

Westwood Village Homeowners Association
Minutes of the Board of Directors Meeting
February 15th, 2017

1. Don Wolfe called the meeting to order at 3pm. The following members attended:

Don Wolfe (President)	Dave Mudra (Vice President)
Rocky Seelbach (Secretary)	John Hunter
Kam Majer	Pam Lawrence

Absent: Vicki Dolsby, Darlene Pfahl (Treasurer)

Also present: Manager Bill Wise, owners Cliff Lawrence, Dave Oss, Pat Stevens, Shirley Howard, Terry Johnston, Martin Grypma, Tyke Van Dellen, and Mike Bannon.

2. Minutes from the January 20th meeting were approved by the Board via email on January 24th.
3. Treasury Report – Pam Lawrence reported the following bank balances, current as of today.

Columbia Bank	
Checking	43,338.65
Capital Reserve (Target balance \$85,000)	85,000.00
Insurance Reserve (Target balance \$20,000)	20,000.00
Special Assessment	79,653.79
Total	\$ 227,992.44

4. Design Committee Report
- a. Dave Mudra asks owners planning projects in their units to please reach out to the Design Committee. Per our Rules and Regulations, projects impacting the Common Area in any way are not allowed to be worked between Memorial Day and Labor Day. If you have questions about whether your project will be affected by this rule, contact the Design Committee or Bill Wise to clarify.
 - b. Dave reported the solar powered light being tested along the parking lot at the Eastern units lasts several hours into the darkness, but not all night. Battery life depends on how much sun it receives, so a solar powered light may not be a good choice if we need something to run all night. Powering a wired light should be at Association expense versus asking a unit owner to power it from their condo. The lights need to be positioned to illuminate the parking area without shining into windows.
5. Waterfront Committee Report – The Committee met on February 1st and worked through the list of suggestions gathered over the past few months. The minutes from that meeting are posted at the mail hut, and available at our web site; WestwoodVillage.us under the Waterfront Committee tab. The minutes include a list of the options with estimated costs and disposition. There are also graphics that illustrate how the marina could change.

- a. Breakwater. There was consensus that we should continue with the floating log based breakwater. Pam Lawrence talked with Bonner County Public Works and learned that the vegetation growing on the breakwater contributes to deterioration of the logs. They recommended an herbicide that is safe to apply on the water and does not require a license. It can be applied by our own staff.
- b. Boat slips. Bill Wise said all 46 slips were rented to owners last year, and this year there are three more owners waiting for slips. This is consistent with the trend over the past few years.
 - 1) The Waterfront Committee recommended doing the repairs to the west and southwest breakwater corner that were already planned, and installing four new slips on the A dock this spring.
 - 2) Dave made a motion of the recommendation, seconded by Kam Majer.
 - 3) Discussion on the motion included clarifying that the A dock is the short dock on the west side of the marina, next to the entrance. An illustration of this is included with the minutes of the last Waterfront Committee meeting mentioned above.
 - 4) The breakwater repairs are estimated at less than \$12K, and four new slips were estimated at \$32K. We have funds to do both.
 - 5) Revenue from the slip fees paid over the past 15 years have contributed over \$200K to the Association's general fund, in excess of what it cost to maintain the marina.
 - 6) Doing both jobs at the same time means only one charge for moving all of the construction equipment into place.
 - 7) Motion carried unanimously.
 - 8) At Don's request, Bill had discussed possible terms with the contractor who said payment could be split over this year and next, amounting to an interest free loan.
- c. Kayak storage. The Board is asking for help to determine if there is a need for kayak storage close to the Bullfrog unit where the water is shallow. Some folks find it easier to launch there than at the stone steps. Contact Bill or the Board if you are interested in storing your kayak there.
- d. Eastward expansion. The Committee also talked through a number of ideas for an expansion of the marina eastward, toward the swim area as illustrated in the Waterfront Committee minutes mentioned above. This may be an agenda item for the annual meeting.

