toys/items for all ages are appreciated, Ann Magliola mentioned that items for kids aged 12-14 are especially appreciated. Also, the community is collecting linens, blankets, and towels for the Brandywine Valley SPCA. Diane S. will transport items to the two Georgetown locations and Faith Hope will transport them to the New Castle location. Diane thanked everyone who has donated.
- g. (Tabitha Hammerstone, Property Manager, PCAM): May Management Report:
  - i. SWARC: Five projects completed.
  - ii. Inspections: Effective November, inspections will occur monthly.
  - iii. Real Estate: Three closings in Townhome/Villa District.
  - iv. Delinquencies: 0-30 days \$477.23, more than 30 days - \$173.50, 60+ days \$0 total \$14.00, Total \$664.73.
  - v. Candidate nomination package: Distributed with the agenda. Marc reminded attendees that three Board positions will be open and encouraged attendees to consider applying.

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## Open Discussion

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Marc moved up the Update on Rental changes ahead of Open Discussion since many attendees were looking for updates in that area.

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## Old Business & Pending/In-Process Items

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1. Baby pool: (Maintenance Committee). *Pending.*
2. May 2024: Open Discussion/Additional streetlights (Marc): *Pending.*
3. OB #4: Pop up drains. (Marc, Laura). *In process.*
4. Clubhouse parking lot: See financial section. *Pending.*
5. Sump Pump Update: (Maintenance) Cal reported that the sump pump discharge extension flow pipe construction was completed on 11/7 by Coastal Edge. **Complete.**
6. Shed Update: (Maintenance) Cal reported that the shed was ordered on 10/17 with an estimated delivery date of four to five weeks. The shed will store assorted items that do not currently have a home. *In process.*
7. Update on rental changes: (Marc). Marc received an email confirming in writing the verbal agreement from Beazer committed to building a pool and clubhouse in the

villa district and an agreement not to change declaration/rules without Board approval. At this time, we are waiting to get an agreement from the developer and formalize the Beazer agreement. Once the formal agreement is in place, we will agree to support weekly rentals for the villa district only. Marc advised that the Board is aware of the additional concerns from homeowners and will discuss them in time. Connie McGraw asked about the status of pickleball courts. Marc responded that the developer told him he contracted a builder to build the courts. Marc will follow up.

**Action item.**

Sandra Magera asked if the document is legally binding and Marc advised it is a good faith agreement and then when everything is agreed upon, then we move to legal agreement. Mo Goeser said that we should ensure amenities are separate, including the pickleball courts as they will not support an additional three hundred people. Marc said that the villa district homeowners will use our amenities until such time as the villa district amenities are finished and that there may be some compromises that will be made, so we should be aware that we may not get everything we want. A resident asked about using the construction roads and it was recommended that we do not use the construction roads during construction time. Peggy Stein said the contractors are still using our roads to exit. Attendees were reminded to take a picture and/or call the Board immediately so that we can notify Beazer or Bryan & Sons. Connie advised that portable potties were still being serviced at 6:11am which is too early. Marc will escalate issue. **Action item.**

Norma Marques and Joe Wroblewski asked about the trees behind North Luzerne. Marc reminded homeowners that the trees will be planted at the end of season due to lack of rain (September minutes). With regards to the trees behind the Coad's home on Old Forge, Marc spoke with DRB who seemed more interested in collaborating with homeowners and would get the trees planted ASAP once the construction is far enough along in that area to allow for it. Laura Overton mentioned that the land behind her home and Coad's home was raised eight feet for construction and she worried where the water would drain.

