

Indian Creek Association

Minutes - December 13, 2022

Meeting Called to Order: 6:16pm via Zoom

Board of Directors	Present	REMINDERS:
Anne Welsh, President	✓	<div style="background-color: #ffff00; padding: 10px; border: 1px solid black;"> <p style="color: blue; font-weight: bold; margin: 0;">MONTHLY ASSOCIATION DUES INCREASE IN JANUARY TO: \$350</p> <p style="color: red; font-weight: bold; margin: 0;">13TH ASSESSMENT PAYMENT DUE JULY 1, 2023 - \$350</p> <p style="color: red; font-weight: bold; margin: 0;">Outdoor faucets - please make sure to shut off outdoor faucets!</p> </div>
Kristin Leavitt, Vice President	✓	
James Smith, Treasurer	✓	
Maura Fitzgerald, Secretary	✓	
Prue Milnes, Member At Large	✓	
Property Management Associates:	Jen Andy	
Homeowners Present:	#46 - Joan Bowker #15 - Dan Connelly #11 - Nicole Giandomenico #39 - Karen Mills #32 - Dorene Quesnel #25 - Melinda Tate #56 - Marguerite Myers	<i>For accurate records, please make sure your full name appears on the Zoom call.</i>
<p>For repair requests and complaints concerning violations of Admin Rules, please use the Reporting Form at our website www.indiancreekcondos.org. If you do not use email, please phone Property Management Associates (PMA) 802-860-3315.</p>		

Approval of Minutes:	James made a motion to approve, seconded by Maura	
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TREASURER'S REPORT			
Review of Financials	Issues	Follow-up	Completed
Treasurer's Report	Estimating \$10,000 under budget in Operations. Teachers Tree service was here this past week and we will have this expense. We will also be under budget in Capital Expenses as we did not do drainage this year.		
Accounts Receivable	There are a couple owners with balances.	PMA will send out statement reminders.	

OLD AND NEW BUSINESS			
Business	Discussion	Follow-up	Completed
Woodstoves	The board and PMA has requested and received quotes for policies inclusive of woodstove coverage. Quotes have been as high as \$10,000 above current policy. This is not due solely to woodstoves. A portion of that is inflation due to property values and building materials needed for replacement. Maura made a motion to put this out to the owners to see if they would want to increase the insurance limits and absorb the additional costs to allow woodstoves. James does not agree with Maura and said that we don't have a choice and cannot allow woodstoves and that as a board we have a fiduciary responsibility to our members. He would like a legal opinion. Kris stated that she would be interested in taking the temperature of the membership. Dorene said that we should ask our insurance agent specifically about: woodstoves, wood fireplace inserts, pellet stove and gas inserts. But also said that it is in the bylaws that an owner would be responsible for the increase rate of insurance. Prue reiterated that she did not modify the fireplace and the woodstove was in place when she purchased her unit. She has also consulted and gotten a legal opinion that there is nothing in the insurance policy that excludes woodstoves. And she went on to say that she wasn't notified of any changes in the insurance policy. She also wants the association to pay for the removal of the woodstove. Andy from PMA said that the underwriting can add in when things come up for renewal and the insurance companies do not make arbitrary decisions regarding multi-unit buildings. According to the survey there were 40 responses, only two (#3 and #5) have woodstoves. Rita said that she used to have a woodstove but has replaced hers with a gas insert. Melinda reiterated that the Declarations (section 10, item 4) have verbiage if a unit causes harm can be sued personally.	Prue's immediate concern is that she wants to use her woodstove this year. Our agent will not put it in writing that Indian Creek would be covered if something happened prior to the insurance renewal in April. Anne moved to table this discussion until we get a legal opinion. PMA will work with the Association's attorney to get a written opinion regarding this matter.	
13th Payment Due Date	Jen wanted to confirm that the 13th payment would be due on July 1, 2023.		
Rental Deposits	Jen is waiting to confirm if #51 is a rental unit and then will be able to report back to the board how many rental units are in the community, as well as to confirm the rental unit deposit amounts.		
Roof/Roads Fund Allocation - Written Communication from Attorney	Kristin is working on getting this to the attorney and had the questions that Dan asked about at the Annual Meeting.	Kristin will email attorney.	
Sidewalks	Sidewalks have been marked by Dig Safe, but with the weather, we may have missed our opportunity to have to work completed this year.		
Board Walk Around	Kristin has the notes on her computer and will share with the board.	Kristin will email notes to the board.	
Exterior Changes - Heat Pump Electrical #49	Unit owner is awaiting contractor to redo the electrical work that was put on the front of the unit (that is not approved placement).	Jen will send a follow-up email.	

HOMEOWNERS QUESTIONS/CONCERNS			
Unit Number	Concern	Follow-up	Completed
Dan Connelly	Issues with the wording of the monthly fees vs. assessment. Wants formalized and written communication from attorney.	Kristin has Dan's concerns/questions from the Annual Meeting and will get answers from the attorney.	
Dorene Quesnel	Executive session can include formalizing the association fees.		
Melinda Tate	Would like winter reminders sent out, that include please move your car(s) when snow plows come, but do not park in other peoples spots, etc.	Jen will send out winter reminders.	
Melinda Tate	Insurance Master Policy - would like current policy on website, also concerned about replacement costs and how this effects her individual policy.	Jen had sent her an email from our insurance agent correcting himself and stating that our Master policy is an "all in" policy with exclusions of betterments.	
Executive Session:	7:12pm		
Adjourn:	7:22pm		
Next Meeting:	1/10/23	VIA ZOOM	
<i>The board meets the second Tuesday of each month at 6:15 pm via Zoom. Contact Jen at PMA if you would like to participate in Board Meeting and don't have access to Zoom.</i>			