

ARBOR RIDGE CONDOMINIUM ASSOCIATION, INC.
BOARD MEETING
TUESDAY, DECEMBER 14, 2021

A Board Meeting of the Arbor Ridge Condominium Association was held on Tuesday, December 14, 2021. The meeting was called to order at 2:00 pm. Present at the meeting were Anneta Silvius, Julie Brietzke, Kay Girmus, Donna Baxley (absent) and Jolene Edmonds. Kathy Betts representative from P. J. Morgan Real Estate was also present.

MINUTES: The October 12, 2021, Board Meeting Minutes were presented to the Board for their review. Motion by Jolene seconded by Kay G, minutes approved.

FINANCIALS: The Board reviewed the November financial statements, and current bank activity and delinquent dues. The costs were in line for the month. The budget comparison shows that some items are over budget due to special assessments being charged in the last year fiscal period and paid in the current fiscal period. All of the repairs that had been issued from homeowners have been resolved and taken care of. As of today, we are in really good shape. Any homeowner that has not paid their special assessment for the painting of the rails, Kat will send them a letter to have them paid in full no later than January 31, 2022. Financials have been accepted.

OLD BUSINESS: The following items were brought up for discussion.

- a) **Directory:** Kat will send out the final version of the directory to the Board and send out a notice with the directory to notate the Rules and Regulations that are in the Directory.
- b) **Statement for Railing Paint:** Kat will send out statements for the paint on the railings to those homeowners that still owe. They will have until January 31, 2022, to pay those in full.
- c) **Parking Area Maintenance:** The Board did release the final 10% of the amount owed, and Ben was able to come up to the property and did fix the area outside of the guest parking area at the top of the hill. The water was puddling there, and now it is fixed and draining properly. The area where the trash company did the damage from their tire marks, Kat has never heard back from the owner of that company. The City of Council Bluffs does not have any liability for this damage. Kat has reached out several times trying to determine if they would repair this for us. The area seems to have no further damage and will be tabled at this time.
- d) **Insurance:** Review of the insurance policy and discussion of sending out this insurance policy to bid. There was also discussion of the Lloyd's of London insurance policy of if the HOA continues this coverage or if we let this lapse. Previous State Farm agent is working with the underwriter to see if there is anyway that we could move our insurance coverage back to State Farm. The Board also discussed putting guidelines on when and why an insurance claim should or should not be made and should be done only by majority vote of the Board of Directors. Each possible claim will be discussed by the Board and the decision will be made on a case-by-case situation. Motion by Kay, seconded Jolene. All approved.
- e) **Other Old Business:** The moles seem to be back out again with the warmer winter weather many homeowners are experiencing the mole dirt mounds again. Discussion of how to remedy these moles for good. The stakes seem to just move them around the property and not actually terminate them. Trying to finalize a plan that would actually work to get rid of them altogether. The woodpecker situation is back again, Anita had Randy put on the top of the unit a piece of duct work up there to deter the woodpeckers. To date, there has not been any more issues with the woodpeckers. The water bills, electric bills and insurance bills are all on ACH payments.
- f) **Homeowners Requests:** None at this time.

- g)** 2022 Meeting Dates are Jan 11, Feb 8, March 8, April 12, May 10, June 14, July 12, 2022. Annual meeting will be determined by the April Board meeting. All meetings will be held at 2pm at Anita's home unless otherwise specified.
- h)** Other New Business none

Next Board Meeting will be held on January 11, 2022, at 2pm at Anita's home.

Adjourned at 3:15pm