

LAKE COUNTRY VILLAGE HOA, INC

www.lcvcommunity.com

REGULAR HOA BOARD MEETING – January 19, 2016 Minutes

Call to Order - The meeting opened at 7:06pm.

PRESENT - Dan Shusda, President Sue Phillips, Vice President Peter Hayden, Treasurer Bob Turek, MAL Tom Maglienti, MAL Henry Ward, MAL Gerry Eagan, Secretary

Eleven people were present in addition to the board members.

Approval of Last Meeting's Minutes – Dan asked the board if he could get a motion to accept the December HOA minutes. A motion to accept the minutes was made by H. Ward and seconded by P. Hayden. The motion was passed by all.

PRESIDENT'S REPORT – no report

VICE PRESIDENT'S REPORT – Sue asked homeowners to be on the lookout for your neighbors to make sure they are ok.

SECRETARY'S REPORT – Gerry provide the following report. 1) Took down the electrical cords and some of the lights from the trees around the flag pole garden, 2) Updated the HOA Winter Notice with information from the Communications Committee and posted the notice in the kiosks, 3) researched some web site hosting options, 4) reviewed the water usage overage letters that the Utilities Committee updated with the board, 5) with H. Ward, we hosted a work session to review past budgets, looked at possible long range options, and asked all the committees to provide requests for funds for the next budget, 6) Found that the board and the committees need to establish priorities in funding the various items that need attention in Lake Country Village, 7) we are looking at 1/26/2016 to host another meeting on the budget to gather inputs and review budget history with those who could not make the first meeting, 8) Filled out and submitted a City Gym Room application to the Community Development Department at City Hall. Waiting on their response to see if they will be charging us a fee or not.

TREASURER'S REPORT – Peter reported that the beginning balance of the Checking account was \$57,789.91, total receipts were \$55,087.28, and expenses were \$30,616.83 giving us a balance in the checking account of \$82,260.36. The savings account balance at the beginning of the month was \$229,425.96 and the ending balance was \$229,455.11. A motion to accept the treasurer's report was made by G. Eagan and seconded by S. Phillips. The motion was passed by all. NOTE: The treasurer will work with Anne to update the savings account with the various transfers to the reserve accounts.

BOOKKEEPER'S REPORT – Anne no report

PROPERTY MANAGER'S REPORT – Adam gave the following report.

- 1) Rounds were completed.
- 2) Work orders since May 2015 meeting total 104 with 12 incomplete.
- 3) Complaints since May 2015 meeting were 11 all have been addressed.
- 4) Violations since May 2015 meeting were 57 delivered to homeowners, 46 have been corrected.
- 5) All vendor work has been monitored; snow removal has been going smoothly.
- 6) I have been checking on 6 Iowa, 6 Maine, & 14 Caitlin to make sure boilers are working and heat is on.
- 7) Delivered Water Usage Overage Letters to 5 homes.
- 8) All Welcome Packets have been delivered.

COMMITTEE REPORTS -

- 1) **LANDSCAPE** – Carol provided the following report. The committee was going to have a meeting tomorrow night. A homeowner asked about a tree replacement by J. King. Sue responded she would be planting a new one in the spring as was stated in previous minutes. Carol also stated that the committee is working on a procedure for planting trees that will guide homeowners in planting trees and other plants.
- 2) **BUILDING** – W. Chmura asked for a copy of the document containing which unit sidewalks were in need of repairs to the concrete. Gerry to make a copy for him.
- 3) **COMMUNICATIONS** – J. Armstrong presented the Website Redevelopment Proposal for Lake Country Village for the board to review. The proposal will be attached to the minutes on the LCV HOA web site. James also

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stated they the committee worked with the secretary to update the HOA Winter Notice that has been posted in the kiosks.

- 4) **UTILITIES-** W. Chmura stated that the committee has put together a request for the some funds to finance a proposed rebate program that is being worked on. T. Maglienti added that the committee has put together some notices of suggestions and tips to assist homeowners in checking their units for water leaks. Copies were given to the board and they will be attached to the minutes on the LCV HOA website.
- 5) **SOCIAL** – no report
- 6) **ELECTIONS** – no report

LEGAL REPORT – Gary reported that he has created a lien for 14 Caitlin for Dan to sign. The lien creates a notice and it will be a continuing lien that will stay on the property until it is sold by that bank that owns it. He is making up some letters to start the process of setting up a lien on 5 other properties that are behind in their fees to the HOA. Gary read a sample letter that he has prepared to send out to the homeowners that have been consistently behind in their fee payments. Gary asked for a motion to proceed with the letter. B. Turek made the motion to proceed and S. Phillips seconded with the exact letter that Gary read to the board and attendees. The motion was passed by all.