Nick Schauman asked how many homes may be eliminated to add pool/clubhouse. Marc said, "Two at most or none." Norma concerned about timeline, could be years. Marc said part of the formal agreement will be a reasonable period, which Beazer estimated 6 months to get permits and then will build. Probably will impact 2025 season. Marc said Beazer may agree to restrict renters from using our amenities under certain conditions. Jeff Walters, Joe W and Norma want to add a fence behind Luzerne for privacy. Jeff W asked how long it would take to change the SWARC process to allow for privacy fencing for individual homeowners (especially Luzerne). Joe G commented that exceptions can be made for hardship. Diane Seeger commented that everyone must be treated equally, and exceptions have to be carefully evaluated so as to maintain equal treatment. Joe Seeger advised that the privacy fence being discussed does not fall under the scope of SWARC. SWARC allows individual fences to be built as long as they fit within parameters. Joe S also

- opined that a six-to-eight-foot privacy fence does not solve the issue when considering a second-floor window. Marc advised that the Board would evaluate the need for a fence after the trees are planted to understand the impact more fully.
8. Update on trail signs: (Diane) Diane reported that she will start this project after the conclusion of her Board term next month and Cal will assist. *Pending.*
  9. September 2024: adding dart boards, contracting for pool cleaning service. (Board). *Pending.*
  10. September OD: Maintenance of white fence (maintenance committee). Marc asked Tabitha to secure quotes to repair the fence in the event it cannot be repaired. *Pending.*
  11. September OD: Planting trees along the side of Rasnake home (Marc). The OV Town representatives, arborist and contractor checked the trees planted as part of the street tree program. Six trees and one set of bushes need replacement. There are more on the watchlist to be monitored. They also discussed the best location to plant trees behind the North Luzerne homes. They will be planted closer to the end of the season due to lack of rain. *Pending.*

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## Budget/ Financial Information

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**Financials (CA):** Preliminary numbers for October show that on the income side YTD we are \$10,457 favorable to budget. This is due to the sale of the ADA Chair (\$3916) and \$4800 for initial assessments, which includes three townhome settlements totaling \$2400.

On the expense side we are favorable to budget YTD on the following:

Legal expense as we have not yet to receive invoices from our new legal firm. Landscaping non-contract is favorable to budget. Storm water management is favorable to budget which should reconcile itself as invoices come in. We are unfavorable to budget YTD on the following lines: Fountain electric & Landscaping of SFH is favorable to budget. Our operating net total YTD is \$1253 favorable to budget, so all the positive and negative variances are balancing out overall.

### 2025 Final Budget:

Laura presented the budget and recommended increasing the dues by \$0.74 per month.. Marc thanked Laura for her work on the budget and suggested that we use a bit of the reserve account to absorb the .74 cent increase and keep the dues the same. Laura advised that we have three contracts outstanding which may impact the budget. Discussion regarding earned interest from the operating reserve balance, which is projected to be about \$1000, which would offset most of the increase and not increase the operating reserve further. Norma asked if more homes were sold then we would have more money for the reserves. Jeff Walters asked about insurance costs rising and how that impacts budget. Marc said that insurance has increased and has been accounted for in the budget based on expected rise. Joe Seeger asked if we have a “fudge factor” for unknown costs and said that if there is a potential for increased costs, then we may want to increase dues. Marc replied that new homes pay dues which will be applied to any incremental

costs. Marc made a motion to keep the dues the same and Diane seconded. Board approved. **Motion passed unanimously.**

The December meeting will include voting on the budget which they will see 14 days prior to the meeting. Voting will be done electronically. Mo G asked if the final budget results in the need to raise the dues and how it will be addressed. Marc said the extras will be taken from the operating reserve which is there for this purpose. The dues cannot be changed once the budget is passed. Marc reiterated that we have a large operating reserve that needs to be used.

#### **Premier Report: October 1-31, 2024**

##### Account Balances

- Operating - \$23,674.49
- Operating Reserve - \$62,207.67
- LTRs - \$83,471.47
- LTR CDs - \$31,249.52
- Operating Reserve CDs - \$20,838.38
- Total - \$221,442.24

**Long Term Reserve (LTR) Study Quotes:** We have received two quotes for getting a reserve study next spring.

1. MillerDodson, who completed our current reserve study, the quote is \$2975 which is for an update on our current reserve study. The one reserve study item we have had to replace was grossly underestimated so there is concern that the entire reserve study is underestimated.
2. Reserve Advisors' quote is \$4200, and they would be starting from scratch. We asked them if they would consider lowering their price and they said no. The third company Tabitha contacted declined to provide a quote.

