

**Tamarack Trails Community Association
Architectural Review Board Minutes
May 11, 2022—4 pm, TT Clubhouse**

1. Confirm **Quorum**: C. Finet, J. MacCubbin, B. Hughes, E. Siegel, Bob Jacobs (Board liaison)
2. Additions to **Agenda**
3. Approval of **Minutes from April 13, 2022**: Approved as AMENDED.
4. **Resident Requests**, updates
 - a) **7415 Tree Lane**—Linda Barth sent update on deck project is in progress. She received building permit for deck c/o Krippner Construction. Work due to begin May 19.
 - b) **12 Pin Oak**—**Paul Voss**: Front door has fallen apart, side-light and storm door also need replacement with doors approved by ARB in BoS. Owners asked for RUSH approval of work to be done. Form 2 (expedited request form) was submitted the day before ARB meeting.

MOTION (Hughes, Siegel): The ARB moves that the request for replacement door, storm door and side light are approved *subject to owner submitting contractor's certificate of liability insurance*. Work to be done at owner's expense by Mid Towne Construction of Cross Plains. **MOTION APPROVED WITH CONDITION.**

Chair will remind owners to submit project requests 10 days prior to ARB meetings. ARB project rep: Siegel
5. Chair's Report
 - a) 7423 Tree Lane—Buyarski: no reply to chair from Owner re: request to fill out and send Form 2 for window, door replacement. Chair will send second email.
 - b) 54 Oak Creek—Haasl: C. Finet met with owners to view their pergola, built prior to their ownership. Pergola needs repair or reconfiguration. Finet sent Form 1 Checklist and density calculation sheet. Owner may follow up at future meeting.
6. Ongoing Business
 - a) Report of Working Group on Book of Standards (BoS)
 - i) **Articles on Bos topics to be sent for *Good Life***—Summer Safety Reminders & Let's Talk Trash for May issue. Articles on Security Lighting & Large Item Disposal for June issue, Abandoned Fixtures article for September. ARB will send articles to Office Manager each month for publishing in GL.
 - ii) **Memo 3 and attachments for Board**—Jean MacCubbin submitted revised versions of memo and a revised schedule of presentations to Board as Board members are currently focused on staffing and hiring priorities.
 - iii) Policy requests to Board—ARB discussed Policy issues to bring to the Board for their May meeting.

Policy I-100—Consider modification of this policy to include language providing for modification or removal of Policy Resolutions based on processes in Policy I-100.

Policy IV-400—Remove entirely as its content is repeated in BoS.

Policy IV-402—Move to Maintenance 500 Policy series. Jean MacCubbin presented this at Maintenance meeting May 10. She provided a copy of IV-402 with ARB's suggested edits for Maintenance to consider.

iv) **Timeline/logistics for Public hearing on BoS**— Working Committee for BoS requests more timely response from BoD for feedback on proposed Revisions to BoS. Discussed Informational Public Hearing re: BoS revisions. Suggested focus: "What's New, What's Changed, What's Deleted" and possible Power Point presentation which could be added to TT website (Jacobs concurred).

7. Old Business

- a) Reports on ongoing projects, including those over 12 months:
 - 54 Millstone (Nagel)—Concrete driveway and patio to be removed this week depending on weather.
 - 61 Oak Creek (Probst)—Re-edging of flower beds with landscape bricks has not been done, will need to reapply to ARB for approval
 - 10 Oak Creek (Letzing)—Status of sidelight project unknown; may need to reapply.
- b) Complaints received or observed relevant to ARB functions/ policies in BoS
Unit Owners leave refuse at Tree Lane and Westfield curbs, no way to know to whom it belongs. "Let's Talk Trash" article for Good Life aimed at this issue.
- c) Questions re: which policies ARB shares with Maintenance or which may be only ARB or only Maintenance
- d) R. Jacobs asked if a record of unit projects exists, where and how to access such. Pat Maddox updated a spreadsheet of projects, but info is still missing for some projects. MacCubbin reports there are scanned documents, some transferred to AppFolio, but various levels of access to AppFolio impedes access to such documents. Office Manager may be able to assist.

8. Meeting Adjourned

Submitted by Eve Siegel, edited by CF

CALENDAR of Upcoming ARB MEETINGS for 2022

June 8, July 13, Aug. 10, Sep. 14, Oct. 12, Nov. 9, no Dec. mtg.

**TAMARACK TRAILS
FINANCE COMMITTEE MEETING MINUTES
WEDNESDAY, MAY 18, 2022**

In Attendance: Committee Members: Tom Ferris, George Jesien, George Meyer, Bill Probst, Jane Vaske; Board Liaison: Larry White. Insurance Agent: James VanBuskirk, M-3 Insurance. Guests: Janet Hirsch; Absent: Denison Tucker.

