

Woodlands Winding Brook HOA

Board meeting January 12, 2017

The meeting was called to order by Cindy Johnson at 7:02 pm. Board members present: Cindy Johnson, President; Randy West, Vice President; Elizabeth Starr, Secretary; Ken Shafer, Treasurer; and Cathy Brown, At-Large. Financial Manager Carolyn Brown and Property Manager Dave Thornbury, along with Kirstin, HOA Accounts Manager from TEMPO, were also present. Frank Eberle from First Insurance Group and representatives from Panama's Property Service (Zach Martin, Jennifer Karnes, and Greg Burton) also were in attendance. Homeowners present were Connie Beckwith, Linda Blair, Jeanette Clausen, Edward Gubar, Kriste Lindberg, Matthew Odle, and Steve Wennerberg.

Election of officers: Cindy moved, seconded by Randy, that the Board officers continue in their offices from 2016 for the sake of continuity, with Cathy taking Sherry's At-Large position. This was approved. The Board also wished to record their gratitude to Sherry Jeffers for having filled the At-Large position last year.

Approval of minutes: Cindy moved, seconded by Randy, to approve the Sept. 2016 and Nov. 2016 minutes. This was approved.

Financial manager's report: Carolyn reported that our income for December was \$14,458.98. We had a net loss of about \$4000 due to several big expenses that came due last month, such as the deck reinforcements for all decks, the annual chimney inspection, and the foundation lift for one unit. In addition, the landscaping invoice came very late. Our current total equity is \$179,901.39. There was a question about the landscaping contract, which is being renewed for 1 year but has not yet been received. As there were no further questions, Carolyn left the meeting at about 7:10 pm.

Property manager's report: Dave gave the report, starting with **current projects**.

2376: The tree has been removed that was growing through a deck. Engineer Kevin Potter is revising his report to United Dynamics, who has done work on this unit in the past. Probably no further work is needed on this unit.

2360: The engineer has evaluated the problems reported by homeowner (storm door not closing properly, slant in sidewalk, hole in foundation, no water leak). Engineer is generating a recommendation and believes it can wait till spring. The homeowner asked for more immediate action on the storm door no longer latching and banging in the wind. Tempo will inspect as soon as possible to try to secure the latch.

2395: Water getting into basement. Indiana Foundation is working on this unit now. Simanton Mechanical was needed to disconnect the HVAC system. Tempo disconnected the toilet and sink. PPS will fix the drywall, flooring, etc.

Dumpster clean-up: This is scheduled for once every 2 weeks. Tempo Maintenance to do the work.

2303: Roof has a leak. PPS tarped until a new roofing plan can be discussed by the Board.

All units: Bat exclusion to be done by Allman Bros. Pest Control. Gable vents—upon inspection, Allman noted that many units have damaged gable vents where animals could be or are already getting in. Cindy reported that the Board has approved sealing of the gable vents, etc. Kirstin clarified that we won't be charged for any units where the sealing is not required.

All units: Powerwashing of decks is on hold until spring.

2335: Pests in attic and damaged area on roof. Allman is repairing the gable vent and believes the pests are bats.

All units: Deteriorating garage roofs to be discussed by the Board.

We then moved to **completed projects**.

All units: All decks have been reinforced up to code. Chimney inspections were completed as of 1/7.

2340: Building treated for bats, baited for mice, and steel wool put in place. The rest of the buildings have been approved for the same bat treatment upon more favorable weather conditions.

2382: Foundation work completed 12/13- 12/15.

2293: Mice reported. PPS excluded with steel wool.

Panama's Property Service report: At this point, Dave introduced Zach from PPS to talk to us about some options for repairing/ replacing our cedar shake roofs.

Zach's report went into great detail about the type of shakes we have (thinner hand-split shakes) and some of the reasons why our shakes are susceptible to leaks. One of the primary issues seems to be the felt liner under our shakes, rather than our having a stronger underlayment system. This causes the wetness in the shakes to dry less quickly, which then contributes to cupping and curling of the shakes, which then causes the felt liner to become exposed and to cause leaks. The liner is also so fragile, that walking on the shakes to make repairs likely results in a 50/50 chance of further tears and leaks. Zach also went into great detail about the "dead valleys" in our parapets and how kick-out flashing is needed to direct water away from these zones. Zach felt our roofs probably had about 5 years of life left in them overall before leaks are more common throughout the community. He presented us with some samples of dimensional shingles. Zach will create a report on the cost of reroofing one of our 6-unit buildings with estimates for the four levels of shingles that were presented at the meeting. The Board and Dave will use this information to make some decisions on when to start reroofing overall and how much to invest in stopgap repairs in the meantime. Homeowners are invited to send questions to the Board to pass along to Zach.

Treasurer's report: Ken presented "WHBOA Master Insurance Policy Guidelines." These guidelines grew out of the meeting in November between members of the Board, Frank Eberle from First Insurance Group, our lawyers from Ferguson Law, and Dave from Tempo, to discuss how our master insurance policy intersects with our Bylaws. The guidelines offer some additional clarity to homeowners on how to approach covered expenses and co-ordinate benefits between the master policy and personal HO-6 condo policies. (Note that once the guidelines have been approved in their final form, they will be made available to all homeowners.) The guidelines are especially important as the deductible has been increased to \$5000 on our master policy (in order to discourage small claims on the master policy and in order to preserve insurability—so that we don't lose our insurance due to too many claims). This means that it is imperative that homeowners review their personal insurance coverage and make sure they have a personal HO-6 policy that covers at least \$5000 of covered losses to interior fixtures, plus coverage of personal property.

Frank Eberle: Frank made himself available to answer homeowner questions about insurance after the conclusion of Ken's report. He reminded us that we have a broad master policy and certain "standard

exclusions” have been purchased back as riders and covered under our policy. For example, we are covered for earthquakes and for sewer back-ups under the master policy.

Old Business:

Embezzlement: Cindy reported that the court hearing for the embezzlement by the previous financial manager had been continued until Feb. 2.

Peter Slothower report on landscaping and ecology: Carolyn will put this on Google Drive to be available for homeowner review.

Due to the guest presentations this month, other items of old and new business had to be tabled until next month.

The meeting was adjourned at 8:59 pm.

The next meeting is Feb. 9, 2017.

Respectfully submitted,

Elizabeth Starr

Secretary