OLD BUSINESS –

- 1) Approval/Disapproval of the non-urgent water usage overage letter and thank you letter. Sue asked that the proposed flyers to the letters be changed to reflect that they are suggestions only. T. Maglienti said that this was a good suggestion and he will update the letters. Tom said that he would update the flyers. Gerry said that would be okay and stated that the amended motion with Tom is what we should approve. H. Ward seconded the motion. The motion was passed by all. The letters and the flyers will be added to the meeting minutes when they are placed on the HOA website.
- 2) Status update on website issue. Gary had meet with Maureen and to get more information on website access but she was not available. Tom will send a note to Maureen to ask if she would send the information to him. Gary also will be sending a letter to Maureen informing her to send him the access information regarding the web site so that it can be updated by some homeowner volunteers. Tom brought up a proposed letter to have the website development and support issue checked into and proposed an independent review of this past problem so that we can learn from it and prevent it from happening again. Tom read the proposal letter to the board and attendees. Tom asked that the board consider this motion to conduct the review using the guidelines so stated. Gerry recommended that one of the goals be to provide a report to the board about their findings. Under accomplishments and goals Gerry stated that item 2 be removed from the proposal regarding obtaining additional members to the committee. B. Turek seconded the motion as revised and agreed to by Tom. The revised proposal will be attached to the board minutes on the website. Discussion took place. Gary entered the discussion and stated that he had been reviewing this matter gaining information from the board, others and Maureen when she was available. Gary read a letter he proposed to the board regarding the matter in response to the board asking him to look into the matter. His letter will be attached the minutes on the website. Some of the board thought that this answered some of the immediate concerns regarding this issue. Discussion on the HOA By-Laws was also brought up and Gary stated that the By-Laws made up by the developers was very limited and not detailed. That is why the HOA board has been creating resolutions to more clearly define problem areas. More discussion took place. The board voted on Tom's motion for the independent audit to review the website issue. The board voted 4-2 against the motion.

NEW BUSINESS –

- 1) After Gary Favro's report was read (attached to website minutes) Gerry made a motion to accept his report and Bob T. seconded. The motion was passed by all.

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- 2) Authorize Gary or some other attorney to get an opinion of the meaning on part of the board rules. This was declined after what Gary presented previously. There was not further motion on this item.
- 3) Proposal to add/insert an item to the HOA Bookkeeper Contract- Gerry E. read a proposal to add an item to the Bookkeeper Contract to provide a clear process to handle invoices that do not come from the Property Managers hands. An example is the monthly Water Bill. H. Ward seconded the motion. Anne had no problem in accepting this additional requirement. Anne asked that the person reviewing the invoices return them to her so that they can be paid in a timely manner. After discussion the motion was voted on and was approved by a vote of 6-0.
- 4) Discussion was made whether to reestablish the Review and Compliance Committee. Members of the audience were asked to sign the attendance sheet indicating their desire to join the committee. It was asked if H. Ward would be the liaison to the committee. P. Chmura volunteered to be on the committee. Tom M. will ask around to see if others would like to be on this committee. T. Maglienti made a motion to reconvene the Review and Compliance Committee with H. Ward as liaison. Sue P. seconded. The motion was passed by all.
- 5) Elections Committee – Carol S. has one application so far for the upcoming elections. Applications have to be in by February 29th.

ADJOURNMENT of the Board Meeting –8:44 pm.

G. Eagan made the motion to adjourn and H. Ward seconded. The motion was passed by all.

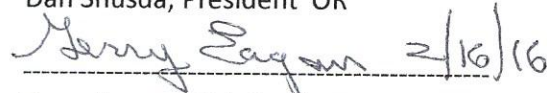
Next Meeting → Will be on Feb. 16, 2016 for the HOA board meeting at 7:00pm; **US Oval City Gym Conf. Room.**

Minutes Approved,

Sue Phillips, Vice President



Dan Shusda, President OR



Gerry Eagan, HOA Secretary

Attachments: Available on the LCV Web site www.lcvcommunity.com

- 1) Website Redevelopment Proposal for LCV – 3 pages
- 2) Updated letters/Procedure for Prop. Mgr. to give to homeowners who are over on water usage- 3 pages
- 3) Brochure and flyers for homeowners to locate water leaks – 4 pages
- 4) Proposal for Independent Review Committee – 1 page
- 5) Attorneys Review of Website Issue – 3 pages
- 6) Proposal for Update to the HOA Bookkeeper Contract – 1 page

The Communications Committee hereby proposes to accept responsibility for the development and fiscal 2016 maintenance of the Lake Country Village Homeowners Association website on a volunteer basis, with only mandatory third party fees being charged to the HOA. Future ongoing maintenance will be evaluated by the committee and the board after the first year and will depend on volunteer availability as well as first year performance by the committee.

