

Catawba Shores North Condominium Association
FY19 Annual Meeting Minutes
Saturday, September 12, 2020
Lawn Outside Primrose Hall, Catawba Shores North

Board Members Present: Jonathan Osborne; Joe Barone; Bill Caswell; Ken Sesko; Tim Keys and Sheila Flannery. Beth Veres was not present for meeting. Jonathan called the 2020 CSNCA Annual Meeting of order at 5:00 p.m. Due to Covid 19 pandemic, the meeting was held outside in the grassy area at end of Primrose Hall.

Opening Remarks:

- Jonathan welcomed all members present at the meeting and thanked all board members for their participation over the past year. Also, Jonathan stated how much the Board appreciated all the support and compliance from all the members this year for the Covid 19 restrictions and regulations that needed to be followed such as limiting number of people in the pool, the lack of furniture at the pool and on the pool deck, etc.
- Jonathan introduced new members over the last year:
 - Brian & Stephanie Partee in Unit 8
 - Kevin & Marie Quinn in Unit 19
 - David & Kerry Kramer in Unit 24
 - Ryan & Adessa Eskridge in Unit 26

Please welcome them all to the CSNCA family.

- Jonathan reminded all members if they had not signed their waiver form for House Bill 135 to waive requirement of 10% of annual budget in reserve fund for capital repairs to please turn into to Sheila Flannery before meeting ends---a total of 20 signed waivers were received.
- Jonathan reminded all members that Sheila Flannery had membership lists for all members in attendance. Any members not present may get a copy of the membership list by contacting Earl Ley. Owners were reminded this information is confidential and only for CSNCA members.
- Jonathan introduced the board members and the respective committee each chair. The committees are as follows:
 - Buildings (Joe Barone)
 - Grounds/Landscape (Beth Veres)
 - Pool/Beach (Ken Sesko)
 - Secretary/Social Activities (Sheila Flannery)
 - Legal/Insurance (Jonathan Osborne)
 - Special Projects (Bill Caswell)
 - Treasurer (Tim Keys)
- Jonathan asked if there were any changes to the Annual Meeting Minutes of 2019, which were mailed out last year and with the 2020 Annual Meeting packet. No changes were made to Minutes. Brad Reimenschneider motioned to accept the 2019 Annual Minutes as written; Chris Lute seconded the motion and the motion was unanimously passed by all members present.

- Jonathan introduced Tim Keys who joined board in last year, replacing John Osborne. Tim and his wife Jody live in Unit 13 year-round and Jonathan thanked Tim for his oversight and willingness to be involved and have a presence at CSN every day and helping with the financials.
- Jonathan recognized Bill Caswell who will be retiring from the board after more than 25 years of service to CSNCA. Bill was recognized with a round of applause from all members for his support, dedication and continued interest in the well-being of CSNCA.

Pool and Beach: Ken Sesko

- Ken thanked all members, their families and friends for the cooperation that he received regarding the restrictions/regulations required for the use of pool this summer due to Covid 19. Waivers were signed and placed in mailbox without any problems.
- Ken reported there was one positive case reported of member with Covid, however, upon tracing it was discovered that person had contracted Covid while in the hospital and there was no contamination at any time of any members or family members here at CSN. There were no further steps that had to be taken according to Ohio Department of Health.
- Ken discussed that steps are being taken to protect the south seawall due to erosion of rocks, increased slurry and high-water levels. C. L. Fox has been hired, and at this time, capital funds and funds from the FY19/FY20 budgets will be used for the project. Work will be completed at end of October 2020 with breaking up slurry on rocks at the south point and placing additional boulders in front of south seawall for additional protection and insurance from further erosion. The estimated cost for project is \$40,000 to \$50,000, which will be paid from the capital funds and funds from the FY19/FY20 budgets.
- There was discussion from Dana Preisse for better communication from Board for large expense items such as the seawall project. Jonathan stated that discussions are underway with Ley Property Management to have a member portal site that will be able to upload communication items to members. Kevin Cogan stated that at the present time, the portal site is not very user friendly. Jonathan stated he is aware of this and Tim Keys is discussing matters currently with Ley Management Company.
- Long Range Plans for Pool & Beach:
 - Continue to replace chair slings as needed and continue to reassess pool furniture for replacement needs
 - Look at improved foot washing stations in pool area when coming off beach to remove sand before entering pool to increase sanitation of the foot washing process.
 - Ability to make beach handicapped accessible with a ramp on one set of steps to beach. This would also allow easier access for kayaks/row boats to the lake.

