

**Bluff Condominium Association
Board of Directors Meeting
May 17, 2023**

MINUTES

Board Members Present:

Pam Larsen – President
Charley Killinger
Eric Smallwood
Elisabeth Hutchinson
Kim Gunning

Owners Present:

Brad Bergquist, Unit 4127
Eileen Enstrom, Unit 4038
Jill Peay, Unit 4009
Orla Knight, Unit 4137
Stephanee Grosscup, Unit 4132
Matthew Clark, Unit 4050

Larry Mast, Unit 4020
Mr. & Mrs. Mentzer, Unit 4041
Mr. & Mrs. Anderson, Unit 4095
David Beaudry, Unit 4122

Others:

Sharon & Chuck Williamson – Managers

CALL TO ORDER

Pam called the meeting to order at 3:02 p.m.

ESTABLISH A QUORUM

A quorum was established with 5 directors present via zoom conference call.

REVIEW AND APPROVE MARCH 1, 2023, MEETING MINUTES

Pam reported that the minutes were approved by all directors via email prior to the meeting.

OWNER COMMENTS

None

FINANCIAL REVIEW

A. Financial Statements – Chuck reported that he was confident that the financial statements and accounts receivable statements reconciled from the Terra Group and provided to the Board as of April 30, 2023, are accurate. Cash balances were reported as follows:

Checking – Idaho First Bank	\$ 87,900.52	
Cap. Res. – Idaho First Bank	\$185,218.65	
Checking – Mountain West	\$ 71,035.97	
Total Cash on Hand:		\$344,155.14

Accounts Receivable – There are 6 owners in arrears totaling approximately \$18,705.

Chuck explained an ACH direct deposit program will be established for the June dues billing. The program will be a push program where the owners need to initiate the transaction. Management prefers not to use automatic withdrawal initially, if possible, because whenever there is a special assessment or dues increase owners often fall behind because they are uninformed.

Chuck reported that the operational budget will be significantly over at yearend due to snow removal which has exceeded budget projections by \$65,217.53. He stated that condominium associations of similar size in Elkhorn are all experiencing similar results. Fairway Nine I and Ranch have approved a special assessment to cover their budget shortfall. *He recommended that the Board put the owners on notice that a special assessment may be required depending on the yearend cash flow projections. The Board agreed.*

B. Finance Charges - Chuck requested Board approval for implementing a collection policy in accordance with the condominium declarations. Late fees, interest and lien fees to be incurred and billed on all past due accounts starting in June 2023. After discussion, **MOTION: Charley moved to approve implementing collection on past**

due accounts as defined in Article 9, Section 9.4 and 9.6 in the condominium declarations, Elisabeth seconded, and motion passes unanimously.

C. Treasury Investment – Management utilizes US Treasury Bills for their clients to maximize interest returns on cash reserves. There is no fee associated with the purchase of Treasury Bills. Chuck requested Board authorization to implement a similar program for the Bluff. After Discussion, *MOTION: Charley moved to approve authorizing management to invest in US Treasury Bills on behalf of the Bluff Association, Elisabeth seconded, and motion passes unanimously.*

D. Capital Budget – Chuck stated that as management becomes more familiar with the capital requirements of the Bluff over the next few months, he will prepare for Board approval a long-term capital reserve budget plan.

OLD BUSINESS

A. Roof Leaks – Chuck reported that the following units were reported as needing repairs from roof leaks over the winter months: 4134, 4139, 4113, 4117 and 4043. These units will be inspected by management and repairs made as may be required.

i. 4039 – Repair Payment Request – Enlighten Home is requesting payment in full of \$2,727.19 for interior roof leak repairs made in unit 4039. Chuck explained that Pam approved the Enlighten Home estimate of \$1800; however, this was submitted as a time and materials quote. Pam instructed that Rick from Terra Group notify her prior to approving any expense over \$1800. Enlighten Homes representative, Margaret Work, stated that she tried calling Terra Group to inform them the cost would exceed \$1800; however, she was not able to reach anyone in the office. The repair work was completed, and the cost totaled \$2,727.19. *After discussion, MOTION: Eric moved to approve the payment of \$2,727.19 to Enlighten Homes, Charley seconded, and motion passes unanimously.*

B. Insurance Claims – Chuck reported that the owner of 4114, Jane Connor, has filed a claim with her insurance carrier for interior unit damage; however, the details of the loss have not been reported to management. The owner's insurance carrier requested Bluff governing document information which was provided by management. Chuck suggested that owners should personally consider the following insurance coverages: Personal Content Coverage, Personal Liability Coverage, Betterments and Improvements Coverage and Assessment Loss Coverage. These coverages will ensure that the condominium owner is fully insured in the event of a major loss. Board members requested that management include this information in the next newsletter.