Primary Goals of New Website

To quickly transfer and revamp the comprehensive Website at www.lcvcommunity.com in order to garner the interest of current and future homeowners seeking to learn about Lake Country Village, and to provide an effective means for the Board to communicate with community members. This will be accomplished by:

A) redesigning the Website's look and feel utilizing tools available with the hosting package or by other means if authorized by the board

B) adding significant text, photo and other pertinent information to create a vibrant, user friendly and dynamic site that is easy to change and access

C) providing clear, intuitive path for site visitors to view HOA documents, Board Minutes and any other pertinent information.

D) add historical data which heretofore has been unavailable on the website
The Communications Committee will provide the HOA Board electronic copies of all pictures, files and any other data of the redesigned Website, updated on an ongoing basis.

CREATION OF PAGES- Propose Website to include, but not be limited to, the following search engine optimized informational element

- | | |
|---------------------------|--------------|
| * Home Page | * Committees |
| * Special Events Calendar | * Gallery |
| * LCV News | * LCV Life |
| * HOA Doc's | * About Us |
| * Board Minutes | * Contact Us |

These pages are the first estimate only and will likely change or be renamed as the site takes shape or as it is modified. The committee requests permission to make such modifications at its own discretion to speed up changes and facilitate creativity. However, no substantive content will be added or removed without board authorization.

Hosting and Maintenance

Included: Free website builder, free domain registration (1st year free, \$ after), and technical support. **Unlimited services included:** Disk space, email addresses, and MySQL Databases (Data Collection)

Price of Hosting Website (monthly basis):

Current Promotion

Essential Plan

- \$1.99 per month (billed \$23.88 for 1years)
- \$1.99 per month (billed \$47.76 for 2 years)
- **\$1.99 per month (billed \$71.64 for 3years) (recommended)**

Off Promotion cost

Essential Plan

- 36-month term: \$10.95 a month (billed \$394.20 for 3 years)
- 24-month term: \$11.95 a month (billed \$286.80 for 2 years)
- 12-month term: \$12.95 a month (billed \$155.40 for 1 year)
- 1-month term: \$12.95 a month (billed monthly after the first 12 months of service)

Additional Fees below:

Advance Site Protection and Performance Accelerator

- Description: Protect your website from fraud and malware, while speeding up its performance for visitors. This advanced security helps block malicious traffic and scans daily for other harmful threats
Cost: \$1.66 per month (billed \$19.95 for 12 months)

Protect Your Site

- Protect your site with this automated daily backup. Easily restore lost and damaged files directly to your account.
Cost: \$1.08 per month (billed \$38.85 for 36 months)

Make Your Website Look Great on Mobile Phones

- 67% of mobile users will not return to a site if they had trouble accessing it. With goMobi's mobile site builder, your customers will have a great mobile experience from any device.
Cost: \$2.99 per month (billed \$35.88 for 12 months)

3 year promotional (website hosting fee)	\$71.64
1 year site protection & performance accelerator	\$19.95
3 year protect your site (data back-up)	\$38.85
1 year mobile phone enhancer	\$35.88
Total	<u>\$ 166.32</u>

Total Upfront Cost: \$166.32 (includes 3 years of hosting+1 year of other charges)

Development Time The Communications Committee estimates that the redesign and delivery of the redesigned website timeline to be three to six weeks after board authorization to proceed.

Proposed Procedure for Handling "Urgent" Water Overusage

The Utility Committee is recommending that the URGENT NOTICE/PROCEDURE result only when DOUBLE the allotted unit amount of 4,000 gallons, or 8,000 gallons/unit appears on the water bill. The UC has determined that delay in responding to overages on the URGENT level results in major loss of water dollars. The UC has decided to treat overages of fifty percent (6,000 to 7,000 gallons) with a less urgent notification process.