Buildings Review: Joe Barone

- Painting of Building 2 and decks was completed in 2019. Siding was replaced on Building 5 (Garden units) from recurring budget expenses.
- Plans for 2020 are that Building 3 will be painted and siding repairs will be done on Building 1.

- At this point, the plans are to keep architectural integrity using paint and cedar siding repair instead of composite. This continues to be looked at by Board for the most cost-effective method to maintain the integrity and beauty that members have consistently expressed.
- As an improvement, added drainage discharge lines have been put in for Buildings 3 and Building 4. This addition, along with back up sump pumps seems to have solved the problem of basements flooding in these buildings.
- Joe stated leakage issues continue due to the age of the units, especially with flashing at base of chimneys. This problem will continue to be monitored and fixed as needed. Joe stated that all members are continued to report issues through the Ley Management Portals for any repairs. Please let Joe Barone or any board member know if you are having problems with your units and issues are not be fixed or responded to in an appropriate time frame.
- Joe reminded all members that currently they must use Pella windows/doors to maintain architectural integrity of CSN. Also, members were reminded of the importance of having trained/certified installers when replacing windows to ensure that the window warranty is valid and future issues are minimized. Joe stated that members continue to have issues with leaks from windows and doors and are finding they were not installed properly and are not covered by warranty or are not the responsibility of the CSNCA.
- Joe stated he is aware there have been issues with various Pella Customer Service Dealers and response to inquiries, and that the Board is reviewing this issue and has had discussions with Pella Dealers. The Board is reviewing the three grades of Pella Windows/doors and other window manufacturers as an alternative for owners.
- There was discussion that it is difficult to obtain approved vendors. Mike Colatruglio stated that he attempted several times to get approved vendors and was unable to find a list. Mike stated that he found other vendors that were cheaper than Pella Dealers and wanted some clarification. Jonathan Osborne stated that at this time Pella is the approved vendor for windows and doors for all units for replacement and repairs. Again, Jonathan stated the Board is discussing the opportunity to find out more about Pella Window/doors and whether Marvin Windows and Doors should be added as an alternative. The Board will let members know if that occurs.
- Joe stated that Unit 25 and Unit 23 (Smiths and Riemenschneider) have researched a system called Zip Up Dry Deck, to keep their lower decks dry and cleaner from dirt, rain and cleaning of upper decks on garden units. The system would be paid for and maintained, including any future maintenance and repair, by each homeowner independently. Both units will submit plans and further information on this type of system to the Board for final approval. Joe stated that both units have reported the issue of debris when upper units wash their decks and some mildew on floor of their decks that is being looked at for solution.
- Architectural Control of Bylaws
 - Joe Barone stated that a letter from the CSNCA attorney was sent to Heidi Cline, owner of Unit 29 regarding architectural changes to the unit that had not been approved by the Board prior to start of the work.
 - Joe reported that Jonathan Osborne, as President of CSNCA, sent a letter to Unit 29 attempting to work out a resolution to the problem and approve the plans and attempt to resolve the issue. As of the date of the Annual Meeting the Board had not received the plans from Unit 29.

There was conversation at the meeting through Heidi's proxy, Vince, they have been busy but will attempt to get plans to the Board quickly. Vince stated that Unit 29 was a unique condo owner to CSNCA. Joe Barone stated and reinforced that in the Bylaws, Unit 29 is exactly the same as all other condo units and must follow all rules and regulations within CSNCA.

- Long Range Plans for Buildings:
 - Garage painting and any siding repairs needed, including Primrose Hall and Unit 29 garage
 - Long range plan for irrigation system. Conducting an audit of the irrigation system and CSNCA grounds for long range plan of specific needs.