1. Property Insurance Premium Concerns and the 2023 Insurance Renewal-James

VanBuskirk, M-3 Insurance: James VanBuskirk of M-3 Insurance met with us to discuss property insurance premium concerns facing Tamarack and the 2023 insurance renewal and what to expect. James informed us that last year, Acuity wanted out of insuring Tamarack because the rate was too low for the risk. The major risk factors that Acuity had were the habitational use of our association, the fact that the buildings have wood frames, and the age of the condos. Since none of those factors were going to change, Acuity wanted out. In addition to Acuity, many other insurance companies are getting out of this market. This is true even though Tamarack has had a very positive experience as to filing claims. James said that even though our past experience has been positive that insurers are forward looking.

James provided the finance committee with a summary of the recent insurance history. Tamarack was insured by Travelers for a number of years. We switched to Acuity in 2019 to save about \$8,000. James believes that the switch to Acuity probably delayed the large premium increase by a year, but we would have most likely ended up at the same premium level. Premiums have increased from \$135,000 in 2019 to \$146,000 in 2020 to \$220,000 in 2021. The blanket coverage has remained at \$92 million.

Our current policy renews on September 1st. James expects an offer 60-75 days in advance. About that time, we should get a link to M-3's Indio system where we can confirm or adjust any info for the association that may have occurred during the year. From there M-3 will send the information to carriers to get the terms for the coming year. The form is expected in early June. We discussed the need to update the amount of coverage especially in lieu of the increase in assessments this year. James believes that the increase this year will be in a small manageable range in single digits.

We discussed possible mitigation procedures we could take to minimize the premium increase. We discussed adjusting the building coverage such as who pays, the owners or the association. James talked about how personal properties have loss assessments to cover the damage deductibles. An increase from the current \$10,000 deductible to \$20,000 could be one mitigating procedure. We discovered that we had a different understanding than James as to the \$10,000 deductible. Committee members thought that the \$10,000 was per unit, while James thought that the deductible was per building. If per building and we double it to \$20,000, it is expected that only stand-alone units would be impacted. He will check to verify the specific language for the deductible. James believes that once we get terms from Auto Owners that then we can start suggesting changes in deductibles.

The new insurance work group consisting of George Meyer, George Jesien, Michael O'Sheridan, and Dave Larson will be working with James as well as discussing action we may want to take to address the insurance issue.

2. April Meeting Minutes Approval: The minutes were approved as written.

3. Review April 2022 Financial Reports: Jean just received the April bank statements so the April Financial Report was not available. We will send out the report to everyone when Jean is able to complete the report. Jean expects to have the report completed tomorrow, the 20th. An update on our USBank investment balance was not available.

4. Operating Cash Level: In discussing our 2021 audit report with Jordan of Wegner CPAs at our April meeting, we talked about the reasonableness of the current operating cash balance and what we should do with any excess cash. In reviewing the level of operating cash, we decided to work from the audited December 31, 2021, balance. Per the 2021 audit report, our operating cash balance as of December 31, 2021, was \$207,163.

In estimating the level of excess cash, we discussed the following:

1. Non-allocated cash from 2021 which was thought to be \$30,000-\$50,000.
2. Payroll savings in 2022 including insurance costs: maintenance **through March** was \$25,200; landscaping **through March** was \$12,700, and Association Manager, until one is hired, monthly savings will be \$8,000, or total savings of \$50,000-\$55,000.
3. Net income of \$5,183.
4. Unbudgeted costs for the Maple Leaf contract adjustment, \$19,000, and Victor's contract for power washing, \$3,600.
5. Costs to repair one of our Bobcats and to rent a replacement Bobcat until ours is repaired.
6. Potential increases that may occur in the new insurance contract for the months September-December.
7. A potential one-time insurance premium in September to earn a discount of around \$20,000. Last year this was \$220,000. We will review the 2022 budget and cash flow to determine if we will have sufficient cash to pay a one-time premium like we did in 2021, or if we have to go to monthly payments and forfeit the discount.
8. Meeting between Dean Ryerson, Gene Moeller, Jayne Meyer, George Meyer, and Tom Ferris to discuss a business plan for getting maintenance work done which has fallen behind due to the shortage of staff. We will meet next Friday, the 27th.

A related issue is remaining concrete projects from 2021 that were not completed by Affordable Concrete as of December 31, 2021. The cost of the projects is \$5,800. As discussed at our March meeting, these costs are part of the Reserve Fund. This extra cost will result in exceeding the 2022 dwelling concrete budget. Depending on the final decision regarding the pool renovation later this year, there may be more than enough savings to cover the extra concrete costs. If not, since this is a reserve fund component, we will review this during our 2023 budget process and make any needed adjusts to the reserve budget at that time.

