

# Indian Creek Association

Minutes - February 14, 2023  
Meeting Called to Order:

6:15pm via Zoom

Board of Directors	Present	REMINDERS:	
Anne Welsh, President	✓	<p><b>MONTHLY ASSOCIATION DUES INCREASE IN JANUARY TO: \$350</b>  <b>13TH ASSESSMENT PAYMENT DUE JULY 1, 2023 - \$350</b></p> <p><b>Outdoor faucets - please make sure to shut off outdoor faucets!</b></p> <p><b>WE HAVE A NEW WEBSITE!!! Do you have any Indian Creek photos that you would like to share?</b>  <b>We'd love to use your photos on the website - LET US KNOW!</b></p>	
Kristin Leavitt, Vice President	✓		
James Smith, Treasurer	✓		
Maura Fitzgerald, Secretary	✓		
Prue Milnes, Member At Large	✓		
Property Management Associates:	Caleb Beau		
Homeowners Present:	#15 - Dan Connelly #57 - Sylvie Frisbie	<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 <a href="http://www.indiancreekcondos.org">www.indiancreekcondos.org</a>. 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		
<b>TREASURER'S REPORT</b>			
Review of Financials	Issues	Follow-up	Completed
Treasurer's Report	James had nothing to report.		
Accounts Receivable	There are several owners that are owing the balance of the new HOA fees, one owner has past due amount and has been sent to the attorney for collections.	PMA has sent out statement reminders.	
<b>OLD AND NEW BUSINESS</b>			
Business	Discussion	Follow-up	Completed
Unit 22 - Frozen Rear Water Spigot, burst and extensive damage to unit, insurance claim	Frozen rear water spigots that burst have cause claims on our insurance in the past, and we have tried to ensure that unit owners shut off their spigots to minimize our insurance claims. Currently, the association has a deductible of \$5,000, PMA has said that other associations have increased their deductible to \$10,000/\$15,000/\$20,000 because the association insurance is what is paying for these damages. Maura suggested that we think about removing the spigots to negate having frozen pipes that cause damage. James suggested that the association pay a plumber to go to each unit every October and shut off the water spigots to ensure that this is being done.	PMA will get estimates from plumbers to assess each unit (figure out if the unit has a shut off for the front and rear, what it would cost to install one and put a cover on the faucet) and document what each unit has. They will also get an estimate for the plumber to shut off the spigots every October as routine maintenance.	
Insurance Deductible - Increasing the deductible	When there is a burst pipe from a frozen spigot, the association's insurance gets hit with the claim. Individual homeowner's insurance will cover the association deductible (which is currently \$5,000) and then the association's insurance pays for the unit damages. In past years, these types of claims effect our insurance premium, so Maura suggested that we look at increasing the deductible.	PMA will get quotes from our insurance agent with deductibles of \$10,000/\$15,000/\$20,000. One board member will contact their insurance agent to find out what the individual insurance will cost with these higher deductible. PMA said it may be more cost effective if individuals have to pay more with the higher deductible on their insurance versus the association policy with higher deductibles.	
New Policy Regarding Woodstoves	Per the board decision in January, Kristin has drafted a Policy regarding the use of the existing fireplaces and what is allowed and not allowed.	The board has asked PMA to forward the proposed Policy to the community for their review and feedback. PMA will email out with a timeline for feedback.	
2023 Major Projects - Tree Replacement	PMA will look at in the Spring		
2023 Major Projects - Lawn	PMA will look at in the Spring		
2023 Major Projects - Painting/Woodrot	PMA has been talking with the contractor.		
2023 Major Projects - Potholes	PMA will look at in the Spring and have ECI out early. James asked that Caleb give us feedback about the road and possible ideas about handling the road maintenance/potholes etc.		
2023 Major Projects - Drainage/Sidewalks	ECI is holding their price quoted in 2022, and will be out in the Spring to do the work.		
2023 Major Projects - Gutters	Anne asked if the gutter company could take pictures of the gutter they are taking down, as some homeowners have expressed concerns that the new gutters are not following the same footprint when installed.		
2023 Major Projects - Front Doors	Jen has compiled and sent list to Ron Roy.		

Policies on New Website	Kristin has been reviewing the different policies on the new website and feels that there is some re-wording that should be done to update and correct the policies. For example, the Back Deck Policy has "abut" but it should be "adjoin." Natural Gas Installation Policy has piping should run "under the deck" or 8" above the deck.	Kristin will make a list of what should be updated.	
Exterior Changes - Heat Pump Electrical #49	The contractor is coming back out in February to figure out how they can re-route that conduit on the front of the building. Per policies nothing should be installed on the front of the buildings.		
<b>HOMEOWNERS QUESTIONS/CONCERNS</b>			
<b>Unit Number</b>	<b>Concern</b>	<b>Follow-up</b>	<b>Completed</b>
<b>Executive Session 7:16pm - 7:18pm</b>			
Adjourn:	7:18pm		
Next Meeting:	3/14/23	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>			