

Indian Creek Association

Minutes - November 8, 2022

Meeting Called to Order: 6:18pm via Zoom

Board of Directors	Present	REMINDERS:
Anne Welsh, President	✓	<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p>MONTHLY ASSOCIATION DUES: \$340</p> <p>ANNUAL MEETING: NOVEMBER 29, 2022 AT 6:15 VIA ZOOM</p> </div>
Kristin Leavitt, Vice President	✓	
James Smith, Treasurer	✓	
Maura Fitzgerald, Secretary	✓	
Prue Milnes, Member At Large	✓	
Property Management Associates:	Jen Beau F.	<p><i>For accurate records, please make sure your full name appears on the Zoom call.</i></p>
Homeowners Present:	#34 - Betty Navin #46 - Joan Bowker #15 - Dan Connelly #11 - Nicole Giandome	
<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:	Maura approved, Prue seconded.		
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TREASURER'S REPORT			
Review of Financials	Issues	Follow-up	Completed
Treasurer's Report	Balance Sheet - James forgot to tell PMA he made a transfer in Citizens Bank for some large expenditures. He would like to have PMA have viewing access at Citizens so they can see these transfers.	Maura will email Citizens about getting another user login with limited access (view only).	
LRP	James also expressed concerns about inflation and is worried about the long range plan.		
Doors	Anne wanted to make sure that PMA has billed all owners who ordered the Shaker style doors with windows, the additional \$81.00.	Jen will check to see if the owners were billed for this cost, and if not will get invoices out to these owners.	
Accounts Receivable	There is only one owner in arrears.		

OLD AND NEW BUSINESS			
Business	Discussion	Follow-up	Completed
Sidewalks	PMA reached out to ECI about the sidewalks and received a quote to do the repairs.	Board approved this and Jen will have to check to see if the work can be done this year.	
Walk Around of Property	Kristin has notes about the walk around and will get these to the board to review for next month.		
Teachers Tree Service	Teachers is scheduled to do work on the property December 12 and 13th. The total cost is \$6080.00. James said that this is overbudget.	Prue wanted to make sure that Teachers will be able to get into the pool and tennis court areas, Kristin said that she will be around if they need a key. Jen will make sure that Teachers knows to reach out and get a key to do the work.	
Garages: 9-11; 49; 3	ECI still has no date for this work to be completed.	Jen will continue to check in with ECI.	
Lawn Care	Anne spoke with company and they didn't think that the third treatment was necessary this year, and want to wait until next year to evaluate. Next year will include Phase III (lime treatment for the moss).	The board would like to continue with this treatment next year.	
Heat Pump Approval 48-49	Conditional approval was given at the last board meeting to these units provided that the electrical would be moved off the front of the unit. Anne spoke with the contractor and was informed that there are (2) different AMPS: 20 Amp and 40 Amp. The 40 Amp Heat Pump installation has to go from the breaker box and units that have had this done, have had to go through their ceilings (cutting through the drywall). This contractor ran the 40 Amp service on the front of the unit and this needs to be removed from the front of the unit.	Jen will reach out to the owner to ask about the progress update and when this electrical work will be removed from the front of the unit.	
REMINDER about heat pumps and any projects.	***REMINDER TO ALL OWNERS*** Installation of Heat Pumps or any projects that include alterations to the buildings must be submitted to the board for approval in advance. This process helps eliminate issues and costly fixes. There are design policies available on the website for guidance.		

Woodstoves	There was a request by an owner (#11) to install a woodstove. The Board was informed by PMA that our master insurance policy does not cover woodstoves. Currently, to the best of the boards knowledge there is only one unit that has a woodstove, Unit #3. This is a secondary heat source for the unit. As we now have knowledge that woodstoves are not permitted by our insurance company, the board has told Unit #3 to not use the woodstove until we can get more information from the insurance company. We will ask if this unit can be grandfathered and clarify how this would effect our insurance coverage; ask the insurance company if there is coverage difference for woodstoves that are inserted into the fireplace versus added as a freestanding unit; ask if there is a difference between using a woodstove as your only source of heat versus as a secondary source; and get a quote from other insurance companies that may cover woodstoves. The board will also have PMA put out an email immediately to all owners asking who has a woodstove, fireplace or gas insert.	Jen will work on calling the insurance company for clarification on this matter getting the answers that the board has asked about. She will also send out an email to verify who has woodstove, fireplace or gas insert.	
Yearly payment equal to one month's dues for Roof/Road long range planning.	The board has approved the cost to have Kristin get this in writing from the attorney the explanation as to how this is set aside and doesn't need a new Policy outlined.	Kristin will go back to the attorney and ask for this in writing from him.	
Gutters	There was concern about the Y junction and debris getting caught in this. Anne walked around and said that this is on units that have a bumpout. With the larger wider gutters, hoping that this would not be an issue.	Jen did reach out to the contractor who said this is not uncommon and debris will get caught in the elbows and other junctions of the gutters.	
2023 Budget	James said that he would present the present budget with the long range plan that keeps the dues going up \$5 per year after 2023. The board will continue to look at ways to allocate funds with the hopes of building more reserves. (for example skipping painting every 6th year). James is convinced that we are not putting enough aside for association long range project costs, but will broach this with the owners at the annual meeting. Prue agrees with James.	The board will have all information to PMA by the end of this week, packets will be hand delivered to owners.	
Front Doors	Jen reached out to Kevin about the painting of the front doors for next year, and he wanted to know if we wanted the door jams painted, cost \$15/door jam.	Jen will follow up to see if he will go back to units for \$15 to paint the door jams.	
37-38 Light Pole Broken	The wind knocked the light pole down (eroded); George Shortsleeve will cap and fix.		
Pool Keys	PMA will include new pool keys in the Annual Packets.		
Tennis Nets	With the nice fall weather, the tennis nets have been left up. Anne said to take them down, as we typically take them down by October 31st.		
HOMEOWNERS QUESTIONS/CONCERNS			
Unit Number	Concern	Follow-up	Completed
Betty Navin	Fireplace flue - a lot of debris and soot came out when using it.	PMA said chimney was inspected, and was okay. Will have someone come out and look at this.	
Prue Miles	Alderhill - throwing their garden debris onto the berm on our property. Would like to reach out to their association and ask them to stop doing this.	Jen will try and find a contact for this association.	
Dan Connelly	Issues with the 13th payment, but will take up at a different time.		
Adjourn:	7:33PM		
Next Meeting:	11/29/22 - ANNUAL MEETING	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>			