

Springmill Lakes at Tamarack Co-Owners Association

Board of Directors' Meeting
On-line via Zoom
Monday, October 19, 2020

Call to order: President Jim Funk called the meeting to order at 2:03p.m. Other Board members present: Judy Palmer, Grace Worley, Robert Lowe, Courtenay Weldon, Chuck Rutledge, Max Oldham, Barbara Banner and Martha Lamkin. Also attending: Sarah Leveridge, Ardsley property manager, and Carolyn Magnes, Director of Communications.

Jim opened with an overview of the year to date, reiterating the role of the Board as being an 'advise & consent' governing board and not an operational board. He referenced the meeting with Ardsley's president and our manager, Sarah, on September 16 when all agreed to a summary of future operating procedures to guide the Board in working with the management company (see attached memo in the Addendum). It is important all community management needs and issues be directed to Sarah as our manager. The Board's function is to monitor and make community decisions. Going forward the only standing Board assignments will be: Nature Preserve liaison, Architectural Control, Nominating Committee, Hospitality and Nora Community liaison. The president will direct Board member involvement in any special project situations as needs arise. Expenditure decisions will be guided by the goal to build reserves in anticipation of future big projects. Any Board member having issues or projects for consideration should pass those to Jim to be added to future meeting agendas.

1. **Approval of Minutes:** Secretary Grace Worley presented minutes from the September 21, 2020 Board Meeting. No corrections or additions were offered. Motion to approve: Bob 1st, Martha 2nd. Motion approved: 9-0
2. **Treasurer's Report:** Treasurer Judy Palmer presented the September year-to-date financial report and indicated no unusual items. Martha asked for a year-end forecast of the amount that might be added to the Reserves. Judy estimated up to \$100,000. Sarah noted the painting contract invoice still is outstanding. The \$14,000 Building expense amount early in the year prior to the big projects expenses occurring was actually several items and not a single expense per Sarah. Motion to approve the Treasurer's report: Barb 1st, Martha 2nd. Motion approved: 9-0.

Judy referenced Draft 5.0 of the 2021 Budget which included year to date expenditures reported as of 9/30/2020 which was emailed to all Board members prior to the meeting. The allocation of the total \$661,440 is Operating \$473,184, Capital \$120,840, Reserve fund \$67,416. The assumed monthly HOA fee in 2021 of \$520 will be allocated as follows: \$372 to Operating, \$95 to Capital Projects and \$53 to Reserves.

In early 2021 the Reserve Fund study will be done. Judy proposed not specifically allocating amounts to the individual categories, but instead listing expense items planned for 2021 generally until the Reserve Fund study is completed. Then the informed Board can assign specific funds based upon the study's findings and priorities. No repaving or curb replacements are planned for 2021, only patching.

(2:31 p.m.) Based upon budget questions/concerns Chuck had emailed to Judy prior to the meeting, Judy asked him if he wanted those items discussed. There was no video or sound from Chuck. She asked again. No response so she moved on. At 2:36 p.m. Chuck broke in and indicated he couldn't unmute his mike previously. Judy then asked again if he wanted discussion of his budget email items and he said "no".

Motion to approve the proposed 2021 budget as outlined in Draft 4.0: Max 1st, Bob 2nd. Motion approved: 9-0.

Motion to approve delegation of authority for the President to approve individual emergency expenditures up to \$2,500 that occur between Board meetings. This action would be entered in the next Board meeting's minutes as a delegation action. Ardsley is already approved by contract to spend up to \$500 for individual interim emergency expenses: Judy 1st, Bob 2nd. Motion approved 9-0.

3. Old Business:

- a. Jim asked about the recently matured C.D.s and their reinvestment. Grace explained the funds are now in the Merchant's Bank money market paying 1%. This was a higher rate than available in 1-year C.D.s. She will monitor these rates and recommend C.D. reinvestment when there is comparative improvement in rates.
- b. Sarah presented the 2020 tax preparation & audit engagement letter from Comer, Nowling & Associates, P.C. for approval.

Motion to approve Comer, Nowling & Associates, P.C., to prepare SPLAT's tax return and conduct the annual audit: Courtenay 1st, Martha 2nd. Motion approved: 9-0.