Landscaping/Grounds: Jonathan Osborne (in Beth Veres absence)

- Jonathan stated that new landscaping has been a challenge this year, partly due to Covid 19 and companies being closed and lack of staff. Jonathan expressed the Board's disappointment that all the plans for 2019 have not been completed, especially the plantings around the electrical box. Jonathan stated that Beth is reviewing other contractors for landscaping due to challenges of work not being completed properly. There have been several issues with H & G professionalism and performance issues.
- Jonathan stated that Beth Veres and Dana Preisse have invested a tremendous amount of time and energy in Landscaping/Grounds committee to develop a plan to improve the landscaping of CSN. Some of the issues have been that wrong plants/bushes have been put in, been damaged by lawn mowing crew after being put in, etc. Due to these issues, Beth has been looking at alternative landscaping company for CSN.
- Jonathan stated that an audit is being completed by Management Company to look at complete grounds and outline major issues, strengths and weaknesses and prioritize need, especially the irrigation system since we continue to be plagued with repairs/issues. Jonathan stated to replace the irrigation system could be a major repair of \$80,000 to \$90,000 and may be higher since there currently are no sprinklers around Unit 29.
- Jonathan stated that a bee infestation has developed at CSN and some unit owners have been overwhelmed with swarming bees. According to the Pest Control Company, the issue is that the bees are attracted to Hawthorn Trees outside some of the units. It will have to be later in Fall before it is safe to remove the trees. In the interim, the Pest Control Company will do periodic spraying.
- Long Range Plans:
 - Replace overgrown and old landscaping
 - Perimeter fencing and/or trees planted (evergreens or arborvitae)
 - Installing a new putting green surface and possible other recreational additions such as shuffleboard, pickle board, bocce ball)
 - New lighting in common areas
 - New irrigation
 - Security and/or gate for second entrance
 - There was following discussion regarding long range ground plans:
 - New neighbor at North end of property may share in some expenses, such as fencing

- Dana discussed how committee can receive copies of invoices for their committee to ensure payment is not paid until work is satisfactorily completed. Jonathan stated that committee chairman can request copies of bills/invoices.
- Chris Lute suggested that when looking at the irrigation system and improvements to complete improvements/updates in stages or zones rather than do all at once. Kevin Cogan stated that Board needs to look at creating reserves each year for large improvements to reduce need for assessments or raising fees. He offered to look into what a reserve audit would entail and what the association should consider.

Financial Review: Jonathan Osborne

- Jonathan Osborne stated that FY 19 fee increase helped many of the required periodic maintenance and repair items to get completed and cover any unexpected expenses. There was \$31,608 net income after expenses as of June 2020 that will be placed in the capital fund to cover completed FY19 projects (e.g., landscaping and building repairs) and FY 20 projects (e.g. down payment for seawall). Jonathan stated that the Board was able to manage the budget with recurring expenses and manage the unexpected expenses. However, the current excess of \$31,000 will not be enough for all major improvements or long-range strategic improvements.
- The improvements to the south seawall and rock point (jetty) will be done with capital funds and funds from the FY 19/FY 20 budgets.
- There will be no increase in fees for 2020 and the FY 20 budget will be approximately \$190,000. The 13th month condo fee for Capital Fund will continue. Additionally, the 3-year financial comparison provided was incorrect and a revised copy is attached.
- There was discussion regarding annual financial audit and if copy of audit could be given to members. Jonathan incorrectly stated there is an annual financial audit and he has subsequently found that annually as part of the tax preparation, Soderberg & Benner reviews the CSN financials, as opposed to a full audit. Safeguards have always been in place by having each invoice from LPM reviewed/approved and subsequent check signed each month by a board member.
- There was discussion about who reviews invoices and checks being paid out for work completed. Jonathan stated since Tim Keys, as Treasurer, lives on CSN grounds year-round, he reviews/approves all invoices and signs checks before payment, as has been the practice since the beginning of CSN.
- Long Range Financial Planning:
 - Jonathan stated that it is difficult to continue to manage the budget and the continued repairs of units, grounds and landscaping due to the aging of CSN.
 - Jonathan stated that the Board is exploring the possibility of a low interest loan since interest rates are at their lowest at this time. A 10 year loan would enable the Board to develop long range strategic improvements with the hope that the 13th month condo fee would pay much of the loan.
 - A list of potential long-term improvements will be provided to all members and all members will have the opportunity to research any individual project and be part of setting priorities.