C. Maintenance Issue – Chuck requested clarification and status on the following maintenance issues from prior meetings of the Board:

1) **Parking Garage Lights** – It was requested that the garage lights be made night sky compliant. Board members explained that management was requested to explore garage lighting options which maintain safety requirements while reducing the overall amount of lighting, if feasible. Motion sensor lighting and fewer active lights have been suggested.

2) **Handicap Parking Signage** – It was reported to management that the handicap parking sign was to be set in concrete. Management requested confirmation from the Board prior to proceeding in this matter. Board members instructed that the temporary handicap signage shall remain “as is” to facilitate snow removal and elimination of the sign when no longer in use.

3) **4009 & 4029 Glass Replacement** – In unit 4009 the window near the sliding glass door is fogged between the panes. In unit 4029, the outside pane of glass is broken. Pam reported that Glassmaster's has measured the windows for replacement. Management will follow up with Glassmaster's.

D. Capital Projects

i. Building Renovations - Chuck reported that he has been reviewing the status of the capital repairs to buildings and landscaping. He has reviewed the priority listing and would like to change the sequence to begin work on Building 13 this summer. He asked to meet with Board members onsite so he could explain why in his opinion this building should be done immediately. He would also like Board members to review the ground water issues and garage column concrete deterioration. An onsite meeting was set for Tuesday June 6th at 11:00 a.m.

ii. Landscaping Improvements – Tree Removal and Replanting Plan. Those present reviewed the Terra Landscaping plan to install three Swedish Aspens and Lilacs to screen the deck of 4101. Management received a quote for \$3,816.65 from Del Angel to complete the landscape plan as proposed. The bid excludes sprinkler repairs. It is estimated the cost will not exceed \$4,200. After discussion, ***MOTION: Charley moved to approve the expenditure of \$4,200 to install the landscaping as proposed, Pam seconded, and motion passes with Elisabeth abstaining.***

John Anderson addressed the Board objecting to the landscape plan proposed. He voiced concern over the manner in which the spruce tree was removed. John stated that he wants the tree replaced with another large spruce tree. After discussion, those present instructed management to postpone the Terra Landscape plan installation until the neighbors can meet onsite and discuss the issues in June.

NEW BUSINESS

A. Roof/Stairwell Repairs 4132 – Chuck reported that a large portion of shingles on the roof over the stairwell have come loose. The roof was inspected by Wood River Roofing and determined to be intact and in sound condition. The shingles when originally installed appear to have been nailed improperly. Wood River Roofing will make the necessary repairs as soon as possible.

B. Parking/Driveway Repairs and Seal Coat – Management reported that they will have the potholes and deteriorated asphalt repaired as soon as possible. A bid for sealcoating and chip sealing will be obtained for Board consideration. Management was directed to repaint the dip warning stripes on the driveway area between buildings 13 and 14.

C. Update Rules and Regulations – Management requested approval to update the Rules and Regulations removing references to Terra Group. Chuck reported that he had reviewed the condominium declarations with respect to the Association authority for violation enforcement. He explained that, while he is not expressing legal opinion, there seems to be sufficient language in the Declarations that the Association could impose fines after due process procedures are followed in accordance with State of Idaho requirements. In addition, the rules and regulations were duly approved and adopted by the owners at a meeting which was properly noticed and slated as an agenda item for vote of the members. He recommended no changes in the policy approved by the membership until such time as the Association is challenged legally. Those present agreed. The owners will be notified that violation enforcement will be in accordance with the rules and regulations as approved by the members. Pam stated that the tree policy was to be amended to include removal based on fire wise recommendations for trees within 15 feet of a structure. Eric expressed concern that if implemented it would result in almost all trees being removed around each of the buildings. After discussion, Board members decided to leave the tree policy unchanged at this time. After discussion, ***MOTION: Eric moved to approve the rules and regulation changes as proposed by management, and keeping the tree policy with noticing requirements intact, Kim seconded, and motion passes unanimously.***

EXECUTIVE SESSION

An Executive Session was called for the purpose of discussing Association policy clarification related to the legalities of common area caused damage and related repairs.

Action as a Result of Executive Session

Management was directed to provide a policy for Board review that clearly defines Association and Owner responsibility in the event of an insurance loss.

ADJOURNMENT

With no further business the meeting was adjourned at 4:55 p.m.

Respectfully Submitted,

Chuck Williamson
Recording Secretary