

Apple Mountain Lake Property Owner's Association Meeting Minutes

DATE: 24 October 2021

TIME: 1332 Call to Order by Deanne DePyper

Meeting Venue:

Front Royal Volunteer Fire & Rescue Department
221 N. Commerce Avenue
Front Royal, VA 22630

BOARD MEMBER	ROLL CALL
VACANT - President	N/A
VACANT - Vice President	N/A
Lorie Polk - Secretary	Present
Mark Parretti - Treasurer	Present
Talan Clark	Absent
Deanne DePyper – Interim President	Present
Dwayne Harman	Present
Kermit King	Present
Melinda Odom	Present
Robert (Bob) Hicks	Present
Allen Grimm (Coventry Group)	Present

- The AMLPOA Board met quorum with 36 association members present at the FRF&RD and submitted ballots returned to Coventry.

REVIEW MINUTES OF PREVIOUS MEETING

- Deanne DePyper read over the April 2021 Semi Annual meeting minutes explaining there had been an amendment to the original minutes.
 - * Dwayne Harmon motioned to approve amended Semi-Annual April meeting minutes.

BOARD MEMBER	ROLL CALL
VACANT - President	N/A
VACANT - Vice President	N/A
Lorie Polk - Secretary	Yes
Mark Parretti - Treasurer	Yes
Talan Clark	Absent
Deanne DePyper – Interim President	Yes
Dwayne Harman	Yes
Kermit King	Yes
Melinda Odom	Yes
Robert (Bob) Hicks	Yes
Allen Grimm (Coventry Group)	N/A

*Membership concured

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Interim PRESIDENT REPORT: Deanne DePyper

- Deanne DePyper explained she took on this roll 10 days prior to the semi-annual meeting and is still learning. She explained that when Jason Cagle and Charles Bitter (both present) were elected onto the board 10 years ago, the association was \$600,000 in the red. She further explained to all present that, IF the dam(s) were to breach, it will take over \$1M to correct the damage this could cause. She has checked out other neighboring POA's online and most only have around \$8000 in their accounts and have to take out loans and special assess their associations. AMLPOA does not have to do this; as long as we continue down the path that has been set by those behind us who did a phenomenal job getting our association where it is today.

There are 12.8 miles of roads on Apple Mountain. 9 miles are now paved.

Golden Russet is next and if all goes well, possibly Ben Davis next year.

She asked that you all consider joining the Board of Directors or a Committee.

Carol LaValle volunteered to help as she can.

- Deanne wanted to bring to light some of the items completed by the Board of Directors and Community Members.

Completed by your Board of Directors over the last year:

- New committees were formed: Gardening (on hold), By Laws & Communications
- By Laws Committee worked on reviewing and updating the By Laws
- Communications Committee created a newsletter, Facebook Group, Committee Tabs on the website, and is looking into new signs for the front and back entrances to the mountain
- FireWise – as always lots of debris was cleaned up on the mountain
- Chipping and shredding has been completed
- Reserve Study was completed
- Fiscal Audit was completed
- Delicious Rd was paved this year, Apple Orchard will be Tarred and chipped before years end
- Golden Russet is to be paved next year and possibly Ben Davis
- 2 dead end signs were installed
- Sand was added to the beach
- Amenity Passes were dispersed
- Culverts were cleared at several locations
- Guardrail on McIntosh was fixed
- Gravel was added to York Ct
- Tennis/Basketball Courts were cleaned and updated
- Dust control was completed
- Trenching and drainage improvements made on King David Dr. and Starr Court
- Flail mowing is ongoing

Happenings in the community this past year:

- The Easter Bunny visited the mountain
- Santa Claus visited the mountain

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- There was a community yard sale
- Many trees and branches were cleaned up by neighbors after storms
- Many driveways were plowed after storms by neighbors
- Chili Cook Off was a success

VICE PRESIDENTS REPORT: NONE (VACANT SEAT)

TREASURERS REPORT: MARK PARRETTI

- I want to thank everyone that could make it today. We started our year last November \$610,881.50. Our current balances are:

	Current Balance 10/2021	Balances Last Meeting 9/2021
Operating	\$159,275.69	\$164,828.61
Reserves – Money Mkt 1 st Citizens**	\$257,428.12	\$257,428.12
Reserves – Alliance	\$313,135.60	\$300,291.01
Reserves – Edward Jones	\$94,380.20	\$94,377.43
<i>* as of end of prior Month's audited Financials</i>	\$824,220.20	\$816,925.17
<i>**updates quarterly</i>		