The following procedure is intended for URGENT LEVEL overages, with all actions kept logged on a CONTACT FORM shared with the UC:

1. Bookkeeper receives the water/sewer bill and assesses the URGENT overages providing that information to the Property Manager and UC as soon as possible.
2. In no more than two CALENDAR days the Property Manager will visit those units to deliver or post the approved Urgent Notices and, if possible, to personally inform the homeowners of the water overuse concerns. Members of the UC are agreeable if available to accompany the Property Manager on these visits to offer support/expertise in checking the homeowners' interior and exterior utilities. This will require the Property Manager contacting a UC member to coordinate a visit. UC members agree that the Property Manager will be the person in charge on these visits.
3. On the initial visit, the Prop Mgr will circle the complex insuring that no exterior faucets are running. During the initial visit (or as soon as practicable), and at any subsequent visits, the Property Manager will take a water meter read, will record the date and the read and share same with the UC and Bookkeeper. The property manager will also inquire as to the number of occupants in each unit to try to determine if the use can be considered normal or otherwise. If it is determined by the UC it is normal then the units will be so noted on the HOA spread sheet.
4. When the initial visit does not result in homeowner response, a follow-up contact to the units in question will be done by the Property Manager within an additional two CALENDAR days.
5. The initial visit, in all probability, will narrow the possible sources of the problem, which will be shared with the UC. In the event that a unit appears vacant or the owner cannot be contacted the issue needs to be immediately referred to the Board for an expedient resolution.
6. If the Property Manager has located the problem and made contact with the owner, the water problem will be temporarily stopped. The Property Manager will discuss further resolution of the problem with the owner and timeframe for permanent resolution. The owner will be requested to contact the Property Manager when all repairs have been done.
7. Upon satisfactory resolution all homeowners contacted during this URGENT PROCEDURE will receive a thank you letter/email from the Property Manager, with the UC and Bookkeeper copied on that.

Submitted by Utility Committee
December 15, 2015



HOMEOWNER ALERT...
PLEASE DO NOT IGNORE THIS NOTICE

To: [Name and street address]

Date:

From: Utilities Committee and Property Manager

As you may know, your Homeowner Association fees are based in part on a water usage of 4000 gallons per unit (unique to the LCVHOA there is usually only one water meter per multi-plex unit.) This month's total for the ___ units on your building's meter exceeded that amount by _____ gallons. Last month's total exceeded that amount by _____ gallons. So far, this overage has cost the HOA\$ _____. You can see it is essential that any problems that exist are found and corrected as soon as possible.

We are therefore asking all residents served from this meter to check their faucets and toilets for leaks. However, an overage like this generally indicates a leaking toilet, and you should be able to hear it constantly or intermittently running. If you find this is the case, please immediately shut off the water intake valve at the base of the toilet tank and contact the Property Manager.

If you don't hear any of your toilets running, the Property Manager is available to assist in further checking your fixtures for less obvious leaks.

Water and Sewer charges represent the largest single expense for the HOA. Please help us save water dollars by keeping your fixtures operating satisfactorily.

You can contact the property manager, Adam Whitbeck at 518-336-0528.

Or feel free to contact any member of the Utilities Committee:

Walter Chmura, Chairman at 518-534-5248;

LaShauna Quarles at 785-218-5959

Board Member Tom Maglienti at 518-569-6935;

Board Member Bob Turek at 518-578-3818

Thank you for help,

Adam Whitbeck, Property Manager

CC: The Utilities Committee



[Address]

[Date]

Dear Homeowner/Occupant

As you know, your Homeowner's Association pays for your water and sewer costs each month. This is because when most of the units in LCV were constructed it was impractical to separately meter each unit. Our budget for this expense is based on an estimate of 4000 gallons per unit each month.

This month the units on your meter used an average of _____ gallons each. This usage could be partially due to leaky faucets or toilets or may be a normal result due to the number of occupants on the meter. To help us make this determination, we ask that you take a moment to check your plumbing for leaks and to fill out the short form below. You can drop it in the drop box at any kiosk, send it to LCV Bookkeeper at 10 Maine, Plattsburgh, NY 12903 or email it to bookkeeper@lcvcommunity.com.

We have also enclosed two flyers for your information which we hope will help. One explains how to check for leaky fixtures and the other discusses a variety of ways you can conserve water in your everyday use.

We hope you join us in our efforts to keep your HOA monthly fees down by regularly checking your toilets and faucets for leaks and by taking steps to conserve water.

If there are any questions on this matter please feel free to contact me at: propertymanager@lcvcommunity.com or at 336-0528.

Thank you, in advance, for your understanding and cooperation,

Adam Whitbeck
Property Manager

Name _____

Leak(s) found (if any) _____

Number of permanent occupants (any age) _____

Email Address _____ (optional)

(email addresses will only be used for LCV communications and will not be sold to any third parties)



DATE:

TO:

On behalf of your HOA Board, I would like to thank you for your prompt response in addressing the water usage issue.

