

DRAFT Indian Creek 2025 Annual Meeting Minutes

Meeting Date: Dec. 9, 2025
 Meeting Called to Order:

6:00 PM via zoom

Effective Jan. 1, 2026 the monthly assessment is \$430. Due on or before the 1st of every month.

Plus the 2026 Road and Roof Assessment of \$1,475 is due on or before June 1, 2026

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

Property Management Associates:
 Rob Eno
 Ted Gamache

Unit owners present: 30, including proxies. In accordance with the Bylaws, a quorum of 24 (40% of units) is required.

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| *Douglas Hine | *Jeanne Lynch | Kara Roseen | Beth Alpert | Ten Eyck & Leslie Swackhamer |
| *Prue Milnes | *A. & B. Beeli | Mary Glass | Paige Savage | Lauren Carr, T. Dougherty |
| *Suzanne Scannell | *Nicholas Lynn | Rhonda Hayward | Sylvie Frisbie | Karen Mills |
| *Janet McSorley | *A. Paine, H. Holbrook | B. Hatch, J. Winn | Kristin Leavitt | |
| *Corinne & J. Long | *Nicol Giandomenico | Dorene Quesnel | Joan Bowker, D. Close | |
| *Melinda Tate | *K. Utton, D. Lothrup | Anne Welsh | Donna Seymour | |
| * by proxy (13) | * E. & B. Coleman | Dan Connelly | J. Smith, Norlee Cartier | |

Agenda Item	
Call to Order	Board President, James Smith, called the meeting to order at 6:10 PM. James welcomed all and introduced Rob Eno and Ted Gamache, of PMA, to the owners present. James announced that, effective this date, Rob Eno has replaced Caleb Kelley as Indian Creek's new Property Manager. Rob has many years of experience with Property Management Associates (PMA) and is familiar with Indian Creek. The Board looks forward to working with him. Ted Gamache will continue to be assisting. Caleb is no longer at PMA.
Approval of 2024 Annual Meeting Minutes:	Norlee Cartier made a motion to accept the 2024 Annual Meeting Minutes. Ten Eyck Swackhamer seconded the motion. All present voted in favor; there were no nay votes.
President's Review	<p>The Presidents report was provided to all owners, in advance, in the meeting package. James highlighted some major accomplishments during 2025 including:</p> <ul style="list-style-type: none"> - Front door replacement in Phase 1. This completes the multi-year project to update and replace all front doors. - Completion of the 2nd of 3 projects to repave the main road, which was to pave the loop in Phases 1&2, and extending the previously completed work in Phases 3&4 to that spot. The remainder of the main road is planned to be paved in 2026. - The Board conducted a series of walk-throughs on the property and compiled a comprehensive list of findings; sorted them by category; and assigned a priority to each over the next 3-4 years. This will be revisited annually. - A significant amount of tree trimming and removal was just recently completed; removing diseased trees and broken/encroaching tree limbs. - Replacing ridge caps on unit roofs, to extend the need for full replacement in accordance with the LRP. - Updating of the Admin. Rules to bring them current and to include a number of the most frequently requested information, including rental rules. - Postponed replacement of the tennis court fence, in light of increased costs. TBD. - PMA identified a replacement lock for the pool that will be self-locking when the gate closes, but allow those inside to exit without the use of a key. The lock is currently with a locksmith for modification and there are plans to install it in the spring of 2026. <p>James requested that owners please notify the Board of non-emergency repairs needed to common property by using the "Owners Report" on the Indian Creek Condo Association website. Owners will observe these needs much sooner than the Board or Property Management would notice. https://indiancreekcondos.org/</p>
Treasurer's Report 2025 Budget Performance and Long Range Plan (LRP)	<p>The Treasurer's Report was included in the meeting packet to owners. Anne noted that the Association is on target to plan however the year is not yet over and invoices for some recent work have not yet been submitted or paid. 2025 year-end, performance to budget, information should be available in early 2026.</p> <p>Budget and LRP: The 2026 Budget assumes a 3.5% increase in costs annually, except in areas that we have revised quotes from major suppliers.</p> <p>Painting and Wood Rot: For 2026, there are significant increases in the painting and wood rot repair for Phase 1. Earlier estimates were based on 2024 costs (the last year performed) with an expectation that there would be less wood rot needed. Labor and material costs have increased more than anticipated and the contractor is noting that, upon recent inspection, they can not commit to there being less wood rot. They will invoice based on actual costs if lower than the current estimate.</p> <p>Paving: A revised estimate was received for 2026 paving, with an increase of approx. \$25 per unit from the previous estimate.</p> <p>The proposed monthly Assessment for 2026 is \$430. (due on the 1st) The proposed Roof and Road Assessment for 2026 is \$1,475 (due June 1)</p> <p>The LRP (10 yrs outlook) was provided in the packet.</p> <p>Any funding required to repair, demolish and/or replace the tennis courts is not included in the 2026 Budget - see agenda item below.</p>