5. Capitalization Level: Currently we capitalize expenditures for equipment in excess of \$2,500. Wegner CPAs suggested that we might want to increase this level to \$5,000.

Action Item: The FC recommends that the Board approve an increase in our capitalization level from expenditures in excess of \$2,500 to expenditures in excess of \$5,000.

6. Report on Most Recent Board Meeting (items impacting Finance Committee)

Nothing to report.

7. Other

We discussed a dip in the Oak Creek Trail asphalt and whether the asphalt paving starting next year will repair the problem. This will have to be discussed with Poblocki at the time that this section of Oak Creek is scheduled to be completed.

Next Meeting: June 15th @ 3pm.

TJF: 5/18/22_

Tamarack Trails Community Services Association
HR Committee Meeting Minutes
Meeting of 4/25/22 via ZOOM

Present: Dean Ryerson, President; Bob Jacobs, Vice-President; Janet Hirsch, Board Member;
Daryl Larson, Property Manager

The meeting was called to order at 9:45 a.m.

The committee met to discuss the status of staffing and to consider salary and benefit options for consideration by the Board of Directors

The Committee also looked at the current organizational chart and agreed that revisions need to be made.

Meeting adjourned 10: a.m.

Respectfully submitted,
Robert Jacobs

2022-04-25 HR Minutes

Tamarack Trails Community Services Association
MAINTENANCE, SAFETY AND SECURITY COMMITTEE
MEETING MINUTES
May 10, 2022, 4:00 PM
Tamarack Clubhouse

MC Members Present

Jayne Meyer (Chair), Sharon Genthe, Charlie Elson, Chris Harper, David Reed, Janet Hirsch (BOD Liaison)

Also Present

Jean McCubbin ARB, Gene Moeller (Maintenance Supervisor), Angie Swan (Landscape Supervisor)

- I. Call to order 4:00 PM by Jayne.
- II. Review minutes of April 2022 Meeting Minutes: Noted that Jim Waeffler's name was spelled incorrectly. Motion to Accept minutes with that correction Genthe, second Elson. PASSED
- III. Parking Lot review. Gene Moeller Asked about item group purchasing. A group purchase of dryer vent cleaning is ongoing. He asked if could apply to chimney inspection.
- IV. Community Correspondence/Concerns
No new community correspondence
- V. Manager's Report — None: Supervisors covered staffing and lifeguard concerns. Staffing problems continue with maintenance still having open positions and Mitch leaving at the end of the month. Mitch will continue as the CPO through the pool season however. Discussions ongoing with one potential maintenance candidate. Tamarack may have to contract out other work if staffing continues to be short. So far only one lifeguard is returning form last year and we are in need of more for the pool to be open. Ads are being run and everyone should spread the word. Landscaping staff positions should be filled for the season. When Becca goes on leave, Cedrick will add additional hours. Another staff person will be returning at the end of the school year.
 - A. Status of maintenance and landscape work requests:
52 Outstanding landscape work orders. 61 maintenance requests 17 of which will be done through contractors.
 - B. Landscape Supervisor Report:
The mulch application went very well. No complaints from owners. The bobcat sprung a hydraulic fluid leak and was sent out for repair. Bobcat of Madison brought a spare to use while ours is being repaired at a cost of \$40 per running

hour. 3 drainage projects will be underway soon. DJF is expected to start next week on Tree La. Moving on to 7 Red Maple and 19 Mt Ash. Work continues with turf repair, seeding, and tree replacement.

C. Maintenance Supervisor Report:

Gene submitted a written report which is attached to these minutes. In addition, he reports that the sidewalk lifting projects were completed, sidewalk and patio replacement will start next week. 4 decks have been done with 2 more to go in phase 5. Power washing contracted to Victor's has been completed. There is an issue with one of the fire hydrants needing repair.

D. Report on Relevant Board Action: No items for Board action

VI. OLD BUSINESS

A. Chimney Flue vent: Gene has obtained information from 3 different vendors on the cost to replace the exterior chimney flue vent covers. The average cost per cover is \$2,000 or possibly less depending on the size. Each vendor would begin their work with an inspection which would include the portion that extends into the home and is the responsibility of the homeowner. Gene said that portion of the cost would be between \$200 to \$300. Discussion ensued as to how to bill the owners for this or include it in the replacement. The inspection is critical to ensuring the safe operation of the fireplace/vent and has to be done before the vendors will undertake replacement of the flue vent covers. Action: the Board will be asked to provide direction.

B. Decks: Azek decking material price increase of 7 to 13%. Tamarack has pre-ordered sufficient Azek for 5 decks to be replaced or repaired. Discussion followed regarding how to decide when to replace or repair. Should we repair with a product that will outlast the other parts of the deck or is it better to replace the whole deck. Gene described his decision-making process and assessment to determine decks when to replace or repair. Also discussed obtaining building permits.

