

**Salt Creek Board of Directors Meeting
October 15, 2022
At Andy Morrison's Home**

Present: Gary Ramage, President; Carl Bauer, Bette Dodd, Kevin Ewing, Mark Fisk, Pete Grogg, Colleen Hittle, Chad Huck, Diane Pfeiffer, Pat Roche

Absent: Tony Moore

Note: Full reports referenced in the minutes are available on the website.

Motion: Mark Fisk moved; Bette Dodd seconded to approve the minutes from the January 2022 Board meeting. Approved unanimously.

Motion: Bette Dodd moved; Carl Bauer seconded to approve the minutes from the July 2022 Board meeting. Passed unanimously.

It was agreed that names of homeowners discussed in meetings can be included in the minutes, but Pete will redact the names of homeowners cited for infractions prior to placing minutes on the website. If desired, reference can be made to Homeowner 1 or 2, etc.

Architectural

Despite repeated requests, [REDACTED] continues to be the only homeowner whose propane tank hasn't been screened. It is now covered by a tarp. It was agreed that Tony will do an estimate for this work. Gary will work with Tony to inform the homeowner of the estimate and that, unless the situation is corrected, Tony will complete the project and the homeowner will be charged.

Boat Dock Committee Report: Mark Fisk

Mark reviewed his report, noting that the condition of the docks is good, and the Buchanan slip is being used again. There will be one more work session on the docks this year. He reviewed items to be addressed, including winterization.

It was determined that the boat docks are currently not insured, but a three-year policy for this purpose will be added next week. It will run through 2024 and will be pro-rated. It was stressed that slip improvements such as boat lifts will not be insured because they are the property of the homeowner.

Road and Grounds Report: Carl Bauer

Carl reviewed the Road and Grounds report, noting that all roads except Agate are in pretty good shape. Towards the end of November after leaves have been removed, Weglar will be called back to grade the roads as needed.

Carl reviewed accomplishments completed since the last board meeting. This included the addition of new gravel to the community parking lot, installation of the Pfeiffer's Little Free Library in the parking lot, and the installation of a new culvert halfway down Ella Street.

The new "No ATV Parking on Grass (with the exception of mobility impaired)" sign has been very effective. New private road signs have been purchased and will be installed later this fall or early spring.

In the process of connecting the [REDACTED] home to the Internet, Smithville recently cut the sewer plant power line at the intersection of Ella Court and Ella Drive. Bynum Fanyo (BF) arranged to find the broken line and arranged for repair at a cost of \$1,750. It was noted that the [REDACTED] are responsible for the repair, but that they may not be aware of the damage.

Motion: Mark moved; Colleen seconded that the Board send the bill for \$1,750 to the [REDACTED] along with a letter explaining the charges and the date of the incident. It was noted that Mark and Carl previously spoke with [REDACTED] about the condition of the worksite and related problems. Approved unanimously.

Board nominations

Colleen Hittle was approved to fill a vacant board seat via an email circulated among the board, but confirmation is needed at tonight's Annual Meeting. At the meeting, Bette will ask homeowners to let her know if they are interested in joining the board.

Board terms have been adjusted to align with by-law requirements. Colleen and Kevin will both serve through 2024. The board is comprised of eleven members, five of whom will be up for re-election each year if they wish to continue. Otherwise, replacements will be found. It was recommended that newer residents be encouraged to join the board.

Water and Sanitary Utilities Report: Pat Roche

Pat reviewed the Water/Wastewater Report 4th Quarter 2022.

Pat is getting quotes to meet IDEM's requirement to move the Effluent Flowmeter, which is estimated at \$20,000. Recent cleaning of the lagoon substantially exceeded price estimates because it had not been done since 2004. This will now be scheduled for every 4-5 years. The wastewater tank inspection revealed no rust, no paint chips and no urgent work needed.

It was noted that the Board needs more oversight of BF's work. Their responses to IDEM should be cleared through either this Committee or the Board prior to submission. The Board agreed to Bette's suggestion that she be the point person on wastewater so she can facilitate responses to IDEM inspections for the wastewater plant. The committee will continue to work with BF on improved record keeping.

Salt Creek Services, Inc. Water and Wastewater System Capital Improvement Plan prepared by Bynum Fanyo Utilities and Ziptility was discussed. This Plan highlights improving the water

treatment plant, replacing water mains, repairing/upgrading lift stations and replacing blower/chemical building, adding backup blower, and adding water hydrant. It will be used to prioritize tasks and ensure funds are available to complete work as needed.

It was noted that checking meters should be a priority, and the Committee will consider the best approach to this. One option might be to contract with Seth Trinkle for this purpose.

There was considerable discussion about the best approach to funding and accomplishing the improvements outlined in the Plan, including the possibility of combining high priority items and accomplishing them within a year with a special assessment. It was questioned whether BF could accomplish these tasks in a year. Because a general contractor would be needed to design the building, the idea of partnering with someone like Zigmund's builder or Carl's elevator contractor could be considered. Pat is concerned that the estimates in the report may be too low.

The Committee will develop a plan with an emphasis on the aging of equipment and the ability to make water more efficiently. This will likely call for a special assessment in 2023 on which the Homeowners will be asked to vote. A short-term plan will also be developed.

Annual meeting presentation

It was agreed that Gary would present the monthly dues increase, including infrastructure needs. Homeowners would be informed about the initial Capital Improvement Plan and that the Water and Sanitary Utilities Committee will develop an action plan that will include significant costs for updating and repairing both the water and wastewater plants. Some of these are "big ticket items" that likely will result in a special assessment. The initial Capital Improvement Plan will be available to homeowners. (Carl noted that reserves should be close to \$100K rather than \$50K.)

Website/updates

Pete reported that Robert and Sammi Watson bought the home at 9007 Agate.

Pete will provide an index of various contracts held by the HOA, including, roads, DNR, and the agreement with the state to pull water out of Lake Monroe.

Salt Creek Services Treasurer's report

Kevin reviewed the Treasurer's Report. He noted the extraordinary BF invoice to clean and remove sludge from the sewer plant, which resulted in Total Cash for the calendar quarter ending September 30, 2022 decreasing by \$6,312 from December 31, 2021.

The [REDACTED] are the only homeowner with significant payment issues. Gary filed a \$3,250 lien on their property on October 18, 2022.

Insurance premiums are locked in through 2024, but increases are expected in 2024. Replacements costs for all structures are needed, and dock insurance will be added within the next couple of days.

Kevin reviewed the proposed budget for 2023, including a summary of the 2022 and 2023 dues:

Monthly Dues w/Sanitation Reserve Deposits (Water and Sewer):	2022	2023
Lot Only (No Home / No Boat Dock):	\$175.00	\$200.00
Lot w/Home Only (No Boat Dock):	\$245.00	\$305.00
Lot w/Home and Boat Dock:	\$280.00	\$345.00

It was suggested that in the future increases should be considered annually.

Kevin indicated that if we are comfortable with 2023 budgeted expenses and can work within it, it would be possible to use some reserves to make improvements to water/wastewater facilities. It was stressed that reserves are to be used only for capital improvements, not operating expenses.

Motion: Colleen moved; Carl seconded that the proposed budget be approved as presented. Unanimously approved.

Motion: Colleen moved; Carl seconded to adjourn the meeting. Unanimously approved.

Minutes recorded by: Diane Pfeiffer, Secretary