

**West Fork Village
HOA Board Minutes
October 12, 2015**

Roll: Board Members Present:

Rosann Holman - Vice President
Anita McAllister - Treasurer
Jan Massey - Secretary
Sandi McNeely - Voting Member
George Hekowczyk - Voting Member
Lance Lambert - Voting Member

Travis Ryan - On-site Manager

Others Present:

Bruce Lichtenberger, CPA

Financial Report 3rd Quarter:

Bruce Lichtenberger CPA presented the financial information for the period of January through September, 2015. The entire report may be seen in the WFV-OA office. The bottom line is that the association is \$38,386.30 over budget. The association reserves have been reduced by this amount. The biggest budget overages are caused by the deck repairs and lawn care. Net cash increase for period is -\$29,251. Cash at beginning of period is \$264,403 . Cash at end of period is \$235,162.

September 12, 2015 WFV-OA meeting minutes approved.

Reports:

Maintenance-Reserves-Decks and Railings:

Deck repairs are at about the half-way point. Each of the upper decks cost about \$3,000 each to repair. All rails buildings 1-6 have been completed. All hail damage repaired on buildings 7-15 rails repaired last year. Because of problems with rails that have already been painted, Builder Bob is recommending the use of composite wood. Although composite wood is more expensive, it eliminates a lot of maintenance. However, it can't be painted and they have yet to find a matching color. On the newer repairs they had been using red wood. These are usually the corner decks and rails and the lower unit rails.

Updated Pool Rules: Tabled due to lack of information.

Updated Owners Responsibility Chart: Tabled due to lack of information.

BBVA Compass Bank:

Secretary Jan Massey and Treasurer Anita McAllister were added as signers on the CD and Money Market Accounts along with On-Site Manager Travis Ryan. Travis will e-mail the contact information to Jan and Anita so that they can make arrangements to fill out the signature cards.

Old & New Business:

Meeting schedule for 2015 & 2016:

The schedule was voted on and approved. The schedule will remain on a rotating basis Monday and Thursday evenings and Saturday mornings. Postcards with the meeting schedule thru November, 2016 will be mailed to owners.

Ice-Damming:

Because we were unable to get any information about other solutions, it was recommended that the offending gutters be removed for the winter, stored in the Association garage and be replaced in the spring. Builder Bob will do this for \$500.00 to remove and another \$500.00 to replace the gutters. George recommended using a cable to knock the ice loose when it starts clogging up the gutters. This solution also includes the removal of the gutters. This is a possible solution that will be looked into, however because winter is so close it was voted to proceed with the removal of the gutters and continue research into alternative solutions. There are some gutters on all but the south sides that are affected by ice damming. Travis will check with Builder Bob to see if the cable mechanism will work on our buildings and if so, we will try it on one building this winter to see how well it works.

Dumpster Discussion:

No one wants to spend money on changing the dumpsters to make it easier to raise the lids and use them. A request was made to check into leaving one lid off or open on each dumpster to make it easier to get trash bags in the dumpster. Travis did not think it was worth pursuing with Waste Management, but said maybe he and his assistant could flip one lid open.

American Family Insurance Changes for 2015/2016 OA policy:

American Family Insurance is raising our deductible on wind/hail damage from \$10,000 to \$42,924. This increase is due in part to the 2013 wind/hail claim of \$967,115. The solution for the increase of deductible is to transfer the deductible cost to the unit owners. Owners can

insure themselves for this loss assessment of \$2360 by purchasing insurance coverage thru their individual condo insurance policies for the loss assessment. Travis has a letter template to send to all owners explaining the American Family increase information and telling them about the loss assessment coverage that may be purchased thru their individual condo owners insurance commonly called an HO-6.

Travis has requested insurance bids from Travelers and State Farm Insurance Companies to compare rates. Travis should have these estimates in the near future and will put them on the November 12, 2015 agenda.

The American Family new rate policy period begins December 2, 2015. This coverage can be canceled at any time, if we elect to change insurance carriers.

Owner request for over weight limit guest dog:

After much discussion, the board voted against allowing the owner to keep the over weight limit dog as a guest, due to the fact that it specifically violates the pet resolution that went into effect almost 1 year ago. The board felt that it would create too many problems. However, the dog can visit for up to 24 hours without violating the pet resolution.

Committees:

Following is a list of possible committees and board members who will participate and hopefully recruit involvement and participation of other unit owners in co-ordination with On-Site Manager:

Help On-Site manager head up all committees and arrange meetings- Jan Massey

Financial- Anita McAllister

Preservation- Lance Lambert (there are guidelines for this committee on the WFV website)

Architectural/Landscape- Rosann Holman, George Hekowczyk

Social- Sandi McNeely

Reserve Study- Jan Massey, Travis Ryan for sure and Anita McAllister and Lance Lambert if we get a 30 day extension.

Ideally, each committee should have about three persons including a participating board member. The board has approved the following three committees thus far: Financial, Preservation and Architectural.

Reserve Study: Travis will request another extension. Our current extension expires 10/15/2015. Lance, Anita, Jan and Travis will work on an Ad Hoc Committee to go thru the reserve study and get our recommendations to Bryan Farley as soon as possible, so that we can start determining what we will actually need for reserves and initiate a solution to our dwindling reserves.

Executive Session:

Unpaid charge summary and attorney's letter to delinquent owners:

Travis relayed the information that Jamison spoke to our attorney and the attorney will send a 6 month payment plan to the two major offenders. After that 6 months, a review of the payment activity will determine the course of action that the Executive Board will take up to and possibly including foreclosure proceedings. The payment plan will be presented to the delinquent owners after the first of the year.

Some of the other delinquent accounts are due to owners expecting their tenants to pay the dues and it is not happening. It is the determination of the board that the owners are responsible for collecting the HOA dues from their respective tenants and it is not the responsibility of the On-Site Manager or the Executive Board to act as a collection agency for owners who rent out their units.

Rosann will call the third highest unpaid charges to notify them that if it is not paid immediately, it will be turned to collections.

Next board meetings: Thursday, November 12, 2015 at 6:30 PM; Monday, January 11, 2016 at 6:30 PM; Thursday, February 18, 2016 at 6:30 PM.

Meeting adjourned at 7:57 PM .

Respectfully submitted,
Jan Massey, Secretary