- c. The co-owner at 9245 Spring Forest has requested a meeting with the Board and her attorney to discuss the fence violation and the Board-recommended remediation/removal, as is her right under Indiana law. A Zoom meeting was scheduled for October 28 at 10:30 a.m. with any interested Board members to attend.
- d. On October 14, Jim and Sarah met with Ken of Ken-Cut to discuss several issues. In summary, Jim covered these specific items-

Gutter cleaning - Ken says he personally supervises gutter cleaning. Some areas require extra cleaning due to heavy tree coverage by the co-owner's unit. So extra funds have been added to the 2021 budget to cover these special areas with an extra cleaning. There is a two-week warranty after cleaning so co-owners should be encouraged to report gutter cleaning issues during that period. Ken-Cut staff does not remove gutter screens during cleaning. That would be an extra cost. Sarah did research a couple of roofers to ask about the effectiveness of gutter guards. They indicated their experience says the problem will still occur because small particle soot like asphalt dust still clogs the gutters. Jim suggested we work with Ken's additional spot cleaning in 2021 and then reevaluate the effectiveness of the extra cleanings versus installing gutter guards.

Timing of invoice receipt was discussed and Jim emphasized to Ken the need for timeliness in Ken-Cut's billings.

Ken-Cut has started winterizing the irrigation system this week. Sarah will do a walk-through with Ken in the spring to review irrigation system issues.

Snow removal: Ken-Cut has changed their plow blades to a polyurethane scraping edge which should limit damage to driveways. Also, Ken-Cut will replace damaged sod in the spring that is caused by snow removal, marking the areas with a flag.

Sarah confirmed there would be 30 mows this year with two remaining. Courtenay noted that the mowing height varies to as much as 4 inches high. Sarah will discuss with Ken-Cut at the spring walk-through appropriate mowing heights.

- e. ADT inspections: 86 have been completed. Three systems were found to be removed. Sarah has contacted those and indicated a certificate of operation needs to be supplied for insurance purposes. She is sending letters to all pending inspection addresses to schedule the required inspection.
- f. Pond Rx- Because the aeration project was not included in the 2019 annual meeting budget discussion for approval, Judy asked Sarah to check with Pond Rx to see if they would guarantee today's price for the project pending an approval at the 2020 annual Meeting to proceed with this project. Also, would Sarah get verification there will be several aeration areas established in the pond? Motion to approve the aeration project with Pond Rx for \$11,437.57 pending budget approval at the annual meeting in December: Martha 1st, Barb 2nd. Motion approved: 9-0.

4. Architectural Control:

9521 Tamarack requests to install a non-permanent fence with two gates behind the unit for dog retention because the owner cannot physically walk the dog she recently acquired. Motion to approve this fence only as long as the co-owner lives in the unit and retains this dog: Barb 1st, Bob 2nd. Motion approved: 8 – 1 abstention.

9355 Spring Forest is completing major internal remodeling to include new kitchen hardwood flooring, countertops and cabinets, removal of a non-load bearing wall and replacing a four-panel window in the den with a Pella Lifestyle glass sliding door in the den. Motion to approve these remodeling items with the provision that if wall removal created any structural problems, these become responsibility of owner: Bob 1st, Barb 2nd. Motion approved: 8 – 1 abstention.

- 5. **Buildings:** Bob referenced a written report he filed prior the meeting (see Addendum). He would like chimney inspections to be part of the building painting projects in 2021. Jim indicated they would be.
- 6. **Grounds:** No report from Chuck. Courtenay requested the streets be swept and cracks sealed this fall as recommended by Apex in order to prolong the life of the asphalt. No pricing information was offered. Sarah indicated last year's quotes for only sweeping ranged from \$800 to \$1,000. Max indicated that in the past street sweeping cost around \$250. Motion- Sarah is to secure a proposal for both sweeping and crack sealing as separate and as combined items as soon as practical to be reviewed by the Board and voted upon by email: Judy 1st, Bob 2nd. Motion approved: 9-0.

Chuck asked what year Tamarack from 91st Street to Spring Forest will be paved so Tamarack 17 can be involved in the discussion to accommodate their own budgeting for this. Jim said this will be determined after the Reserve study is completed.

- 7. **Nature Preserve:** The Golf Cart Tour was successful. Martha reported the new Nature Preserve By-Laws are ill-defined as to who is a member as well as the liability exposure accorded to SPLAT community residents. There also is no provision for SPLAT input regarding Nature Preserve budgeting and resulting HOA fee contributions to that budget. And, there are no provisions for election of Nature Preserve Board members. These items need to be resolved and the SPLAT By-Laws regarding Nature Preserve involvement need to be updated. Judy and Martha with Bob, who drafted the NP By-Laws, will meet to distill these issues and their resolution and then schedule a meeting with Bernie the NP President. The goals are-
 - To have SPLAT be the member, not individual co-owners
 - SPLAT to have one Board member assigned a position on the NP Board
 - Ardsley Management will be the NP manager through SPLAT only if SPLAT is the Member
 - SPLAT will only continue to collect fees for the NP if SPLAT is the member

- 8. **Nora Community Council:** No report because the NCC continues to be in hiatus under the COVID restrictions.
- 9. **Hospitality:** Due to COVID 19 health concerns the annual meeting will be virtual this year. The date and time are Tuesday, December 8 at 7 p.m. Sarah is researching how other communities have structured this type of meeting on a virtual platform and what our attorney advises. Sarah and the Board officers will meet to finalize the annual meeting mailing package to co-owners.