Joe G asked if the reserve study could lead to the need to raise dues as it would give us \$1000. Marc suggested that we meet with the Reserve Advisor's to get a feel of their credibility. Marc suggested we table the vote until December. **Action item.**

**Parking Lot Seal Quotes:** As discussed in previous meetings, the parking lot should be sealed. We received three quotes that were discussed at the October meeting. These vary in price from \$1680-\$5286. During the meeting it was suggested we get a quote from Justice Sealcoating which we did, and their quote came in at \$1500. Laura made a motion to engage Justice, Marc seconded the motion. Board approved. **Motion approved.**

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#### New Business

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#### Executive Session

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No meeting.

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#### Action Items

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1. OB/7: Follow up with developer on promised amenities (Marc).
2. OB/7: Follow up builder on porta potty service (Marc).
3. Budget/Financial Reserve Study (Laura)

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### Next Meeting

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December 10, 6:30pm, by Zoom. **Please be prompt.**

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### Meeting Documents

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Agenda

Meeting Etiquette

2025 Election Nomination Form



**SILVER WOODS COMMUNITY ASSOCIATION 2025 BUDGET  
(PROPOSED)**

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	BUDGET 2024 \$141.50/Month	10/31/24 YEAR TO DATE ACTUAL	2024 YEAR END PROJECTION	BUDGET 2025 \$141.50/Month
<b>OPERATING BUDGET</b>					
<b>OPERATING INCOME</b>					
6000	Assessment - Operating (CA)	\$ 162,334	\$ 136,172	\$ 164,154	\$ 168,469
6001	Assessment - Operating (POA)	\$ 11,403	\$ 11,206	\$ 11,206	\$ 11,013
8010	Late Fees	\$ -	\$ 476	\$ 476	\$ -
6015	Initial Assessment	\$ -	\$ 4,800	\$ 4,800	\$ -
6017	Collection Fee Income	\$ -	\$ 80	\$ 60	\$ -
6023	NSF	\$ -	\$ 240	\$ 240	\$ -
6026	Misc Income	\$ -	\$ 3,866	\$ 3,866	\$ -
6028	Key Card/Fobs	\$ -	\$ 140	\$ 140	\$ -
6030	Operating Earned Interest	\$ -	\$ 9	\$ 10	\$ -
6099	Clubhouse Rental Income	\$ -	\$ 150	\$ 150	\$ -
	<b>TOTAL INCOME</b>	<b>\$ 173,737</b>	<b>\$ 157,139</b>	<b>\$ 185,103</b>	<b>\$ 179,483</b>
<b>OPERATING EXPENSES</b>					
<b>General &amp; Administrative</b>					
7000	Accounting (Tax Prep.)	\$ 500	\$ 705	\$ 705	\$ 725
7005	Audit	\$ -	\$ 6,850	\$ 6,850	\$ -
7010	Legal	\$ 1,500	\$ 280	\$ 3,410	\$ 5,020
7015	Taxes, Permits, Fees	\$ 50	\$ 88	\$ 88	\$ 50
7030	Office Expense	\$ 800	\$ 650	\$ 710	\$ 750
7500	Management Contract	\$ 21,600	\$ 18,000	\$ 21,690	\$ 22,727
7505	Management Misc. Non-Contract	\$ -	\$ 150	\$ 150	\$ -
7517	Collection Fee Expenses	\$ -	\$ 140	\$ 140	\$ -
