



Board Meeting Minutes – 9-6-14

Board members Present:

Kenneth Farmen – President
Mary Jaffe – Vice President
Lisa Kirkemo – Secretary
Dan Ransom – Treasures

Other Members Present:

Kelly Marsik

The meeting was called to order at 7:34 pm

June 30 meeting read and approved – Dan Ransom moved, Mary Jaffe seconded

July 21 meeting read approved – Mary Jaffe moved and Dan Ransom seconded and approved

Treasures Report

Four hometowns' still have not paid. Dan Ransom will talk to them in person next Saturday.

No significant changes in bank account. Mowing was paid for. Wells Fargo paid \$47.92 for Property 1.

Ken Farmen called about renewing home owners association. We are fine for one more year.

Reserve study software was purchased. We still need D&O insurance as stated in last meeting minutes. Biggest liability of all is when a homeowner gets upset at the board when the board makes a mistake. All sources state that HOA's need to have insurance to protect the board members from getting sued and having to pay out lots of money.

We need to research what the cost is. Mary Jaffe has researched the cost and she guesses that the cost is about \$1000/year. Someone will need to do a new search for the D&O insurance so we can update info so it's accurate. Ken Farmen asked Kelly Marsik what her opinion was.

Kelly Marsik felt:

- The price is high and the HOA didn't have the funds.
- To purchase D&O Insurance we'd need to increase annual dues.
- People who come in need to be licensed and bonded (County).
- Outsiders who come in and walk the loop could be a risk for suing us. *Example: former board member was told that she needed to get an umbrella policy on her own.*

Dan Ransom said that if the cost of D&O was \$1000/yr it would increase the dues by \$8/year per homeowner. We would need to get approval of the neighborhood. An education piece will most likely need to be done to inform other homeowners about the need for D&O insurance.

Mary Jaffe agreed to look into the cost since no one else was willing to do it.

Website: is one hold until Lisa's computer is fixed.

New Business:

Boat is off the lawn and by the side of the house. There had been four people who had contacted Mary Jaffe about their concern over the boat. A letter was written by Mary and sent to the homeowner. A concern was brought up that people may complain about the fact that the boat wasn't on the gravel? People in the past have put gravel down at the side of the house on their own. This occurred during the time when the HOA wasn't very active and there weren't too many complaints.

Ken suggested that perhaps we can revisit CC&R's if there is something in it that keeps causing "violations". When there are numerous complaints the Board needs to respond.

Ken has said that the ACC is excellent and if people complain then they need to follow the "Process for Handling a CC&R Infraction". He felt it's really important that we follow it as a board and be a united front. When people call with a complaint the board needs to remind people that they need to FIRST talk to the people and if that doesn't work, then follow the steps outlines in the "Process for Handling a CC&R Infraction" of a CC&R. Having the information on the web will help.

Mark and Kelly were out of compliance and got an email from Mary. Kelly called Mary back and explained why it was happening. She stated that the person who put in the grievance did not first call/talk to Kelly. How email was worded was discussed between Mary and Kelly. After they talked Mary said that she would follow up with the person who made the complaint. All board members agreed that grace is important when dealing with people who may have a complaint.

Kelly Marsik asked about the new mailboxes and the one old wooden one that still remains. The Shaffer's asked to keep it up so it could be made into "something". Nothing is been done yet. Sherry thinks it looks ugly and told Mary. Mary told them to go talk to the Shaffer's.

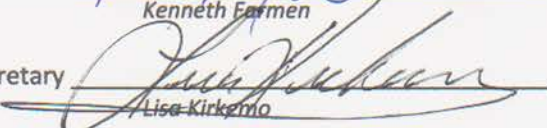
Next Meeting: Will be set up once Lisa's computer is fixed and she has an idea of then a first version of the web will be ready to be looked at.

Meeting was adjourned at 8:44pm. Mary Jaffe moved and Lisa Kirkemo seconded.

President


Kenneth Farnen

Secretary


Lisa Kirkemo