- Income/Expense YTD:
- No surprises and nothing out of the ordinary.
- Income \$407,897.12 so far vs Expenses of \$336,922.56
- Payments to Lake for road work \$28,923 thus far with about 50k outstanding (on Agenda)
- \$140,746.76 transferred to Reserves this fiscal year vs Budget \$153,542 should make that number.
- With next year's budget we will increase our reserves deposit to \$163,352.00. Our ranking comparing us and other POA/HOA's we are better than most with \$664, 943.92 in reserves. We would fall way short if we ever had dam failures. We need \$1M in reserves if this were to happen.
- Collections: we are doing much better with Coventry collecting past dues that we have in the past. \$63,825.05.
 - Dues Collection Structure:
 - i. Invoices 11/1 Coupon Books
 - ii. 1 Month behind Late Letter
 - iii. 2 Months Behind Lien Warning
 - iv. 3 Months Behind Lien placed/Accelerated and sent to Collections
- Budget - everyone should have a copy of the new budget. Presentation and ratification will be coming up under new business and questions can be asked at open forum.

SECRETARY'S REPORT: LORIE POLK - nothing to report

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COMMITTEE REPORTS

ARCHITECTURAL REVIEW COMMITTEE - Dwayne Harmon

- nothing to report

BUILDINGS & GROUNDS COMMITTEE - no chair

- nothing to report

FINANCE COMMITTEE: no chair

- nothing to report

ROADS COMMITTEE - Mark Parretti

- With the paving of Delicious, we now have 9.1 miles of paved roads of the 12.8 miles on Apple Mountain. 3.7 miles to go. Mark explained it takes on average \$230,000 prep work per mile to pave a road.
- Tar/Chip will still happen for Wealthy and Apple Orchard this year per the maintenance schedule at \$39,340.
- Gravel road repair and maintenance cost \$31,490. (\$15,000 for maintenance, \$4,700 for dust control and \$11,700 for repairs)
- Snow removal for last year was \$33,000.
- Delicious is now paved costing the association \$160,000. This road is .5 miles.
- All total for the year \$209,850 was spent on roads.
- The cost to pave Golden Russet next year will be approximately \$126,350 for the .6 miles.

COMMUNICATIONS COMMITTEE: Deann DePyper

- Deanne DePyper reports that a Facebook page was created, hoping to get the Newsletter up and running soon. Also working on new signs at the front and rear entrance of the mountain.

GARDEN COMMITTEE - Peg Melburg (not present)

- nothing to report

BYLAWS COMMITTEE - Sara Sullivan

- Sara Sullivan reported the draft of the by-laws were sent to the board and attorney in August. Just waiting for the attorney to complete the review. Kim Emerson (lawyer) was present and reported she is still reviewing what was submitted.

SAFETY & SECURITY COMMITTEE – no chair

- nothing to report

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NEW BUSINESS:

- The budget was present to the association via mail with ballots and a hard copy at this meeting with no increases to the dues.
 - * Charles Bitter motioned to consider the budget and discuss.
Melinda Odom - second.
NO CHANGES TO THE BUDGET. Budget is ratified.
 - * Deanne DePyper motioned to accept the current slate of nominees. Charles Bitter - second. Membership concurred.

DISCUSSION- OPEN FORUM

- Sara Sullivan asked about write-offs of debt. Charles Bitter explained that the association is not going to get the dues and all processes are adhered to and exhausted in collecting said dues, therefore the monies are written off to have it removed from the books. If someone were to go into bankruptcy and wishes to work with the association to become current on back dues, therefore a "discount" for lack of better words, can be given if the person makes the effort to become current in their dues. The board unanimously decides if this is what is beneficial for the person and the association. There is a mechanism in place for folks who do not pay their dues.
- How many liens are in force? Lien list ins usually 80-90. Liens are signed once a year. Dues are due once a year, however, the board accepts monthly payments. Liens are filed every 12 months. Late notices are at 30 days. Late letters are at 90 days. at 160 days (3 months) of non-payment a lien letter goes and most get paid at this time.
- Charles Bitter explained that Jason Cagle ran the board for 4 years before Charles re-joined the board. While he appreciates the kind words, it was a board effort. Sometimes we've been down to only 5 board members. Pay attention to the Reserve Study. It will tell you everything about the dam. It will help if you see your house. You're doing great. Don't get hung up on doing it right. He is thrilled for the new board.
- Where will the new meetings be? We are looking into the library and other venues at this time.
- Mr. Williams is concerned about the debris/branches scratching cars. It was explained that the flail mowing was temporarily halted due to broken parts. They were on back order and waiting for them to come in. They have and the flail mowing has started again. This should resolve this issue.

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ADJOURNMENT

- Deanne DePyper motioned to adjourn the meeting at 1424.
Mark Parretti – Second.

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Deanne DePyper – Interim President	Yes
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Kermit King	Yes
Melinda Odom	Yes
Robert (Bob) Hicks	Yes
Allen Grimm (Coventry Group)	N/A

NEXT SEMI-ANNUAL MEETING: 17 April 2021 @ 1330. Meeting place to be determined.

- Minutes submitted by Lorie Polk 22 November 2021.