

Waterside COA Meeting Minutes

September 24, 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,

Agenda is below. Approximately 15 participants were on the call.

Meeting started 5:00 p.m

Current Financials/Operating Budget

The board discussed the 2025 reserves, with a potential \$100,000 transfer expected from Building 3's special assessment. They agreed to transfer \$30,000 from reserves to the operating account to address a \$30,000 deficit, despite concerns about future cash flow and upcoming water/sewer rate increases. Dawn explained the current financial situation involves timing issues with cash flow, and the board approved transferring funds to maintain positive monthly balances.

Building 3 Completion

Building 3 final repairs and punch list items were completed Friday, Sept. 19th.

The team discussed the completion of the Building 3 project, which was successfully fixed under budget, with special recognition to Michelle and Trevor for their leadership and Hammerquist Casalegno for their work as the contractor.

Building 2 and pond

The board addressed issues with Building 2 and the pond. Two settling pillars were identified due to water seepage from a mis designed pond. Lindsay Maffet explained that a permanent solution involving a sump pump, drainage rock, and poly resin soil injection would be implemented to raise the pillars and complete the repairs before spring. The Pond Repair Project was approved by the board. The pond repair project along with the pillars will cost about \$50,000. Lindsay explained the work involved, including draining the pond, raising it 4 feet, installing a sump pump, and fixing settling issues will fix all concerns. The board heard positive feedback about the contractor, Kevin McCary, from several members who had worked with him before. Jack proposed approving the remaining work to raise the decks and fix settling problems, which the board agreed to do.

Foundation and Drainage Assessment included soil test results, which showed the foundation is in good shape despite rocky soil, and agreed to proceed with fixing the drainage problem in the pond. Trevor reviewed the geotechnical work and approved the plan. David Roberts, with Western



Mountains property management, explained that the decks were intentionally designed with slopes for drainage, and Jack suggested monitoring the decks for any signs of further settling.

Dock Project

The board discussed a proposal for a new 8-10 slip marina adjacent to the existing one, and be financed through an auction with \$75,000 minimum bids. The project could potentially raise \$500,000 or more for the Waterside COA. They agreed to send the committee's report to all owners and schedule a Zoom meeting for the dock committee to present their findings and answer questions before holding a vote on the proposal. Special thanks to Tom and Linda for the hard work they have put into this committee.

Flower Pots

The board addressed concerns about flower pots on patios, noting that one owner's excessive watering had damaged or stained beams, and considered whether to require all owners to remove plants from decks. Lindsay M. suggested research into alternative potting solutions while Western noted that all owners currently have flowers on their porches, making it difficult to prove specific damage causes. The board said that a new policy is needed to regulate plant placement and watering, with Todd proposing a rule requiring owners to fix and pay for any water damage caused by their plants. Dawn confirmed that the CC&Rs already require owners to pay for damage they cause, and the board decided to develop a comprehensive policy for review at the next meeting, while also addressing the immediate issue of the owner who was told to remove his plants by the following day. If owners cause damage they will lose privileges of plants and must also pay for repairs to common areas.

Property Management

Lindsay Freitas addressed the need to streamline communication by designating specific board members as liaisons for different areas (landscaping, architecture, finance) to reduce the volume of emails, and proposing a weekly update system and Smartsheet. They agreed to use the Smartsheet system for tracking work orders, with Lindsay sending weekly updates to the board.

Updated Rental forms will also be sent to owners within the next few weeks that outline the rules.

Farmers Insurance Coverage

The board discussed Farmers Insurance renewal options, with current coverage at \$74,000 annually and a \$5,000 deductible. They considered increasing the deductible to \$10,000 (\$70,000 annual cost) or \$20,000 (\$63,400 annual cost) to reduce premiums. A concern was being dropped by Farmers due to recent claims history. Michelle volunteered to contact Farmers representative Shane Reese and her personal insurance provider to better understand coverage responsibilities for water damage claims between units, while Dawn offered to request 5-year loss run data to help evaluate the options.

Waterside

AT FLATHEAD LAKE
OF THE FLATHEAD RESERVE

Meeting ended a little after 6:30 p.m.