	<b>TOTAL GENERAL &amp; ADMINISTRATIVE</b>	<b>\$ 24,450</b>	<b>\$ 26,863</b>	<b>\$ 33,743</b>	<b>\$ 29,272</b>
<b>Utilities</b>					
8000	Electric - Street Lights	\$ 2,720	\$ 2,156	\$ 2,573	\$ 2,601
8015	Electric - Fountain	\$ 1,489	\$ 4,014	\$ 5,214	\$ 6,999
	<b>TOTAL UTILITIES</b>	<b>\$ 4,209</b>	<b>\$ 6,171</b>	<b>\$ 7,787</b>	<b>\$ 9,600</b>
<b>Grounds</b>					
9000	Landscaping Contract - Common Areas	\$ 14,345	\$ 10,485	\$ 13,671	\$ 15,865
9005	Landscaping Non-Contract	\$ 2,500	\$ 411	\$ 411	\$ -
9020	Landscaping - Trees	\$ 850	\$ -	\$ -	\$ -
9100	Landscaping Contract - Residential (SF Lots)	\$ 53,227	\$ 45,045	\$ 59,235	\$ 58,430
9300	Storm Water Management (SWM) Contract	\$ 12,000	\$ 7,401	\$ 9,884	\$ 12,389
	<b>TOTAL GROUNDS</b>	<b>\$ 82,922</b>	<b>\$ 63,342</b>	<b>\$ 83,201</b>	<b>\$ 86,683</b>
<b>Impervious Surfaces</b>					
9550	Snow Removal	\$ -	\$ -	\$ -	\$ -
	<b>TOTAL IMPERVIOUS SURFACES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Shared Expenses</b>					
9900	Clubhouse Insurance	\$ 5,500	\$ 4,960	\$ 5,460	\$ 6,052
9905	Clubhouse Electric	\$ 3,210	\$ 2,907	\$ 3,407	\$ 3,509
9910	Entrance Electric	\$ 258	\$ 305	\$ 373	\$ 384
9915	Clubhouse Gas/Water	\$ 1,504	\$ 937	\$ 961	\$ 1,419
9920	Clubhouse WiFi & Cable	\$ 3,200	\$ 2,944	\$ 3,532	\$ 3,600
9921	Shared Taxes, Permits, Fees	\$ 3,800	\$ 3,624	\$ 3,624	\$ 3,624
9925	Clubhouse Cleaning	\$ 5,075	\$ 4,060	\$ 4,785	\$ 4,930
9930	Clubhouse Maintenance	\$ 12,773	\$ 6,856	\$ 14,414	\$ 3,000
9931	Pest Control/Termite Contract	\$ 552	\$ 444	\$ 554	\$ 560
9932	HVAC Service Contract	\$ 300	\$ 1,126	\$ 1,626	\$ 300
9933	Gym Maintenance Contract	\$ 400	\$ -	\$ 412	\$ 424
9935	Clubhouse Supplies	\$ -	\$ 208	\$ 318	\$ 400
9940	Clubhouse Access System	\$ 3,044	\$ 2,589	\$ 3,059	\$ 3,100
9945	Clubhouse Landscaping	\$ 1,977	\$ 3,086	\$ 4,030	\$ 4,212
9950	Entrance Landscaping	\$ 2,563	\$ 2,458	\$ 2,501	\$ 2,367



**SILVER WOODS COMMUNITY ASSOCIATION 2025 BUDGET  
(PROPOSED)**

9955 Pool Maintenance	\$	9,450	\$	9,450	\$	11,175	\$	10,971
9956 Pool Maintenance (non-contract)	\$	450	\$	500	\$	500	\$	500
9960 Pool Supplies	\$	600	\$	-	\$	-	\$	-
9970 Pool Furniture	\$	-	\$	6,454	\$	6,454	\$	-
Reserve Study	\$	-	\$	-	\$	-	\$	4,200
Crawl Space Contract	\$	-	\$	-	\$	375	\$	375
<b>TOTAL SHARED EXPENSES</b>	<b>\$</b>	<b>54,656</b>	<b>\$</b>	<b>52,906</b>	<b>\$</b>	<b>67,558</b>	<b>\$</b>	<b>53,928</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>\$</b>	<b>166,237</b>	<b>\$</b>	<b>149,282</b>	<b>\$</b>	<b>192,289</b>	<b>\$</b>	<b>179,483</b>
<b>OPERATING SURPLUS/DEFICIT</b>	<b>\$</b>	<b>7,500</b>	<b>\$</b>	<b>7,857</b>	<b>\$</b>	<b>(7,187)</b>	<b>\$</b>	<b>(0)</b>
<b>YEAR BEGINNING BALANCE</b>	<b>\$</b>	<b>5,063</b>	<b>\$</b>	<b>5,063</b>	<b>\$</b>	<b>5,063</b>	<b>\$</b>	<b>-</b>
<b>YEAR END BALANCE</b>	<b>\$</b>	<b>12,563</b>	<b>\$</b>	<b>12,921</b>	<b>\$</b>	<b>(2,123)</b>	<b>\$</b>	<b>(0)</b>