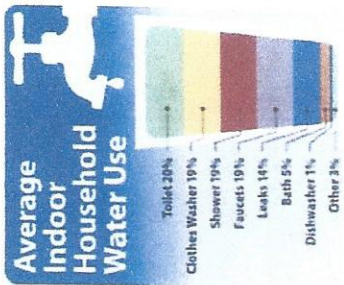
Sincerely,

Adam Whitbeck, Property Manager

Any thoughts, comments, or suggestions on our handling of this matter would be appreciated. Please send them to the Utility Committee c/o Walter Chmura, Chairman at 41 Maryland Rd., Plattsburgh, NY 12903 or email them to bamuiba69@primelink1.net (or new UC email address TBA)

CC: Bookkeeper

Lake Country Village



Ways to Conserve H₂O

HOA Utilities Committee

WHAT DOES A 20% REDUCTION IN WATER USE LOOK LIKE?

AVERAGE DAILY USE
The average Californian uses 196 gallons of water per day. Here are some easy ways to reduce water use. Find the right combination for you to reduce by 20% or 39 gallons a day.

196 GALLONS PER DAY

INSTALL AERATORS ON BATHROOM FAUCETS
1.2 GALLONS per person/day

TURN OFF WATER WHEN BRUSHING TEETH OR SHAVING
10 GALLONS per person/day

FILL THE BATHTUB HALFWAY OR LESS
12 GALLONS per person

FIX LEAKY TOILETS
30-50 GALLONS per day/toilet

INSTALL A HIGH-EFFICIENCY TOILET (1.28 GALLON/FLUSH)
19 GALLONS per person/day

WASH ONLY FULL LOADS OF CLOTHES
15-45 GALLONS per load

TAKE FIVE MINUTE SHOWERS INSTEAD OF 10 MINUTE SHOWERS
12.5 GALLONS with a water efficient showerhead

INSTALL A WATER-EFFICIENT SHOWER HEAD
1.2 GALLONS per minute

RUN DISHWASHER WHEN FULL INSTEAD OF HALF FULL
5-15 GALLONS per load



History

Our community is unique in that each quad only has one water meter. Therefore, it is the responsibility of each owner to be diligent in assuring that everyone in their household tries to reduce their water usage.

Your HOA dues cover your water and sewer bill. Each year the HOA Board creates a budget allocating 4,000 gallons of water per unit per month.



Allocations

The HOA Board monitors the water and sewer bills each month and sends out notices to any unit/quad that exceeds their allotted amount.

Allocations:

Single unit: 4,000 gallons per month

Quad units: 16,000 gallons per quad per month

Overages

The Property Manager will send out notifications to all units if their monthly water bill indicates an overage. The Property Manager and the Utilities committee are here to help any resident with solving their overage issue. Since the HOA Board only allocates a certain amount for each unit it is imperative that we all do our best to stay within our allotment. By doing this, the HOA Board will be able to keep our HOA dues to a minimum. consequat. Duis te

Ways to Conserve

1. Replace current toilets with low flow toilets.
2. Check regularly for running toilets or leaking faucets.
3. Collect rainwater to water your plants.
4. Reduce your shower by 1 minute to save ~ 9 liters of water.
5. Replace shower heads with low flow shower heads.
6. Wash only full loads of clothes.
7. Turn off the tap when you brush your teeth.
8. Water your lawn in the morning.
9. Use mulch around your plants to help trap the water in the soil.

Suggestions for Checking your Toilets for Leaks

This diagram pertains to a fill valve that can be found in many older toilets but there are many other types. Although your valve may look different from this diagram, they basically do the same thing and have similar parts. See the links at the bottom of the page for suggestions for other types of valves.

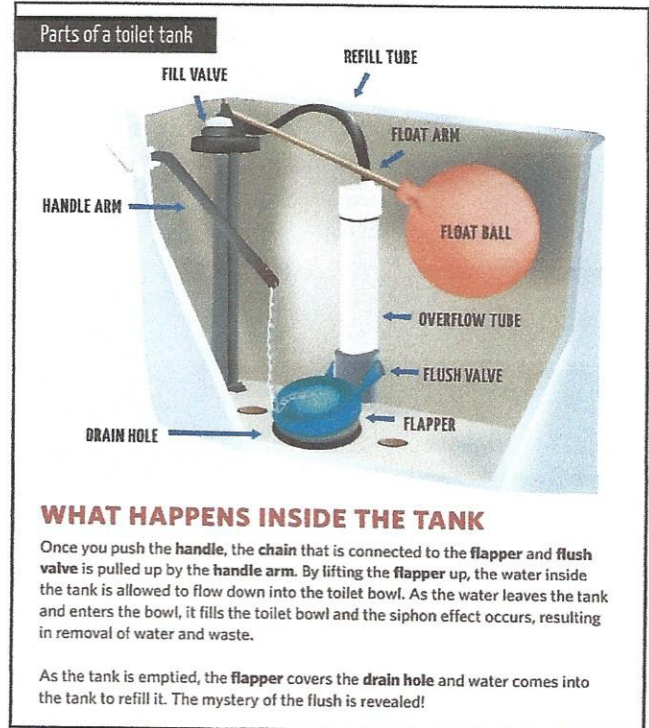
Usually a leaking or running toilet is due to one of three things:

- 1 - A worn or cracked flapper
- 2 - A defective or misadjusted fill valve
- 3 - A problem with the handle, chain or float ball.

