

APPROVED, as amended

Meeting Date: **Jan 20, 2025**
 Meeting Called to Order: 5:00 PM via zoom

Board of Directors (5) Present
 James Smith, President
 Melinda Tate, Vice President
 Anne Welsh, Treasurer
 Dorene Quesnel, Secretary
 Kristin Leavitt, Member at Large

Property Management Associates:
 Caleb Kelley

Homeowners Present: (5)
 Dan Connelly Sylvie Frisbie
 Joan Bowker Dan Close
 Paige Savage **Jason Dillon**

Reminders
<p>The 2025 monthly HOA fee is \$400 PLUS one extra assessment of \$1,400 due June 1.</p> <p>Fees are due on or before the first of every month. Fee payments received after the 10th of the month, may be assessed a late payment fee. Homeowners are responsible to ensure that their fee payments are current.</p> <p>PLEASE use the reporting form on the Indian Creek website to submit non-emergency: - requests - complaints concerning violations of Admin Rules - observations of damage and/or repairs needed on Common Property. Please report them to the Association via the website form. The status and review of non-emergency owner reports will take place at the next Board meeting.</p> <p>In case of emergency, contact Property Management Associates. 802-660-3315</p> <p>Our website is: www.indiancreekcondos.org. ENSURE THAT THE EXTERIOR, REAR, WATER LINE VALVE IS SHUT OFF INSIDE YOUR UNIT!</p>

Agenda Item		ACTION ITEMS
Owner Questions/Concerns	<p>Homeowners Dan Close, Joan Bowker, Page Savage and Sylvie Frisbie repeated their objections to the Private Road/Property signage.</p> <p>Joan Bowker asked about how to print a newly written homeowner report from the ICCA website. It does not appear to be possible. Dorene suggested that, before hitting the submit button, owners copy and paste your text into a MS Word document then save or print that document for your files.</p> <p>Dan Connelly inquired about the Master Insurance Policy coverage and the loss protection recommendation to homeowners.</p> <p><i>The Master Insurance Policy is posted on the website.</i></p> <p><i>Ensure that your personal Homeowners Insurance Policy includes "loss protection" in the amount of at least the deductible of the ICCA Master Insurance Policy, which is subject to change annually. The current Master Insurance Policy deductible is \$25,000 (subject to change). It is recommended that owners review the ICCA Master Policy deductible and their personal insurance policy with their provider, on a regular basis. The current Master Policy is available on the Indian Creek website. If not, please contact the Property Manager.</i></p>	
Election of Officers		
	<p>Anne made a motion for James to assume the position of President effective Jan. 1, 2025 and herself as Treasurer, effectively trading positions. Kristin Seconded. Each Board Member voiced support and voted in favor. James and Anne accepted. The motion passed.</p> <p>Melinda agreed to remain as Vice President, Dorene agreed to remain as Secretary and Kristin agreed to remain as Member at Large.</p>	
Old and New Business		
Approval of Minutes:	After a correction to the January meeting date, the December 2024 minutes were approved by the Board.	
Financial Reports	<p>Anne reported that, with receipt the insurance reimbursement check for the Indian Creek sign replacement received in late December, we were able to start the new year with the expected amount of \$20,000 available funds in the checking account.</p> <p>Also noted on the 2024 Profit and Loss Summary Report is that paving of the road at phases 3 and 4 was included in the Pot Hole expense line item. A separate Paving line item has been added to the 2025 budget and reports.</p>	
Accounts Receivable	<p>Accounts Receivable (money due to the Association from owner fees): As of Jan 16, 2025 \$4,284 is delinquent to the Association. Approximately 30% is attributed to one unit.</p> <p>Owners are reminded that your monthly fees are due, in the hands of PMA, on the 1st of the month. Receipts posted after the 10 day grace period (starting the 11th of the month) may automatically be assessed a late fee, and are subject to legal/collection fees when necessary.</p> <p>Fees paid in advance or delinquent: Owners who have overpaid (have a credit) AND owners who are delinquent should have received a 2024 year end statement.</p>	<p>PMA: Collection of delinquent fees and statements to owners with credits.</p> <p>Caleb to advise the Board if the 2024 year end statements were sent to owners with delinquencies and credits.</p>

