

WHA Meeting Minutes

May 11, 2020

Board Member Attendance:

President	Judith Rouhselang	P	Activities	Alisha Pankiw/Audrey Strong	P/P
Vice President	Paul Jansen	P	Grounds	Mike Pipke	P
Treasurer	Ross Sexter	P	Membership	Linda Withrow	P
Secretary	Beth Schiffli	P	Pool	Andy Nist	P
Clubhouse	Dawn Deady	P	Tennis	Christie & Ritchie Mora	P/A

Quorum is obtained when at least 6 Directors are present. Eleven members were present.

Guest Attendance: Larry Rich, Greer Harris, Christine Kassebnia

President opens meeting: President Judy Rouhselang opened the webex meeting at 6:30 p.m. She welcomed the Board and members, and gave an update from the April 16 Executive Committee Meeting. The decision was made that to hire an Engineer for additional consultation on the dam work was unnecessary. Also, concerning utilizing our legal counsel to rewrite covenants, this will be delayed for budgetary reasons, and revisited in August. Judy reported that only two members have not paid dues at this time.

Grounds: Mike Pipke said that tree work is ongoing.

Dam Update: Mike received two similar estimates from contractors to complete final work on the dam. He decided to use Wharff Excavating because of their greater experience, and the cost is \$20,000. Summary of work: Fix the concrete exit channel from the principal spillway and add rock and riprap on the spillway. Judy sent a history of WHA Dam Recommendations and WHA progress to all. A motion was made by Beth and seconded by Paul to proceed with the Dam work and it passed with 8 votes.

Bridge Update: The old bridge has been hauled away and much research has been done on replacements for it. Wooden bridges cost about \$30,000 and it is very difficult to find anyone who is interested in the project. Mike researched and found an Easy Docs aluminum bridge that is ADA Compliant, is 5 feet wide and 30 feet long, is non-slip, and has handrails on both sides, for a total cost of \$11,000. This is a special deal because it is in the warehouse, and includes installation. The benefit of an aluminum bridge is that it will last almost a lifetime. There would be no steps and a concrete pad.

Boat Storage: There is no boat storage now. Mike suggested a temporary solution which he is willing to oversee. He estimates about 10 people would utilize it. Boats would be stored on the mulch area at the back of the pool. Each boat must have a contact person/address/phone number located on the boat. WHA is not responsible for any theft or damage. The boats are to be stored upside down. There is no cost to implement this and the Board agreed for Mike to proceed.

Pool: Andy Nist has been hard at work getting the pool ready. He said that mechanicals will be running this week and the heater contract will occur next week. Good news is that there is no leakage. Gate Access will be installed this week on the current gate. The Baby Pool will be fixed in house with plaster for this year, and he will obtain a liner quote for next year. Liners will last a long time, can have a logos, and be slip resistant. He will conduct Lifeguard Inservice on a Saturday, and proceed with chemicals and the health department late next week. Tim will fix a line broken of flex tube in the baby pool.

Andy shared that \$4,000 would be needed to install a more robust gate (bigger posts, powder coated, custom built) which the contractor recommends to prevent deflection concerning badge access. Andy will get a second quote for this and a vote will be taken concerning purchase at the June 8 Board Meeting.

Andy was approached by the Carmel Swim Team with a request to practice in our pool, as theirs will not open due to Covid-19. The Board discussed this and decided for sanitary reasons, and protection of our members, no at this time.

Linda Withrow shared that she, Andy, and Scott and Ann Sweet met for several hours over the weekend to hone a first draft of what the Pool Operating Procedures should look like this year. It was distributed to all Directors for review. They also worked on a waiver for all WHA members and pool guests to sign, that would be kept on file. Much of their work was developed by utilizing documents shared by the Indiana State Health Department. She will work with Judy and Greg Chandler, legal counsel, to perfect this. Finally, Linda and Andy will collaborate to send Mail Chimps to the Woodlands Neighborhood, with updates on needed pool information for the summer.

Clubhouse: Dawn Deady shared that the Clubhouse Managers, Scott and Ann Sweet, provided an April report. They recorded 39 hours of upkeep work on the Clubhouse (ex: painted fence, appliance repair, pool cover removal). Dawn will provide an evaluation to them in a couple of weeks, and appreciates all input from Board members on their performance. Going forward, Dawn is in the process of working on a new and updated Agreement for the Clubhouse Manager Responsibilities. The current Agreement is from 1993. Finally, the air conditioning in the apartment will be repaired.

Membership: Linda Withrow is in the process of delivering Directories to the Neighborhood. She has completed homes south of 106th and is now working north. In addition, the seven new homeowners will receive a welcome packet.