C. Policy discussion on 402 and ARB recommended changes: Jean McCubbin attended to explain what the ARB was attempting to accomplish and answer question from the MC. This policy needs reworking by the MC and ARB's recommended changes will be considered for incorporation.

D. Draft policies for dryer vent cleaning and chimney vent cleaning. Homeowner associations have the authority to require owners to do periodic dryer vent cleaning and chimney cleaning. Discussion involved how those policies would be checked up on and enforced once developed and what

consequences would follow non-compliance. Example policies from other associations will be located to see how they have handled these questions.

VII. NEW BUSINESS

A. Sidewalk and turf damage on Tree La. caused by Spectrum's contractors. Installation of some underground cables broke several squares of city sidewalk and turf as well as Tamarack's turf at the entrance to the walking trail. Spectrum has been notified and calls have been made to them regarding repair. Board President will continue to follow up with Spectrum.

B. Pool proposals: there are 2 proposals for pool resurfacing to be done in fall. Badger pools has not followed up on our request for more information to date. RenoSys will be making a presentation to us on May 18th at 2 pm. Newmann has not set a date for theirs. Once they do, we will hold a meeting to discuss with the community.

C. Salt storage: Discussion on covering one of the current exterior bins for this purpose. More discussion to come.

D. Discussion of non-budgeted items: The discussion included some projects that might be done outside of what has been planned for this year, should there be unexpended funds due to cost savings in other areas. They included additional concrete work/lifting, concrete car stops, decks, etc. A list in order of priority can be developed with the understanding that potentially none of them will be done. There have already been some unexpected expenses and demand on those funds. The Finance Committee will determine what, if any, additional funds are available.

E. Discussion of 2023 budget: Discussion of what bids to solicit to prepare for this summer's budget development meetings. They include a landscape company, asphalt bids for Oak Creek, concrete, and the other current budget lines. Committee and Supervisors will review current budget allocations for potential changes.

VII. ADJOURNMENT

Moved and seconded that the meeting be adjourned at 6 PM. PASSED

NEXT MC MEETING TUESDAY, June 14, 2022

Submitted by Jayne Meyer

Minutes for Tamarack Trails Residents Activity Committee

Date: May 11, 2022

Chairman: Georgiana Koska

Treasurer: Janice Gratch

Secretary: Linnie Clemens

Members Present: Georgiana Koska, Janice Gratch, Mary Sue Foreman, Betty Jean Grafton, Lynn Waishwell, Rise Futterer, James, Steinbach (Board Liaison)

Meeting called to Order: 5:04 PM

Motion to Approve the Minutes: Motion made by Janice and seconded by Betty Jean

Agenda Items Discussed:

1. **Daryl's party** went well- everyone was thanked for their contributions.
2. **Earth Day** was cancelled due to weather.
3. **Wildflower Walk** is tomorrow- May 12th. All advertising has been done, the weather is supposed to good, the flowers are blooming and we are hoping for a good turnout.
4. **Spring Breakfast** responsibilities reviewed.
 - a. Date: June 12th- 10 AM- 12 PM
 - b. Everyone asked to arrive at 8:30 for set-up. RAC members will be serving.
 - c. Catering by HyVee, Price \$13.00
 - d. Invitation was in the April Good Life and will also be in the May Good Life.
 - e. Mary Sue is responsible for the water, coffee, cups, cream and sugar.
 - f. Janice is responsible for the coffee makers, making coffee (caf. and decaf.) and hot water for tea.
 - g. Diane – centerpieces
 - h. Lynn- ice and refrigerating OJ after purchase
 - i. Betty Jean- tablecloths
 - j. Linnie- nametags
 - k. Gloria- carafes for coffee and tea
 - l. Rise- container for ice
 - m. Georgiana- coordinate with Gene (maintenance), Jean (office), and HyVee, invitation and advertising, tables, chairs, OJ, gloves, masks, etc.
5. **Summer Concerts**
 - a. Memorial High School unable to perform due to schedule conflicts
 - b. Lynn reports Tuba Concert is not a possibility

Graves back

- c. Middleton Jazz will be performing on July 20th at 7 PM with a rain date of July 21st.
- d. James will check with his neighbor's band to see if they are performing again.
6. **Tam Talks** is going forward. Hope to start in September or October. Discussed how to promote the idea and what a Tam Talk format would be done.
7. **Pool Party**- Date: September 11, 2022, Time 4PM to 7 PM.
8. **Fall Event** Update- Gloria will be hosting a meeting to start planning the event at her home. The event will take place in October.
9. **Food Trucks**: Discussed the idea of having food trucks come to Tamarack. Members liked the idea and Betty Jean is going to gather more information about it.

Meeting Adjourned: 6:05 PM

Next Meeting – June 8, 2022, at 5 PM.