New Business:

Nominating: Martha submitted Jeanette Radliff as the candidate to replace Max Oldham who completes his term in December. She will contact Don Willing about serving as a back-up candidate in the event of future Board openings. Barb and Jim have agreed to serve another term and will also appear on the annual meeting ballot. Motion to appoint Jeanette Radliff as a candidate for a 2021 Board position: Martha 1st, Bob 2nd. Motion approved: 9-0.

Barb asked what is the procedure when co-owners don't maintain their property such as painting fences and decks, removing dead trees from landscaping or maintaining attractive landscape. Sarah said notify her and she will send that co-owner notification of required action.

Motion to adjourn the meeting: Bob 1st; Barb 2nd. Motion passed: 9-0. Jim adjourned at 4:48 p.m.

Next Board Meeting: Monday, November 16, 2020, 2 p.m.
Zoom meeting

Addendum committee reports attached: Nature Preserve
Operating Procedures, 9/16/20
Building Committee Report

Tamarack Nature Preserve STATUS UPDATE 10-13-20 submitted by Martha Lamkin

1. Financial Report— As of 9-17-20 bank balance is \$3,966.39.
2. Insurance Report—The Brelage Agency has proposed the best insurance alternative. This includes liability, improvements coverage and board coverage for an annual fee of \$593. Previous insurance fees were \$270 but did not include improvement coverage-boardwalk and board liability coverage. The proposal was approved 5-0. COMPLETED
Golf cart tour is covered, and participants will sign waiver.
3. Newsletter—NEWSLETTER ISSUED
4. Camera Status---CAMERA ACTIVATED
5. Invasive removal: Eco Logic will visit in February to assess removal of Lesser Celandine
6. Brush removal was completed by the new fence installation. Several dead trees were also removed by Ken Cut. COMPLETED
7. Bush hog work by Ken Cut will be completed this fall along trails and perimeter areas. \$60/hr. MAY USE ECOLOGIC--OPEN
8. Annual invasive clean-up will be scheduled for April 15th.
9. Dead honeysuckle removal along Hoover Run will be completed this fall. Bernie will ask for volunteers SCHEDULED FOR NOVEMBER 14th
10. Several low spots along the meadow trail are muddy after a rain. This was tabled and listed as a low priority. Estimated cost \$1,000
11. Ken Cut is blowing off the boardwalk each Thursday—no charge. IN EFFECT
12. Creating a viewing area at Williams Creek will be completed this fall/winter. A bench will need to be installed at the site. Bernie will ask for volunteers. COMPLETED
13. Additional Discussion Items:
 - a. Consider planting ginger by the rail fence to improve the landscaping scene-Nancy/Pat.
 - b. Bird houses for blue birds---Don BIRD HOUSES HAVE BEEN RECEIVED—no charge
 - c. Beehives --- Don
 - d. Paint trail trip hazards bright orange—Bernie/Don COMPLETED
 - e. Install the camera—Greg/Bernie COMPLETED
 - f. Contact IPL to schedule utility tower easement maintenance—Bernie COMPLETED
14. Golf cart tours: SCHEDULED FOR OCT 17th.
 - a. It was decided to offer golf cart tours this fall
 - b. Tour will be on the northside of Hoover Run.
 - c. Date will be Saturday, October 17th
 - d. A flyer or newsletter will be issued to announce this opportunity for residents.
 - e. A sign-up schedule of every 30 minutes will be establish starting at 9 am.
 - f. The four-person golf car will be arranged by Dick Kitterman.
 - g. We should arrange for seating for waiting guests—Greg
 - h. Hot cider and or coffee should be considered---Bernie
 - i. Make sure we take photos of the event--Don

To the SPLAT Board: September 30, 2020 meeting with Ardsley's Kevin & Sarah, Board members: Grace, Max, Bob:

Acknowledging that COVID-19 restrictions and some confusion around Board member responsibilities during projects has contributed to miscommunications and unmet expectations of management activities and follow-up, we had a productive meeting and developed the following **SPLAT community management procedure** going forward:

Co-owner work requests:

1. All co-owner requests will be directed to Sarah first for posting in the work order system. Email is the recommended method of contact to Sarah so there is a written record.
2. Sarah will acknowledge the Board or co-owner request within 48 hours of receipt or by Monday if received on Friday (sooner if an emergency situation).
3. Sarah will schedule work to be completed, selecting the appropriate vendor for smaller jobs. **All vendors contacts will be through Sarah.**
4. Sarah will query the co-owner by email or phone when a work order is completed to determine if the work was acceptable or any issues remain.
5. Sarah will continue to provide a community work order status report at each monthly Board meeting.
6. All concerns, suggestions or complaints involving vendors will be referred by co-owners and/or the Board to Sarah for resolution. If response remains unsatisfactory, the situation will be referred by the Board to Kevin.
7. In the SPLAT newsletter this work order request procedure will be published.

Project management:

8. Sarah will develop the RFP for all major projects. She should involve the assigned Board member for that area of responsibility in the development of the RFP. If outside expertise is 'best practice' in developing the RFP (i.e., Cornerstone, Tim Morris, etc.) she should request this support through the Board President. RFP specifications should include a request to the vendor of materials to be used, source of materials and any applicable warranties. At least three quotes should be secured, unless a lesser number is approved by the Board, including vendors recommended by the Board. All vendors contacts will be through Sarah. If this does not occur, Sarah will notify the President immediately a communications issue exists with the Board.
9. Sarah will schedule all projects in a timely manner when the Board approves the final vendor selection with a sensitivity to the appropriate time for the work to occur.
10. Sarah will monitor ongoing work. **A minimum of weekly site visits by the manager will occur.** Sarah will notify the Board of dates/times she expects to be in the community.
11. Sarah will verify by inspection or consultation with the co-owner that completed work is satisfactory before payment will be made. On larger projects, Sarah will invite an appropriate Board member to join any physical inspections.
12. Ardsley clarified that large maintenance projects, such as road work, carpentry and painting are NOT considered a major capital project triggering the 10% management surcharge. That type of charge has only been assessed by Ardsley 4 or 5 times in the past 15 years. Generally, a major capital project is one that requires Sarah to be on-site 3 or 4 days a week for 2 or more hours each time.
13. All Architectural Control projects will be passed to Sarah for her initial review of acceptability within SPLAT Declarations & By-Laws and general vetting. She will communicate with the AC Board member and coordinate submission to the Board for review and approval.
14. Sarah will assist with a professional Reserve Study in early 2021. Sarah will provide in early fall each year, a preliminary budget for the coming year for submission to the President and the Treasurer.

October 11, 2020

October Building Report---Weldon and Lowe (distributed to all Board members and approved by Sarah)
This report is a summary of the facts, and is not intended to be setting policy. It is hopeful that Sarah will have reviewed this report and offered deletions and additions, before it's distributed to board members.

- 1) With the exception of the some last minute projects by Keith Wells, and Windows from Townsend that have yet to be installed , the 2020 construction season is behind us. The 8300 line " actual" as distributed in the September meeting showed that is cost SPLAT \$91,196 , notwithstanding that the cost for J & W was \$31,820 and ICCS was \$37,500 with change orders of \$2208; Wells was \$5580 and Townsend Glass was \$3165 = \$80, 273. It should be noted that there were 6 buildings involved in 2020, which would average \$13,400 per building.
- 2) A decision was made at the September meeting that going forward starting in 2021 the painting and carpentry schedule would be on an 8 year cycle. In 2021 that would translate to 13 units in 4 buildings . Using the 2020 results , would translate to a budget for carpentry (Including windows) of \$54,000 for 2021. If Sarah decides to still use Wells to repair wood rot and sash repair, we could reduce the \$54,000 by the amount of Townsend Glass which was \$3165 making the budget rounded off at \$50,000. This figure is in response to Judy Palmers request at the September meeting to have a more concrete budget for 2021. Lowe had initiated a more comprehensive inspection report of the 4 buildings in 2021, however, it was felt by the majority of the board members , that Sarah as manager should be more involved in an inspection if it was warranted for budget purposes.
- 3) Of the 4 buildings that are scheduled for 2021 , 3 have gutter screens according to the "Gutter Screen " map. If the Board and Sarah decide to move forward and have screens on all of the building in the future years, next year would be a good year to start since the one building that dosen't have screens is a 3 unit building on one floor. Some advertisement about Leaf Filter has be given to Sarah to " check out" , and also we need to confirm that the gutter map is accurate.
- 4) It was noted that one of the items in the " preliminary budget' is line 9031 Chimney Repairs. The amount for 2021 is \$20,000. There was some discussion that " perhaps" the chimney could be inspected as part of the carpentry and painting cycle. Sarah will look further into that possibility.