Tennis: Christie Mora said the courts were professionally cleaned. She is pleased with tennis participation and is confident that 8 or less persons are on the courts at one time, as required. Judy gave Christie permission to purchase a court roller squeegee that rolls water off after rains (cost \$113, total tennis budget is \$2,000). It is important to keep standing water off to prevent cracking and erosion. Suggestions were made to solicit help in rolling from the Sweets and or the lifeguards. Christie said that cracks are enlarging and she

will get estimates for repair from: Seal Master and Leslie Coatings. She said if security ever becomes a concern, that cameras could possibly be installed. Judy and Mike live nearby and will keep an eye on things.

Activities: Alisha Pankiw and Audrey Strong have decided that it is not safe to have the Neighborhood July 4 Celebration this year. Some possible “safe in quarantine” ideas include the following by Zoom: a Wine and Canvas Event, a virtual animal learning session, Bingo with prizes shipped to winners afterwards. A final idea would be social distancing outdoors with Music and Lawn Chairs at the Clubhouse Parking Lot.

Secretary: Beth Schiffli thanked Judy for updating and consolidating the WHA Board Action Items Spreadsheet. Beth will update this and send to all Directors prior to future Board meetings. Each Director is responsible for completing their tasks and reporting to Beth the date in which such action is completed. The spreadsheet is color coded: Green is on schedule, Yellow is at risk to fall behind, and Red is behind schedule. This is an excellent working document to keep us all on task.

Members attending were asked to leave the meeting at approximately 7:45pm.

Treasurer: Ross Sexter reported the following:

Checking Account Balance: \$16,143

Money Market: \$232,132

Loan Balance: \$7,401

Ross said that the Lifeguard’s Payroll has been set up, and that Mr. B’s is the only outstanding bill.

Audrey asked about a Budget for WHA: was it approved at the annual meeting? Judy explained that the information presented at the annual meeting was incorrect and so the budget was not voted upon in March. It is suggested that the Directors approve the budget that was sent as a pre-read to all Board members . Judy has spent approximately 80 hours pouring over the data and studying past budgets to come up with the Detailed Budget we will now using. She said that grounds maintenance was increased because last year there was a deficit. Also, the actual income includes the Class C members who have already paid. In April, there was a balance of almost \$10K in the Chase Bank Account for the Clubhouse Managers and that \$7,500 was transferred from the Chase Bank account into the Bank of Indianapolis account. Budget is run on a fiscal year: March 1 to the end of February. Ross said that \$160,000 is an average operating budget, and that real data is being entered into Quick Books now. Directors thanked Judy for producing and distributing the detailed Budget Account for use this year, and the Budget was approved. Judy also prepared a budget worksheet for journaling all expenses to the line items for each sub-account throughout the year. The budget worksheet was sent to all Directors during this meeting.

Vice-President: Paul Jansen shared that there had been complaints about one unkempt yard in the neighborhood, and that it had been taken care of. He is also pursuing another insurance quote for WHA so that we have a cost comparison.

President: Discussion was revisited concerning purchasing the Aluminum Bridge. Members were undecided, wanting more information and to delay a vote until the June 8 board meeting. Judy instantly sent brochure information about the aluminum bridge to all Directors. Some concerns were: are handrails safe for children, and does the aluminum match our neighborhood woodsy aura. Alisha promised to research on-line possible options with handrails, etc. and solicit quotes. Directors are to consider options and be prepared for a vote in June.

Judy said our Insurance is up for renewal and she obtained a quote reducing it from \$14,500 to an estimated \$11,700. Paul explained that this was accomplished by eliminating Terrorist coverage and Auto portion for Hired Car Physical Damage . A pre-read insurance summary had been sent to all Board members in advance of this meeting. Judy made a motion and Ross seconded, to approve the insurance coverages: all approved. Renewal date is June 1, 2020.

Judy asked if a special board meeting should be called to help with evolving requirements and pool decisions. Andy and Linda said no, they were on task and could communicate when needed. Andy shared that the participant waiver to be signed will address many concerns raised. Judy will ask attorney Greg Chandler if we need a separate employee waiver. Linda and Andy are communicating with Williamson Run and Woodland Springs Neighborhoods also. Linda and Andy's next steps are:

1. Communication through Mail Chimp to the Neighborhood.
2. Finalizing Waiver through attorney Greg Chandler.

There will be no swim lessons or team for ages 6 and under. Christie suggested sending a survey to obtain an idea of how many families would be willing to utilize the pool this year. Andy said the swim team is already sending some type of survey for swim team. Andy and Linda said they would answer Judy's questions that she sent by e-mail, and communicate well with families concerning Pool usage this year along with new expectations.

The next board meeting is Monday, June 8, 2020. Ross will reserve Webex, in case we still cannot meet in person. Judy adjourned the meeting at 8:50 p.m.