<p>Administrative Rules Revision</p>	<p>A draft of revised Administrative Rules was provided in the packet. Dorene noted that they have been reconfigured to place related items near each other; add some items that were missing, include any revisions to items since last published; include information on items that are most frequently requested; and further explain requirements to request and retain approval to rent your unit, and conditions. All rules are in compliance with the requirements of the Declaration and Bylaws. The draft document was approved by the Board and presented to owners for comment and/or questions.</p> <p>Dorene highlighted some of the additions and changes, including: 7) Composting of food scraps law 12) loss protection owners should have in their homeowners insurance policy 13) added "no woodstoves or inserts allowed" 14) cleaning and maintenance requirements for fuel fired equipment 15) ducts 17) hot water heaters 19) no fire pits 20) no hot tubs. add clothes line rules 21) unit numbers 23) restricted vehicles 24) garage door openers and remotes 26) charging E and hybrid vehicles 27) seasonal exterior faucet shut-off requirement 28) rental policy</p> <p>All owners, and renters, should read all of the Administrative Rules that were included in the meeting packet. They will be posted on the website after the January 2026 BOD meeting.</p>
<p>Tennis Courts</p>	<p>Board members provided the following background: The wooden posts of the fence surrounding the tennis courts have rotted at the base. Most have rotted through. We were unable to replace the fence in 2025 at the \$15,000 price approved in the 2025 budget. This must be revisited by the Association.</p> <p>In 2024 two quotes for removal and replacement were received: \$15,000 for wood posts and approx. \$30,000 for metal posts. \$15,000 was allocated in the 2025 Budget for that work.</p> <p>In 2025 that supplier was unresponsive to multiple requests. The Board obtained a referral from FE Hart fencing to an installation contractor they use and Board members met with him on our property. He said he would only quote metal posts as we'd be wasting our money on wood, that would rot quickly in that damp area. The Board agreed. His quote was also approx. \$30,000. This amount was not in the 2025 budget to commit.</p> <p>The Board also received an estimate from ECI for demolition of the fencing plus covering the court surface with 6" dirt. It was also in the area of \$30,000 with the uncertainty of aesthetics and environmental impact. Removal of the court material, and fill, would cost significantly more. All options were over budget and no action was taken.</p> <p>There are no funds in the 2026 budget allocated to the tennis court. To bring the tennis court up to acceptable conditions is estimated to cost nearly \$60,000. \$30,000 for the fencing and \$30,000 for resurfacing and marking. The total cost for both is estimated to require approximately \$1,000 per unit. The two projects do not need to occur in the same year but the fence needs to come first.</p> <p>Discussion: It was not warned to take a vote at this meeting. The purpose of this item on the agenda is to receive initial comments from community members on the importance of retaining this amenity. James opened the floor for comments: - Ten Eyck commented that if we demolish the courts we would be losing an asset, as well as an amenity, and that has value. - Leslie suggested that we consider including shuffle board. - James asked how many in attendance use the courts, 7 or more hands were raised. - When asked for a show of hands in favor of retaining the courts, the majority in attendance raised their hands. The Board will use this information to determine next steps in 2026.</p>
<p>Owner Comments</p>	<p>James opened the floor to owners for questions or comments on the Budget, LRP and Admin. Rules. The following topics were brought up: Admin Rules: Sylvie asked what occurs if rental requests exceed the 15% limit? <i>It has not occurred here, but many Associations create a waiting list if requests exceed their limit. 15% of our 59 units equals 9 units. There are currently 6 units approved as rentals. If requests to rent units exceeds the approved amount, many factors and variables at that time, may contribute to changing the limit. The Board would be obligated to take them all into consideration and make the most reasonable decision, for the long term health and benefit of the Association and Indian Creek community.</i></p> <p>Donna requested the Board consider creating an Admin. Rule on smoking / second hand smoke.</p> <p>Budget: Lauren asked if we would consider demolition of the tennis court fence by resident volunteers, as a cost cutting measure. <i>The Board responded that doing so would present a significant liability risk to the Association. Costs to remove and dispose of the material would still be incurred and require heavy equipment and skills.</i> Lauren suggested we consider skipping painting phases annually, as a cost cutting measure. <i>We currently paint 1 phase per year for 5 years and then take a year off. Building exteriors are inspected yearly during the walk thru. More extensive wood rot replacement has taken place in the past 5 years, with the painting. We have expectations that wood rot requirements will reduce eventually, but have not yet experienced it.</i></p> <p>TenEyck and Leslie Swackhamer commented that Indian Creek's assessments are significantly lower than many other condos of our age, in our area, and recognized that the Board has recently been addressing a number of deferred maintenance issues while still keeping the assessments lower than most. They also reminded attendees that there are additional deferred maintenance items that we will need to consider going forward, such as the tennis courts and paving the parking areas and driveways etc., that are not yet in our near term planning. Others in attendance agreed.</p>

<p>2026 Budget Vote</p>	<p>The motion was made and seconded to approve the 2026 Budget and assessments as proposed.</p> <p>Discussion: Dan Connelly objected to the roof and road assessment being a separate payment instead of amortized into the 12 monthly fee assessments, and stated this would be his reason for not voting in favor of the proposed budget.</p> <p>The vote was held. In Favor: 29 Against: 1 Abstained: 0</p> <p>The motion to accept the proposed 2025 Budget passed. (note: per the Bylaws: unless 40% of owners reject the budget, it is passed).</p>
<p>Election of Officers (3)</p>	<p>Three Board member seats (2-yr terms) expire Dec. 31, 2025 and are open for vote. 3 candidates were noted on the ballot: Anne Welsh (<i>incumbent</i>) Dorene Quesnel (<i>incumbent</i>) Kara Roseen (<i>new</i>)</p> <p>There were no nominations from the floor. It was proposed and seconded that we vote for all 3 as a package. There was no further discussion. All voted in favor. There were no nay votes or abstentions.</p>
<p>Adjournment</p>	<p>James adjourned the meeting at approx. 7:30PM</p>
<p>Regular Board meetings occur the third MONDAY of each month at 5:00 pm via Zoom. Property Management will email the link and agendas to owners.</p>	