Secretary/Social Administrative Update: Sheila Flannery

- Sheila stated that due to Covid 19 pandemic there were no social gatherings with CSNCA members during summer of 2020. Hopefully, these will be continued next summer.
- Sheila, again, thanked all members for their willingness to participate in the restrictions and requirements, especially at the pool and beach area due to Covid 19.
- Sheila asked all members to please forward any information or tidbits they would like to add to the quarterly Newsletters that includes updates from Board Members. Any topics of interest to them or other members such as recipes, anniversaries, birthdays, special occasions, etc.
- Sheila informed all members that all repair requests should be going through Leypropertymanagment.com rather than using Earl's personal email. This system will allow the management company to better track the requests and the completion of the work.
- Sheila stated that the Board's desire is to use the portal as main venue for communication and a channel for members to receive communication and updates.
- Sheila thanked all members for actively promoting common courtesies. This is the venue that allows members to hold each other accountable for treating other members, family members and friends with the respect and dignity each deserve. The Common Courtesies allow a more friendly way to operate CSNCA and govern. All members need to think of the needs of the entire CSNCA and how things may affect everyone not just ourselves.
- Sheila stated that the dumpster is still a concern and this summer was full frequently, especially on the weekends and holidays. It would help if members and guests would break down boxes or large items if possible before putting into dumpster. As an alternative, members can take advantage of the Catawba Island Recycling Site located next to the fire department on Cemetery Road. Also, there is not to be any construction materials, furniture or appliances put into dumpster.
- Sheila stated that the code to the entrance gate may be changed in November. If this happens it will be communicated to all members.
- **Long Range Plans:**
 - The Newsletters will continue on quarterly basis with updates from previous Board Meetings.
 - Social events will continue Summer 2021
 - Involvement of members to prioritize improvements to landscaping, grounds, etc.
 - Posting vendors for home improvements in new member materials and on the envisioned association portal site.

Trustee Election:

- Jonathan Osborne announced the following members have agreed to run for a three year term: Joe Barone and Tim Keys. Jonathan stated that Bill Caswell is retiring from Board and that Kevin Quinn has agreed to fill his seat. Jonathan asked if there were any other call for additional names for board members other than those presented. None presented.
- Mike Colatruglia motioned to accept the slate of names put forward for board members for a three year term. Motion was seconded by, Marcia Renaux. A vote was taken and all members unanimously elected Joe Barone and Tim Keys for a three year term and approved Kevin Quinn as a board member to replace Bill Caswell.

Open Discussion:

- There was open discussion on getting members involved in board committees or be a board member.
- Kevin Cogan stated that a Nominating Committee is to be formed according to the By-Laws which consists of a board member as chairman and two other non-board members. Mike Colatruglio stated that voting is to be done with a ballot at the Annual Meeting.
- Kevin offered, with the possible help from Mike, to lead the efforts of the Nominating Committee and present Board candidates for FY21 at the next Annual Meeting.
- Kevin stated that he felt a Nominating Committee may have more success in getting more engaged members to serve on the Board.

Adjournment:

- Bill Caswell was again thanked for his numerous years of service to CSN and Board involvement.
- Meeting was adjourned shortly after 6:00 pm
- There was no social gathering after meeting this year due to Covid 19.

