

Indian Creek Association

Minutes - March 14, 2023
Meeting Called to Order:

6:17pm via Zoom

Board of Directors	Present	REMINDERS:
Anne Welsh, President	✓	<p>MONTHLY ASSOCIATION DUES INCREASE IN JANUARY TO: \$350 13TH ASSESSMENT PAYMENT DUE JULY 1, 2023 - \$350</p> <p>Outdoor faucets - please make sure to shut off outdoor faucets!</p> <p>WE HAVE A NEW WEBSITE!!! Do you have any Indian Creek photos that you would like to share? We'd love to use your photos on the website - LET US KNOW!</p>
Kristin Leavitt, Vice President	✓	
James Smith, Treasurer		
Maura Fitzgerald, Secretary	✓	
Prue Milnes, Member At Large	✓	
Property Management Associates:	Caleb Rob Eno	

Homeowners Present:	#22 - Lauren Carr #25 - Melinda Tate #26 - Corinne Long #32 - Dorene Quesnel #34 - Elizabeth Navin #46 - Joan Bowker #56 - Marguerite Myers	<p><i>For accurate records, please make sure your full name appears on the Zoom call.</i></p>
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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.

Approval of Minutes:	Maura made a motion to approve, seconded by Kristin	
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TREASURER'S REPORT			
Review of Financials	Issues	Follow-up	Completed
Treasurer's Report	James unable to attend, will review at next meeting.		
Accounts Receivable	The board will go into executive session to discuss.		

OLD AND NEW BUSINESS			
Business	Discussion	Follow-up	Completed

Rules & Regulations - Use of and Modifications to Fireplaces	Kristin has put out a draft of the Use of and Modifications to the unit Fireplaces and chimneys. Prue said that she received information from contractors that were in her unit to assess her fireplace. The contractor said not to use this as a fireplace as it is not up to today's fireplace standards.	Kristin asked that Prue share this report with the board. Prue said that she will send a synopsis.	
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	Wood rot/painting company has said they will start the woodrot replacement in April.		
2023 Major Projects - Potholes	ECI will identify needs in late winter/early spring.		
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	All Seasons business is closed for the winter.		
2023 Major Projects - Front Doors	Moving forward we have pricing and it is the same as earlier this winter.		
Website Policy Updates and Corrections	Reporting form is not working, PMA will verify and make sure that board is receiving these.		
#49 Heat Pump Electrical Conduit Removal	PMA will ask unit owner if there is a time line for this work to be done.		
Exterior Back Spigot	PMA is getting a quote from Cooper Mechanical to see what it would cost to have them come out and identify where and if units have a shut off inside the unit. Anne wanted to know if it would be more cost effective to have a handyman do this instead of a plumber. Lauren Carr shared her experience after having damage in her unit from a broken spigot. Dorene Quesnel said that some people have moved their plumbing, and it is possible that the inside shut off valves are no longer working. She suggested that each unit have a red non-destructable tag "Do Not Remove" on the shut off valve. Kristin said that replacement of the shut off valve would be the homeowners cost, and wondering if blowing insulation around the spigot would help keep it from freezing. Melinda Tate said that a plumber would be an upfront cost, but could show owners where the shutoff valve is and suggested that this could be another requirement that homeowners are responsible for similar to the cleaning of the dryer vents and gas insert that have to be inspected and receipts sent to PMA.	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. The board will see what the cost is and go from there.	

Insurance Deductible - Increasing the deductible	<p>The board has reviewed the insurance quotes that have come in and if we raise the deductible to \$10,000 the annual premium is \$26,536. Anne said that she called her personal insurance and the cost for the \$10,000 deductible would raise her insurance by \$25. Rob from PMA said that a higher deductible is a prudent move as it will reduce the Association's exposure to potential claims for covered losses originating from and/or causing damage within individual units. In turn, this helps the Association keep a clean(er) loss run history which insurance companies look at when quoting insurance. Prue wanted us to continue getting quotes, however our insurance agent had already gotten quotes from several insurance companies.</p>	<p>Motion: Maura made a motion to raise the Association deductible to \$10,000, Kristin seconded. Three in favor, one opposed. PMA will send out a letter and email to all owners letting them know that the Association Insurance deductible will be raised to \$10,000 and owners should increase their homeowners insurance to reflect this, effective May 1, 2023.</p>	
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HOMEOWNERS QUESTIONS/CONCERNS			
Unit Number	Concern	Follow-up	Completed

#25	Melinda has (2) windows that are leaking and needs to have them looked at and to know if these are under warranty.	PMA will have someone look at.	
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Executive Session 7:28pm - 7:46pm			
Adjourn:	7:47pm		

Next Meeting:	4/11/23	VIA ZOOM	
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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.