6. Manager's Report

- a. Some of the original wood shake siding on the Riverview building is cracked and failing. Repair of the affected south and west sides seems more attractive than replacing it all. Several contractors declined to bid due to the size of the building and number of cuts needed to accommodate its features. Bill will continue to develop options.
 - b. The tremendous amount of snow received in the last couple of weeks has kept Bill and Virgil busy, including weekend work.
 - c. Snow has prevented making progress on pool repairs.
 - d. Bill has been discussing the pool filter options with vendors. One option is to keep the sand filtration in place and replace the sand as was planned for this spring. Another option is to install diatomaceous filters at a cost of about \$3K in new equipment.
 - e. Bill discovered and will use a new product called a mineral ball that can help keep the pool clear.
 - f. Bill will schedule dry treatments for aquatic weed prevention on the waterfront and ponds this spring. Estimate is about \$3K.
 - g. Darlene Pfahl had reported problems with ice accumulating on her sidewalk. Ice buildup has been a recurring problem in several Court units. Most have heat tape in the gutters to keep the drainage working, but the tape was not able to keep up with the low temperatures seen this season. The product has been in place for at least twelve years and may not be working as well as it did when new.
 - h. Bill will look into replacing the old gutter heat tape with a self-regulating version that responds to temperature and heats only when and where needed. Older versions are either on or off and can be expensive to operate.
 - i. Darlene had reported earlier that she ordered a heated mat designed to prevent ice buildup on a sidewalk and that it seemed to be working.
 - j. Bill said the vendor we use for applying pesticide around the units each year can also treat the docks to reduce the spider population. Bill will have a quote for the service at the next Board meeting. The product is advertised to work for 30 days.
 - k. The office landline service has been intermittent, and voice messages sometimes do not show up for hours. The Association will provide a new mobile phone for Bill or Virgil to use instead of the landline. The landline account will be terminated once the conversion is complete. The mobile phone will be the same office number; (208) 263-2618.
7. Following up on requests from the last Board meeting where he gave an overview of our insurance policies, Rob McWilliams of PayneWest Insurance provided answers to several questions.

- a. Rob provided a quote for an earthquake/movement policy for our \$13M project. It would include a ten percent deductible and cost \$1,500 per year in addition to our currently \$20K premiums. The ten percent deductible means damage would have to exceed \$1.3M before the policy paid anything. There was no interest in adding the coverage.
- b. Our current policy specifically does not cover anything related to ice skating. The Board asked Rob to look at removing that exclusion, but the underwriter of the policy declined. Rob recommended bringing it up prior to renewal next year if the Board so desires.
- c. Rob also recommended making sure we get proof of insurance from businesses we engage for significant projects. Panhandle Management, Inc. (PMI) has provided theirs as our bookkeeper. Bill will collect as needed.

8. Northland Cable Internet

- a. Rocky Seelbach said the Northland contract for cable internet won't be started until the known issues are resolved.
- b. The Board is asking owners to help find problems before the contract starts by performing the steps below and reporting problems to Northland at (208) 263-4070.
 - Owners with Northland cable internet service at Westwood can test their connection at www.SpeedTest.net. Northland's basic cable internet service provides 12Mbps downlink and 1Mbps uplink speeds. Some customers may have arranged for different speeds. Contact Northland if your service does not meet your expectation.
 - Picture quality on the higher Northland cable television channels can be a good indicator of how well a cable internet modem could work. If your picture is less than clear, please contact Northland to resolve. Northland's channel lineup is available at their web site; www.yournorthland.com.
 - The Board is working with Northland to identify and resolve cable TV and internet trouble spots at Westwood, but needs owners to test and let Northland do their job if service is lacking.
 - Do not hesitate to contact the Board if Northland is unable to resolve.
- c. Owners are reminded to let Bill know if they want replacement wiring for cable TV/internet.
- d. The Board doesn't want to risk the offer made by Northland for cable internet service by waiting too long to start, but doesn't want to spend the Association's money until known issues are resolved.
- e. The Board will set a contract start date and provide plenty of notice for owners to increase their dues payments by the \$32 per month approved last year.