1 - To test for a defective flapper first remove the toilet tank cover. Make a pencil mark on the inside of the tank at the water line or place a few drops of food coloring in the tank. Wait 30 to 60 minutes. If the water line has dropped or if there is food coloring in the bowl, the flapper is leaking. It is a simple process to replace. Just disconnect the flapper from the flush valve by popping it off the plastic ears and disconnect the chain from the flapper. Replace with new flapper. (Around \$8 at most hardware or home center stores).

2 - If the fill valve is misadjusted or defective you will probably be able to see and hear the toilet running. With the tank cover off, flush the toilet and observe the fill valve shuts off when the tank has filled. If the water level rises above the top of the overflow tube, the fill valve will not shut off and the toilet will "run." Pull up slightly on the float arm. If the fill valve shuts off, an adjustment can usually be made to the float with the screw on the top of the fill valve. This screw raises or lowers the float arm and float. Shut off the water to the toilet at the supply valve and flush the toilet to empty the tank. Turn the screw on the top of the fill valve counterclockwise to lower the float. This will shut the valve off earlier which will lower the water level in the tank. Adjust until the level is about ½" below the top of the overflow pipe. If this does not fix the problem you may have to replace the fill valve. See websites below or call a plumber.

3 - Sometimes the chain attached to the flapper kinks or is the wrong length. If it is too short or if it kinks it will prevent the flapper from making a tight seal over the drain hole. If it is too long it might actually fall under the flapper, preventing it from closing. A good length is one that leaves about ½" of slack when the flapper is all the way down. Adjust as necessary by cutting excess chain or replace with an equal length of nylon string or dental floss.



Read more at:

<http://www.familyhandyman.com/plumbing/toilet-repair/how-to-fix-a-running-toilet/view-all>
<http://www.toiletology.com/troubles.shtml>

Tips for Locating Water Leaks

Here are some things you can do to check for water leaks in your home. When in doubt, call a plumber.

- 1) **Toilets.** Check the toilet for leaks by removing the top off the tank and listening very closely. If you hear any hissing at all, try to locate where it is coming from. If you locate the area where the leak is coming from, assess it and determine if you can fix it. If you can't, then call a plumber.
 - a) Check out the tips on the back of this page for more details on toilet leaks.
 - b) Repeat the process with each toilet you have to make sure you don't have more than one problem.
- 2) **Hose bibs.** These are the faucets you hook your outside hoses to. Usually an average residence has one hose-bib in the front and one in the back.
 - a) Shut off the valve and remove the hose and look for any obvious leaks.
 - b) Take a screwdriver, preferably one long enough to give yourself room to work, and put the metal tip of the screwdriver directly on the metal part of the hose-bib. Put your thumb knuckle on the top of the screwdriver, and then place your knuckle on the side of your head, immediately in front of your ear. The sound will travel directly to your eardrum. The idea is for the solid screwdriver to work like a stethoscope. This works for most metal valves, as well.
 - c) Listen carefully for any sound emitting from the hose-bib. If you hear anything at all, remember where it is (perhaps mark it with chalk), and go to the next one. If the sound emitted gets louder at any of the other hose-bibs, then the leak is closer to that particular unit. Note that and contact your plumber: Giving the plumber this information will save the plumber loads of time in finding the leak, which in turn saves you money.
- 3) **Faucets.** Inspect the plumbing fixtures in the sink, showers and tubs throughout the home for signs of drips or moisture on the pipes. Follow the same process with the screwdriver on these fixtures.
- 4) **Hot Water Tank.** Check the pressure relief valves on the hot water tank and/or hot water boiler. Sometimes these valves are plumbed directly into a drain and may be leaking without your knowledge. If you can't remove the drain pipe to check for a leak listen for a hissing sound. It may be leaking. This is something that needs a professional so call a plumber if you find a leak here. If there are signs of water but you can't find a leaky pressure relief valve, the tank itself may be leaking. **DON'T DELAY.** Call a professional right away. Tank leaks often start slow and then suddenly burst causing a major flood. The same is true for washing machine supply hoses. If you notice a tiny leak in the hose itself or at the crimped metal fittings at the ends, replace the hose. If the hose bursts it will result in a continuous flow of water.
- 5) **Drains.** You can also have a leak in a drain line (as opposed to a supply line). These types of leaks won't make the water bill go up but they can cause a lot of damage so it's a good idea to routinely check for these types of leaks as well.
 - a) Drain leaks in kitchens and bathrooms usually occur at the actual drain or at the slip joints in the drainpipe. Hidden behind boxes and bottles, these can damage cabinets, flooring and even ceilings below before you notice them. Remove everything from the cabinet under the sink. Look for puddles, water stains or other signs of water damage. Check for loose or damaged flooring in front of the cabinet. Most of these can be fixed with inexpensive parts from the hardware store or home center, but if you are in doubt, call a plumber.