NOTES: Deficit amount for end of 2024 and/or 2025 will be covered by Operating Reserves.

**LONG TERM RESERVE (LTR) BUDGET**

**LONG TERM RESERVE INCOME**

6100 Assessment - LTR (CA) Common/Ponds	\$	9,508	\$	7,973	\$	11,169	\$	9,000
6105 Interest Income LTR CA	\$	1,050	\$	487	\$	646	\$	2,160
Interest Income LTR Amenities	\$	-	\$	1,064	\$	1,454	\$	840
6205 Assessment LTR Amenities	\$	18,870	\$	16,405	\$	21,477	\$	17,425
Allocation from 2024 Operating Surplus	\$	-	\$	-	\$	-	\$	-
<b>TOTAL INCOME LTR AMENITIES</b>	<b>\$</b>	<b>29,428</b>	<b>\$</b>	<b>25,929</b>	<b>\$</b>	<b>34,747</b>	<b>\$</b>	<b>29,425</b>

**LONG TERM RESERVE EXPENSES**

12900 LTR Shared Expense	\$	-	\$	-	\$	2,350	\$	-
<b>TOTAL LONG TERM RESERVE EXPENSES</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>2,350</b>	<b>\$</b>	<b>-</b>

<b>LONG TERM RESERVE SURPLUS/DEFICIT</b>	<b>\$</b>	<b>29,428</b>	<b>\$</b>	<b>25,929</b>	<b>\$</b>	<b>32,397</b>	<b>\$</b>	<b>29,425</b>
<b>YEAR BEGINNING BALANCE</b>	<b>\$</b>	<b>92,606</b>	<b>\$</b>	<b>92,606</b>	<b>\$</b>	<b>92,606</b>	<b>\$</b>	<b>125,003</b>
<b>YEAR END BALANCE</b>	<b>\$</b>	<b>122,034</b>	<b>\$</b>	<b>118,535</b>	<b>\$</b>	<b>125,003</b>	<b>\$</b>	<b>154,428</b>

**OPERATING RESERVE BUDGET**

**OPERATING RESERVE INCOME**

Operating Reserve Allocation FROM Operating	\$	-	\$	-	\$	-	\$	-
6040 Interest Income	\$	-	\$	1,087	\$	1,461	\$	1,000
<b>TOTAL OPERATING RESERVE INCOME</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>1,087</b>	<b>\$</b>	<b>1,461</b>	<b>\$</b>	<b>1,000</b>

**OPERATING RESERVE EXPENSES**

Operating Reserve Allocation TO Operating	\$	-	\$	-	\$	(2,123)	\$	(0)
<b>TOTAL OPERATING RESERVE EXPENSES</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>(2,123)</b>	<b>\$</b>	<b>(0)</b>

<b>OPERATING RESERVE SURPLUS/DEFICIT</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>1,087</b>	<b>\$</b>	<b>(662)</b>	<b>\$</b>	<b>1,000</b>
<b>YEAR BEGINNING BALANCE</b>	<b>\$</b>	<b>81,959</b>	<b>\$</b>	<b>81,959</b>	<b>\$</b>	<b>81,959</b>	<b>\$</b>	<b>81,297</b>
<b>YEAR END BALANCE</b>	<b>\$</b>	<b>81,959</b>	<b>\$</b>	<b>83,046</b>	<b>\$</b>	<b>81,297</b>	<b>\$</b>	<b>82,297</b>