- f. The contract start date will also be the termination date for individual accounts being replaced with service for all of Westwood.
 - g. As with our cable TV service, extra features like higher data rates beyond the 18 Mbps downlink and 1 Mbps uplink being provided with the contract are up to owners to arrange privately with Northland.
 - h. Existing Northland cable internet customers should see no interruption in service in the transition to the contract. No additional equipment is needed. Existing cable modems do not need to be replaced.
 - i. Owners that do not currently have Northland cable internet will need to identify a cable outlet for the modem, or a location for a new cable outlet to be installed.
 - j. Once a start date has been set, details will be provided about getting new modems for owners that prefer to self-install. Appointments will be available for owners who want to have a Northland technician visit to perform the setup.
9. Kam Majer said several owners expressed interest in having adult only time in the pool, and proposed Monday and Wednesday afternoons between 1 and 4 be reserved as such. Please contact Kam if you have a preference.
10. Rocky reported that one of the more time-consuming efforts PMI performs as our bookkeeper is invoicing and posting payments.
- a. 34 of our 79 owners receive their invoices via email. The Board is asking all owners to sign up for emailed statements unless they do not use email.
 - b. For invoices delivered through the postal service we pay PMI to print the invoices, put address labels on envelopes, fold the invoices and stuff the envelopes, run them through the postage meter, and then deliver to the post office. In contrast, our bookkeeper need only indicate the email address for an account and the invoice is sent automatically when the invoicing process is run. Please contact Dianne Brauer at (208) 255-1645 or dianne@panhandlemanagement.com to have your invoices delivered via email.
 - c. 25 of our owners are signed up for direct debit. This allows PMI to withdraw the invoiced amount from an owner's bank account directly. The process includes automation for posting payments to the owners account. Contact Dianne to sign up.
 - d. Direct debit customers receive an emailed invoice that includes a message on the invoice to not pay since their payment will be done automatically. That message doesn't currently show up on the body of the email, which has led several people to call and confirm they are set up for automatic payments. Dianne will try to make it clearer by adding it to the email subject line or body of the email.

- e. Owners that use a web bill pay system to schedule or make payments manually, as well as those sending their own hand drawn checks take the most time to process. The checks are manually posted to the owner accounts, added to a deposit slip, and taken to the bank.
- f. Another option would be to invoice quarterly instead of monthly. The payment would be for three months, but it would eliminate two-thirds of the invoicing work.
- g. Reducing the amount of work PMI does for us will help as we negotiate contract rates for renewal.

11. 2018 Budget

- a. The operations budget draft for 2018 is in good shape. The Board needs to finalize options and estimates for the pool repair and Riverview siding before determining the need for a Special Assessment.
- b. The Board wants to perform the pool repairs this coming fall. Riverview siding would be worked on in 2018.
- c. Past practice has included funding needed repairs from reserves if necessary, and replenishing the reserve through a Special Assessment.
- d. Kam questioned the need for a Special Assessment when we have almost \$80K that has been labeled as surplus.
- e. One of the pool repair estimates was over \$60K. Replacing the Riverview siding with vinyl was estimated at over \$60K. Bill is continuing to refine the options and estimates.
- f. Discussion will continue at the next meeting.

12. Rocky asked for suggestions for improvement to the Association web site.

13. The next meeting of the Board is scheduled for 3pm Wednesday, March 22th.

14. The annual meeting of the Association will be held at 8am Saturday, July 1.

15. A reception is planned for the evening before the annual meeting. Volunteers are needed to organize. Contact Kam Majer if you are interested.

16. The Board went into executive session to discuss staffing.

17. Adjourned at 5:30pm