Read more at:

http://www.ehow.com/how_8244724_plumbing-leak.html or
<http://www.familyhandyman.com/plumbing/repair/find-and-repair-hidden-plumbing-leaks/view-all>

Attachment 4 Page 1 of 1
Proposal for Independent Review Committee

For some time now I have been wrestling with the issues that have been raised by several homeowners now regarding the handling of the payments for website management.

The issue at hand did indeed come to light during a communications committee meeting where potential savings to the HOA was being discussed. It was natural to ask what the current costs for maintaining the website are so we could accurately evaluate the worth of our proposed voluntary effort. I want to assure you that, as a committee, this was our focus. While some members of the committee felt the current payment issue should be pursued further, the committee, as a body, felt our focus should remain on our proposal going forward. For this reason the current concerns expressed by these individuals were brought up outside of the committee reports and are not the conclusion of the committee as a whole.

With this as a preface, I am nonetheless of the opinion that since it has been raised, we as a board cannot ignore the issue. What is more, the nature of the questions makes it imperative that an objective and unbiased review be conducted. This I believe is the minimum that we as a board owe our fellow homeowners.

To that end, I am officially requesting an independent review into this matter, to be conducted by parties who are not now, nor were, during the period of time in question, on or affiliated with the HOA board. To do otherwise could be seen as the board investigating itself.

I have contacted 3 individuals who have been suggested to me by others and all have agreed to sit on a committee to review the circumstances of this matter. All three come with the highest recommendations of integrity and are very qualified to perform this review. They are Michele Carpentier, Wendy Gordon and Kris Lutters.

- 1) The goals of the review would be as follows:
 - a) To investigate the questions brought before the board by the homeowners to determine the facts of the situation.
 - b) To give an opinion as to the appropriateness of the actions taken
 - c) To make recommendations as to courses of action for similar situations in the future.
 - d) To provide a report to the board on their findings

To accomplish these goals I propose the following guidelines be used.

- 1) The committee will appoint a chairperson to guide the actions of the committee and to be the point of contact between the committee and the Board.
- ~~2) The Chairperson will be empowered to request up to two additional homeowners to participate in this review, as he/she sees fit.~~
- 3) The committee will be authorized to receive any and all information that relates to this matter, be it written or recorded, including a copy of the emails and meeting voice recording of the homeowners who have raised this issue.
- 4) Each of the current board members and vendors will be asked to supply the committee a brief statement of their involvement and recollection of the events surrounding the issue.
- 5) The committee will meet in person as often as necessary to conduct their review.
- 6) The committee will be empowered to question any member of the board, past or present and any vendors or homeowners involved in order to receive as complete and objective a picture of the events in question as possible.
- 7) The HOA Board attorney will be available to consult with the committee on technical issues relating to this matter.
- 8) The committee review be conducted as quickly as possible with a goal to have conclusions and recommendations submitted in writing on or before the regular board meeting in March 2016.

I therefore make a motion that a Review Committee be appointed and authorized to conduct this review incorporating the goals and guidelines so stated.

**REVIEW OF LAKE COUNTRY VILLAGE HOA PAYMENTS TO
MAUREEN CARLO FOR WEBSITE MAINTENANCE**

BACKGROUND: Questions have been raised recently regarding payments made by LCV HOA to Maureen Carlo from September 2012 to the present time for website maintenance and related services and expenses. A request has been made for an examination of this situation and several questions have been raised and submitted by some concerned owners. I have discussed the situation with some Board members, I have been present during work sessions of the Board when these questions have been discussed, I have reviewed emails submitted by concerned owners regarding this situation, I have reviewed the Declaration and By-Laws and I have had a conversation with Maureen Carlo. My information is based upon and limited to these sources.

FINDINGS: Maureen Carlo was paid from September 2012 to the present time as reflected in the financial records of LCV HOA. Simple invoices without detail or explanation were submitted by Maureen Carlo and paid by LCV HOA.