SUMMARY OF DAM REPAIRS RE: 2019 DAM INSPECTION REPORT

WHAT WE HAVE DONE IN 2019

1. Removed all watercraft, etc. off auxiliary spillway and embankment
2. Removed all vegetation growing in principal spillway channel
3. Removed all trees and brush around principal spillway and along concrete channel (stumps left)
4. Removed all trees and brush around principal spillway outlet pipe (stumps left)
5. Removed 90% of trees and brush from downstream slope and 25 feet back
6. Removed all vegetation growing on auxiliary spillway and removed most of the trees, few left
7. Developed a draw down plan to be able to lower water level if necessary
8. Initiated and held several meetings with residential owners of dam who are aware of and have the 2019 dam inspection report. Meetings are documented and this given to WHA Secretary.
9. Obtained quote for remainder of tree work and grinding of stumps (se 3, 4, 5 above)
10. Monitored WHOA area for seepage. Nothing found.

WHAT WE WILL DO IN 2020

1. Obtained quotes from contractors for all of the work below (# 2 through #7)
2. Removal and replacement of damaged concrete outlet channel and repair of all erosion in and out from channel adding geotextile underlay underneath to prevent erosion
3. Adding and supplementing riprap and armoring area of Auxiliary spillway
4. Adding riprap and armoring on upward walls of outlet channel
5. Continuing communication (and if possible meeting) with residential owners of dam
6. Removal of large tree on auxiliary spillway and other small trees scattered along
7. Removed 10% of trees and brush from downstream slope and 25 feet back
8. Grinding of all stumps est. 40 (see 3 and 4 above)
9. Preparing the IEAP without mapping as we understand that IEAP **is not** mandatory but nice to have.
10. Continue to monitor for new seepage areas.

WHAT IS LEFT ON RECOMMENDATIONS AND SOME QUESTIONS

1. Video inspection of principal spillway outlet pipe. Told by CBBE (Burke) that we would not have to do this until 2021/2022 because principal spillway pipe was repaired in 2016 and inspected then so we are good for 6 years. Don't even know why CBBE put this on 2019 report. **HOA expense.**
2. Spillway capacity analysis. Hydrological study. CBBE (Burke) said do this last so this is a future item. This is a risk analysis study for flood inundation and likelihood of dam breach mostly via computer simulation modeling, and some field sampling and observation. **This is likely a shared expense.**
3. Evaluation for dam stability. CBBE (Burke) told us this may not be needed at all because of all other work we had done in 2019 and that we are doing in 2020. Also, we are **not able** to do this because Woodlands HOA **doesn't own** the entire dam. We can't hire someone to do this work and then tell them to go onto residential dam owners properties, and the residential dam owners won't allow this. The work requires that a fairly large rig drive onto all dam properties and take core samples along the dam. The rig could disturb the lawn and leave

tracks that we would have to seed and possibly sod. Also challenging is that WHOA cannot and should not pay for work by itself, this should be a **shared expense** among all dam owners.

4/18/20

SUMMARY OF WHA INSURANCE PROPOSAL

ACTION: Seeking Board approval (vote) for President, consulting with the Vice President, to proceed by June 1, 2020 with Proposed 3-year Renewal Package and annual Workers Compensation with changes listed below. See **Proposed** and **Changes** described below. Total expense at est. \$11,786 or lower. Authorize President to sign Terrorism Rejection Form to eliminate insurance coverage for terrorism. President will proceed unless a better opportunity presents itself in which case the President will come back to the Board.

Insurance Carrier: Cincinnati Casualty Company

Annual Invoice Due: June 1

Agent Name: J.R. Martin McGriff Insurance Services

Current Expires 6/1/20: 3-year Renewal Package with annual fixed rate at \$10,226/yr. plus \$1,621 for Workers Comp.

Last year total expense: \$11,567

PROPOSED

- 3-year fixed rate Renewal Package at \$10,442 for the following coverages:
 - Commercial Property
 - Commercial General Liability
 - Commercial Auto– Hired/Non-Owned Liability (covers someone running errands)
 - Commercial Umbrella/ Excess Liability Coverage
 - Cyber Risk - Data Defender Coverage
 - Crime and Fidelity Coverage
- Year to year Workers Compensation no rate lock (not multi-year) at \$1,338 for 6/1/20 to 6/1/21
- Total Insurance Expense Renewal Pkg. and WC for 6/1/20 to 6/1/21 expected = \$11,786 or lower
- Increase of \$219 or up to \$433 over previous year and within budget forecast of \$12K

CHANGES TO BE MADE

- Increase Building coverage limit to now be \$1M (building was underinsured at \$615K).
- Eliminate the Terrorism insurance premium at \$76/yr. WHA is not a terrorist target.
- Eliminate Hired Car Physical Damage portion of Automobile Schedule at \$410 (this is physical damage insurance for the vehicle of someone we hire in case they are uninsured).

Jkr 5-9-20