Meeting Organization	<p>James clarified that meetings focus in order of Information, Discussion (without decisions), then Decisions Next steps/Actions. The Board agreed.</p> <p>Dorene noted that each topic in the meeting minutes includes action items (aka next steps) assigned to individual Board members and the Property Manager and suggested that open action items also be summarized prior to closing each meeting. The Board agreed.</p> <p>Individuals assigned should be prepared to report on their Action Items at the next meeting, or sooner.</p>	
Updates on Open Items	<p>Semi-annual Dryer Vent and Gas Heating Appliance Inspection certifications from owners. These are Vermont State and South Burlington Fire Code requirements of all homes in multi-unit buildings, and the responsibility of the unit owners to submit certifications to the Indian Creek Property Manager.</p> <p>Website Maintenance Contract approval: Anne reported that it's been signed and posted on the website.</p> <p>Rental Form Checklist: Board members are requesting a meeting with PMA to review process and forms in use for multiple property management duties.</p> <p>Pool Gate/Lock: PMA to ask the Pool maintenance company to apply the padlock. Kristin noted that if one does not exist, she has one she can provide.</p> <p>PMA remains tasked with finding a solution to the lock on the gate so that it is self locking when closed; prohibiting entry from outside but allowing exit from inside without a key. Caleb reported that this may very likely require replacing the existing gate.</p> <p>Tennis Court: \$15,000 is in the proposed 2025 Budget, which is for replacement of rotted posts with new wooden posts.</p> <p>As discussed at the Annual meeting, the Board is also acquiring quotes for additional near term costs related to the tennis court, to present to the community, for consideration of if retaining this amenity is cost effective in light of other priorities and compared to it's limited use and value to the community</p> <p>PMA has obtained the following estimates:</p> <p>Removal of posts: \$15,000 Resurfacing and painting: \$13,750 SUM: \$28,750</p> <p>Demolition, Removal of debris and Fill SUM: \$20,000</p> <p>Dorene requested that we also obtain an estimate to replace the fence on one side of the pool to match the other 3 sides.</p> <p>The next step is to determine if the Declaration or Bylaws allow for the Association to remove an amenity, and if so, what the requirements are. Until known, no further actions will take place. When all data is available, the Board will review it with the community regarding options, budget and long range plan impacts, and the next steps.</p>	<p>Caleb/ PMA to provide status report to Board members.</p> <p>Caleb to set up PMA / Board meeting regarding sales and rental processes and forms.</p> <p>Kristin and Anne to obtain materials and apply padlock to the pool gate.</p> <p>PMA to continue to seek solution to current lock issues before opening the pool in 2025.</p> <p>Prior to the next Board meeting, each Board member is to review the Declaration and Bylaws for any language related to removal of an amenity.</p>
PMA Spending Authorization	<p>James proposed authorizing the Property Manager to commit to certain property maintenance expenses, up to a specific limit per occurrence, without prior Board approval. This does not include any expenses that are the owner's responsibility as defined in our Declaration, Bylaws, Rules and Regs. The Board approved a limit of \$500 per occurrence. If financial responsibility is in question, PMA will first obtain clarification from the Board.</p>	
Admin Rules Updates / Plan	<p>Dorene has prepared a draft revision of the Admin Rules for Board Review</p>	<p>Dorene will email the draft to Board members and call a working meeting of the Board only, to review.</p>

Fall Walk Through findings/actions	Individual owners will be contacted regarding the following items that they are responsible for: Removal and disposal of broken gas grill. Removal of 2nd gas grill. Removal of broken picnic table, Placement of gas grill ON THE PAVERS ONLY, Care and maintenance of decks, Owner installed master bedroom window (that was previously approved) is in need of repair or replacement by owner.	Caleb/PMA to notify the specific owners and follow-up.
2025 Projects	Projects currently committed include: 1) Replacement and painting of front doors to Phase 1 (Owners will be contacted regarding dates). 2) Paving of main road (year 2 of 3): from Phases 3&4 loop - to Phases 1&2 loop, including the C shape of the loop. A request for the firm quote should be made in March, for work to take place in late May or early June (\$1,400 per unit assessment is due June 1st).	
Website reports	Reported by a neighboring unit: The garage door of unit 31 is askew and appears to be off track. The door is remaining partly open. It appears that the door can only be opened manually, and with difficulty.	Caleb/PM will contact Champlain Door to assess the problem and advise the owner of the schedule.
Other:	Anne noted that a number of current contracts on the website are not the current ones or have expired and due for renewal/update/negotiation.	<i>Board and PMA to review contracts.</i>
Adjourned the open portion of the meeting.		
The Board went into Executive Session		
The next meeting is 2/17/2025		
<i>The Indian Creek Board Meets on the third MONDAY of each month at 5:00 pm via Zoom. Homeowners will receive notification via email.</i>		