A review of LCV HOA minutes does not identify a formal resolution of the Board with regard to the payments made to Maureen Carlo for these services. There is no written resolution. There is no written contract between Maureen Carlo and LCV HOA.

The LCV HOA budget for the years in which Maureen Carlo was paid for these services reflects a line item and budgeted amount for these services.

Maureen Carlo was a Board member during a portion of the time she received payments from LCV HOA for these services.

QUESTIONS RAISED:

1. Does the arrangement described violate Article VI, Section 1 (g) of the By-Laws which states "The Board, on behalf of the Association, shall have the power to employ a manager, an independent contractor and such other employees as it deems necessary and to prescribe their duties"? In my opinion, the arrangement does not violate this section. This section empowers the Board to act but does not mandate the manner in which the Board must act with regard to employing people to provide services or goods to the HOA.
2. Does the arrangement described violate Article VI, Section 2 which states in part: "It shall be the duty of the Board to cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the Members at

the annual meeting of the Members, or at any special meeting when such statement is requested in writing by one-fourth (1/4) of the Class T Members who are entitled to vote”? In my opinion, this section is not violated, however, an argument could be made that there has been a nominal transgression with regard to this section. This section deals primarily with general record keeping and the obligation of the Board to present an annual statement to the members annually. Again, it does not provide significant detail to mandate the manner in which such records are maintained or created. There are financial records and budget records of the transaction, however, there is no record that has been located at this point to show a formal resolution of the Board. It does appear that the arrangement was known to the Board and approved in an informal manner.

3. Does the arrangement violate Article V, Section 10 which states “Directors as such shall not receive any compensation for their services”? In my opinion, the answer to this questions is clear: No. This article provides that Directors shall not be paid or compensated for their services as Directors. The inclusion of the words “as such” emphasize this interpretation and application of Section 10. The payments in question to Maureen Carlo were not payments to her for her services as a Director but were paid to her for services in connection with website maintenance and enhancement.

CONCLUSION: It is my opinion that the arrangement between LCV HOA and Maureen Carlo does not violate the provisions of the By-Laws that govern the conduct of LCV HOA. It is also my opinion that this arrangement was not handled in a manner consistent with most other arrangements and payments for services over the past several years by the LCV HOA Board. This situation represents a lack of consistency and sloppy work by a Board which has been predominantly governed by the opposite manner of handling business matters on behalf of LCV. It is my opinion that the familiarity between the Board and one of its members resulted in this situation being handled in an informal manner rather than the more formal manner the Board has followed in its other business dealings. The fact that Maureen Carlo was a Board member should require a more formal arrangement as opposed to the informal arrangement which existed in this situation. I find no basis for any conclusion that this arrangement was an intentional attempt to hide anything or avoid proper procedures. This arrangement occurred at a time when there was no other person expressing an interest to provide these services. I do not believe there was an intent to benefit anyone improperly by this arrangement, however, I do not have information regarding the appropriateness of the payment amounts in relation to the services provided. I would suggest the Board consider the following to address and avoid similar situations in the future:

- Work sessions should be recorded (as well as committee meetings);
- The Board should discuss and adopt a resolution governing (or prohibiting) the employment of Board members providing services to LCV HOA;

- The Board should discuss and adopt a resolution mandating written contracts for services or purchases above an established financial amount;
- The Board should discuss and adopt a resolution requiring detail for invoices submitted for payment as well as a protocol for the approval of payment to vendors;
- The Board should acknowledge the lax and informal manner in which this situation was handled and move forward in a positive direction;
- The LCV HOA community should judge this situation on its merits and in light of the total body of work and dedication of the Board.

Respectfully submitted,

GARY L. FAVRO
LCV HOA ATTORNEY

PROPOSAL FOR UPDATE TO THE HOA BOOKKEEPER CONTRACT

I am requesting that the following line item statement be added to the HOA Bookkeeper Contract.

Some HOA Invoices do not come from the HOA Property Manager. The process for these invoices will be as follows. These invoices need to be reviewed and approved by the HOA Treasurer, first, or HOA Board official prior to submitting to the HOA Bookkeeper for payment. The HOA Treasurer or Board official will review the invoice for completeness in sufficient detail and accuracy. If the invoice meets these criteria, then the person reviewing will mark it approved, sign and date the invoice and then send it to the HOA Bookkeeper.

This item can be added to Schedule A of the contract after item number 10 of schedule A.

This recommendation meets good accounting standards and protects the HOA and the HOA Bookkeeper from potentially questionable practices. Having at least two people reviewing invoices is important to ensure proper documentation of invoices. This proposal is consistent with accounting standards that I am familiar with since going through a financial review audit myself.

Submitted by Gerry Eagan