

## **Waterside COA Meeting Minutes/Dock Proposal**

### **October 20, 2025**

**Board Attendees: Jack Jenkins-Chairman, Michelle Dishon-Vice Chairman, Lindsey Maffet-Secretary, Todd Murphy-Board Member, Christine Peterson-Treasurer**

**Western Mountains Property Management. Lindsay Freitas-COA Property Manager, Dawn Owens, Dave Roberts,**

Board Meeting started 1:30-2:00 p.m-with Dock/owners meeting at 2:00 p.m.

**1. Quick Recap (Executive Summary)** The board received financial updates and approved raising the insurance deductible to \$25,000. Work on the Building 2 deck lifting project begins this week. Extensive discussion centered on marina improvements, particularly the potential addition of new boat slips (8–10 dock proposal) versus refurbishing or maximizing the existing marina. Key themes included cost, permitting challenges, impact on views/property values, swimming-area safety, dredging needs, and rationalization of existing fractional (1/3) slips. The board emphasized gathering broad owner input before any commitment and agreed that major changes would likely require bylaw/declaration amendments and a supermajority vote

### **2. Financial Updates & Budget**

- Jack reported transfer of \$30,000 from reserves to operating account; reserves now ~\$14,000 (\$87,000 expected after special assessments are fully collected).
- Final headset invoice to be paid by month-end to finalize reserve setup.
- Building 3 repair invoice reviewed.
- Dawn is finalizing 2026 budget draft → to be sent to Jack and Christine for review.
- Decision: Raise association insurance deductible to \$25,000 (expected to reduce premiums and discourage small claims).

### **3. Building 2 Deck Lifting Project**

- Work begins Wednesday: engineers perform injections, followed by Kevin's repairs.
- Remaining concrete lifting balance: \$16,500 (\$5,500 deposit already paid).
- Kevin's repair work: \$8,000.
- Insurance coverage and deductibles to be confirmed with Shane (possible Zoom call).

### **4. Insurance & CC&R Review**

- Western confirmed current policy language (windows, water heaters, boilers) complies with state requirements and bylaws.

- Recommendation: avoid claims unless catastrophic to prevent premium increases.
- Encouraged owners to install leak-detection systems and replace plastic supply lines with metal.
- Attorney review of CC&Rs may be pursued.

## 5. Marina / Dock Improvement Discussions (consolidated from multiple segments)

- Primary goal: provide slips for owners without them, improve usability of shallow slips, and potentially generate revenue for the HOA.
- Options discussed:
  - Refurbish/rebuild existing marina (grandfathered, but costly and may require bringing entire facility to current code).
  - Add new docks south of existing marina (8-dock or 10-dock configurations presented by Tom).
  - Estimated new-dock cost: \$150k depending on configuration.
  - Slip pricing discussion: recent sales ~\$60–\$70k+; auction starting bids likely \$70,000 with 50% deposit.
- Challenges:
  - Permitting, environmental constraints, riparian rules, boulder field, neighbor concerns, swim-area protection (rope barrier + causeway).
  - Moving swim floats 12–24 ft depending on configuration.
  - Potential need for variance to extend further into lake.
  - Dredging along seawall required in either scenario; winter 2025–26 targeted.
- Fractional (1/3) slip rationalization strongly supported; unused fractions create inefficiency.
- Impact concerns: views, property values, navigation, safety.

## 6. Action Items / Next Steps

<u>Responsible</u>	<u>Action</u>	<u>Timeline/Notes</u>
<u>Board</u>	<u>Draft questions for Google Form survey on marina/dock proposals</u>	<u>Immediate</u>
<u>Board</u>	<u>Organize early (non-binding) owner vote on whether to proceed with new dock project</u>	<u>As soon as survey responses allow</u>
<u>Board</u>	<u>Explore obtaining a professional real estate appraisal (before/after views &amp; values)</u>	

<u>Tanya</u>	<u>Spearhead organizing 1/3-slip owners to consolidate/trade fractions</u>	<u>Ongoing</u>
<u>Tanya &amp; Lindsey</u>	<u>Coordinate on 1/3-slip owner outreach</u>	<u>Immediate</u>
<u>Board/Tom</u>	<u>Investigate placing temporary visual markers for proposed dock location</u>	
<u>Tanya (possible)</u>	<u>Create photo-based rendering of proposed dock</u>	
<u>Board/Tom</u>	<u>Proceed with winter dredging along seawall</u>	<u>Winter 2025–26</u>
<u>Board</u>	<u>Implement \$25,000 insurance deductible increase</u>	<u>Immediate</u>
<u>Dawn</u>	<u>Finalize 2026 budget draft and send to Jack &amp; Christine</u>	<u>ASAP</u>
<u>Jack/Lindsey</u>	<u>Schedule insurance review call with Shane if needed</u>	<u>As required</u>
<u>Board</u>	<u>Engage HOA attorney for bylaw/declaration review</u>	

Meeting concluded with consensus that no major marina expenditure or construction will proceed without clear owner support.