Respectfully Submitted,

Sheila Flannery,
Secretary

Catawba Shores North
three year comparison

| | FY 2017 Year Ended June 2018 | FY 2018 Year Ended June 2019 | FY 2019 Year Ended June 2020 |
|---|------------------------------------|------------------------------------|------------------------------------|
| Revenues | | | |
| Association Dues | 151,800.00 | 158,400.00 | 182,166.00 |
| Capital Funds Collected | 11,000.00 | 13,210.00 | 13,200.00 |
| Late Fees | 0.00 | 259.00 | 376.20 |
| Interest Income | 705.19 | 1,221.14 | 2,128.62 |
| Appropriation to Reserve Funds | <u>(11,000.00)</u> | <u>(13,210.00)</u> | <u>(13,200.00)</u> |
| Total Revenues | <u>152,505.19</u> | <u>159,880.14</u> | <u>184,670.82</u> |
| Expenses | | | |
| G & A - Management Fee | 8,800.00 | 8,800.00 | 7,800.00 |
| G & A - Insurance | 18,055.75 | 18,284.50 | 22,627.73 |
| G & A - Legal & Professional | 1,587.50 | 780.00 | 215.00 |
| G & A - Postage/Office Supply | 302.85 | 428.67 | 293.65 |
| G & A - Taxes | 167.00 | 170.00 | 316.00 |
| G & A - Bank Charge | 11.00 | 6.00 | 5.00 |
| Total General & Administrative | <u>28,924.10</u> | <u>28,469.17</u> | <u>31,257.38</u> |
| Buildings-Electric | 795.80 | 839.76 | 1,044.69 |
| Buildings-Insect Control | 1,364.25 | 2,728.50 | 2,621.50 |
| Buildings-R&M- Gutter Cleaning | 642.00 | 1,612.36 | 246.10 |
| Buildings-R&M- Condos | 1,927.03 | 5,660.46 | 2,476.75 |
| Buildings-R&M- Inspections | 2,732.10 | 2,774.95 | 2,745.65 |
| Buildings-R&M- Siding | 0.00 | 5,560.84 | 11,867.65 |
| Buildings-R&M- Paint | 17,098.00 | 17,274.55 | 17,322.70 |
| Buildings-R&M- Roofing | 0.00 | 915.68 | 112.35 |
| Buildings-R&M- Miscellaneous | 0.00 | 0.00 | 1,491.87 |
| Buildings-R&M-Non Budgeted | <u>0.00</u> | <u>0.00</u> | <u>3,540.00</u> |
| Total Buildings | <u>24,559.18</u> | <u>37,367.10</u> | <u>43,469.26</u> |
| Grounds-Beach Cleaning | 754.35 | 778.42 | 48.15 |
| Grounds-Trash Removal | 2,455.45 | 2,492.45 | 2,763.16 |
| Grounds-R&M- Roadways | 10,688.91 | 7,778.50 | 700.85 |
| Grounds-R&M- Irrigation System | 1,297.36 | 1,922.59 | 1,714.89 |
| Grounds-R&M- Miscellaneous | 143.37 | 1,198.67 | 446.91 |
| Grounds-Periodic M&R | 0.00 | 0.00 | 2,359.35 |
| Total Grounds | <u>15,339.44</u> | <u>14,170.63</u> | <u>8,033.31</u> |
| Landscape-Edging/Weeding | 5,056.28 | 5,338.05 | 6,350.85 |
| Landscape-Fertilize | 3,049.50 | 2,514.50 | 3,129.76 |
| Landscape-Mowing/Trimming | 11,641.60 | 12,358.50 | 13,664.22 |
| Landscape-Shrub/Tree/Annuals | 7,438.50 | 2,844.63 | 1,547.01 |
| Landscape-Spring/Fall Cleanup | 14,649.94 | 14,917.00 | 15,865.40 |
| Landscape-R&M- Shrub/Tree | 8,416.44 | 7,842.19 | 6,779.48 |
| Landscape-- Miscellaneous | 256.81 | 589.04 | 0.00 |
| Total Landscape | <u>50,509.07</u> | <u>46,403.91</u> | <u>47,336.72</u> |

Catawba Shores North
three year comparison

| | FY 2017 Year Ended June 2018 | FY 2018 Year Ended June 2019 | FY 2019 Year Ended June 2020 |
|--------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Pool - Chemicals | 1,198.88 | 1,444.60 | 1,124.99 |
| Pool - Cleaning | 5,136.00 | 5,264.40 | 5,344.66 |
| Pool - Electric | 872.31 | 1,006.33 | 899.90 |
| Pool - Gas | 983.71 | 830.92 | 816.33 |
| Pool - Open / Close | 1,820.00 | 2,411.73 | 2,189.05 |
| Pool - R&M | 1,409.80 | 6,388.56 | 775.97 |
| Pool -Periodic M&R | 0.00 | 0.00 | 2,160.85 |
| Total Pool | 11,420.70 | 17,346.54 | 13,311.75 |
| Security - Electric | 2,343.96 | 2,421.41 | 2,384.54 |
| Security - Lights | 154.77 | 905.85 | 1,837.84 |
| Security - Gate | 0.00 | 59.88 | 53.65 |
| Total Security | 2,498.73 | 3,387.14 | 4,276.03 |
| Water Plant - Electric | 989.06 | 1,188.12 | 1,247.12 |
| Water Plant - Water/Sewer | 2,551.90 | 2,051.75 | 3,661.67 |
| Water Plant - Repairs & Maint. | 204.79 | 4,197.45 | 468.90 |
| Total Water Plant | 3,745.75 | 7,437.32 | 5,377.69 |
| Total Expenses | <u>137,026.97</u> | <u>154,581.81</u> | <u>153,062.14</u> |
| Net Income | <u>15,478.22</u> | <u>5,298.33</u> | <u>31,608.68</u> |