

Overlook Bay BOD Teleconference meeting
02/04/2014
Minutes reviewed and approved by BOD

The teleconference was called to order at 8 pm by Pete Lombardi (P)

Those in attendance were Pete Lombardi (P), Bill Yri (VP), Ken Taylor (T), Tom Gill (M), Jack Koenig (M), Lisa Combs (M), and Phil Combs (invited owner)

The telecon was set up primarily to discuss draft rules and regulations for the Marina and Barn as a follow on to the discussion and actions of the 12/12/2013 telecon.

The first order of business addressed was the possible fill of the VP position. Bill Yri is currently holding both VP and Secretarial offices and at the owners meeting had expressed a willingness to give up one of the positions if a suitable recruit was available. Several names had been offered for possible positions and Bill had said he would give up the VP position. Phil Combs name had been offered up and he had expressed a desire for the VP position. The board discussed the proposal, the only concern expressed was that if he was made VP it would give one household two votes on the board and some have had negative experiences with boards where both family members had voting rights. It was pointed out that the covenants do not expressly prohibit two voting members from the same family and after some discussion the majority opinion was to allow it. Pete made a motion to approve the appointment of Phil Combs as VP which was seconded by Jack and Tom. The vote was unanimous.

Before we got into the discussion of the draft rules, Pete had a quick update on maintenance actions. Bob Smith will be installing the new cables on the dock system in the next couple of weeks while the water level is still at lowest levels. Jack Koenig provided an update on the new blower attachment for clearing road debris. The blower will be ready for delivery in the coming month and Jack will make arrangement to deliver it and, while at OB, pick up the unused tractor weights which will be returned for credit.

Draft rules for the Marina and Barn were sent to the board members on 29 Dec and some e-mail traffic was exchanged on them. Formal group discussion by the board of the drafts was held to finalize them.

Marina:

Bill Yri read the draft Marina rules sent out on 29 Dec and extensive discussion was held relative to comments added by Ken Taylor and Phil Combs. The primary areas of discussion follow:

-Towing: Who pays the initial tow expense, the association or the offender? After discussion, the consensus was that the towing company would first try and collect from the owner for any towing and storage charges, but that OB would cover any uncollected expense from the towing company. Any fees paid by the OB association would then be billed to the owner. We need to provide the towing company rules and procedures for any towing.

-limiting the time a trailer or boat could be stored in the Trailer/boat parking lot above the marina. After discussion, it was decided that it was not in our interest to limit the time a trailer/boat could be parked in the lot since our objective is to keep trailers from being

parked in the development but not in a garage. However we will implement a tag system so that trailers/boats parked in the lot have an ID tag on them to identify the lot/owner. This serves several useful purposes. We can alert owners if problems/damage occurs to their property and it keeps locals (non-owners) from using the lot (we have evidence that this is happening). The tag concept will be no problem for the owners, but we will need to develop a means for the owners who rent to be able to obtain tags for their renters use which will verify that the rental owner is current with their dues and we know the duration that the tag for the renter is valid.

Swimming issues: a major discussion was held concerning allowing swimming from the dock. We currently have a swim ladder at the end of the dock installed by the BOD. There was major concern that from a liability standpoint we cannot allow that. Extensive discussion was held on this topic. Some thought that to prohibit swimming was unfair to the interior lot owners since the Marina common area is the only water access in the development. However, after discussion of the insurance liability issues for our Marina insurance it was clear that we needed to post the area as a non-swimming area to protect us from potential liability from the general public. However, no one is going to drive an owner out of the water around the dock while swimming in a safe manner. We will also leave the swim ladder at the end of the dock as a safety egress feature in case anyone falls into the water from the dock. The dock surface is high enough off the water that most people cannot climb up onto it from the water.

The rules will be summarized for signage to be posted at the marina with a more extensive written document to be sent to the owners.

Pete made a motion for Bill Yri to rewrite the draft rules to incorporate the items discussed and resend them out prior to the next telecon on 02/18/2014 with the objective at that time for the BOD to approve the signage version so that the signs can be made. The motion was seconded by Tom and Bill. The vote was unanimous.

Barn:

Bill Yri read the draft of rules for the Barn sent out 29 Dec for review by the board. Again the board considered comments exchanged in e-mails.

The primary issue is what we do with the facility given that the insurance industry has made major changes in the rules for insurance of an equestrian facility since our Barn was built by the developer. In today's insurance environment we would have to make modifications to the facility itself, hire a full-time manager to be present anytime horses were present in the facility and, even with the facility modifications and the full time manager, our liability insurance would increase by almost \$10,000 over our current liability policy on the Barn. We must make this issue known to the owners and request that they provide the board with information regarding their potential interest in boarding horses at the barn. At some point as we grow and have more owners living in the development, we may need to make the changes and obtain the insurance, but we do not think we are at that point yet. Our present liability insurance does provide coverage for events held at the Barn and we need to set up the procedures to assist the owners in reserving the Barn and its pasture area for events. However, we will not be making the Barn available to short term renters (less than 6 months), only owners or longer term renters in the development.

Pete made a motion for Bill Yri to update the 29 December draft with the comments from the meeting and resend them out prior to the next telecon on 2/18/2014 with the intent of getting approval of the signage version so that signage can be made. The motion was seconded by Bill and the vote was unanimous. As with the Marina rules, a more extensive written version will be prepared to be mailed out to the owners.

Before we adjourned, several additional areas of business were addressed:

Lisa mentioned that our rules for renters need to address the garbage issue. Several of the rental houses have problems with extensive garbage creating unsightly conditions. The garbage needs to be contained better and housed down closer to the houses.

Ken provided a quick update on dues collections. We had the best Jan yet from a collections standpoint. We collected over \$49,000 in dues. Ken also mentioned that, from a best practices standpoint, we will be looking for a second bank so that our accounts in a single bank do not exceed the \$250,000 dollar limit that banking insurance would cover.

Pete made a motion to adjourn at 9:45 pm which was seconded and approved