

Wildwood Lot Owners Association
Board of Directors Meeting Minutes

August 8, 2020

Came to Order at 8:06 am

- Present: Randy Hudson, Trudi Elliott, Chris Oliver, Robyn Overly, Trei Irwin, Danny Payne (Swore In)
- Absent: Tami Kiso

Trudi Elliott opened with prayer

Pledge of Allegiance

Swore in Danny Payne as Director to fill position vacated by Chris Bayless

Finance

- Wildwood currently contracting for 4 cell phones for a total cost of \$175 per month. Will cancel the Wildwood phones, and provide reimbursement for Jim, Lonnie, and Brian going forward for business use of their personal phones
- Potential bank loan for the pool
 - Loan will be variable between 4.0 and 4.5%
 - Cannot go up more than 2% per year
 - Cannot go up more than 6% in the life of the loan
 - Loan would be \$195,000
 - Payment for 15 years would be approximately \$2,000 per month
 - Payment for 20 years would be approximately \$1,600 per month?
 - Collateral is required. The deed for the pool, clubhouse, and some Turkey park common ground would be used as collateral
- Approximately \$30,000 in the infrastructure account
- Cash flow – have increased income by \$132,000 over the last 3 years due to lot sales, increase in Wildwood services
- Year to date comparison
 - Camping is down \$14,000 but will make it up soon due to the outage
 - Wildwood services is up almost \$6,500
 - Park permits up \$13,000
 - Utilities are down \$6,300
 - Payroll is down \$27,000
 - Payroll Protection Plan is anticipated to be forgiven at end of 2020. Loan proceeds will be indicated as income once liability is released

- Online payment processing- Cannot get a solution that works through QuickBooks. Robyn is working with the web site administrator to potentially add a link to the Wildwood site.
- Online invoices – need to run a report to see how many lot owners have signed up for e-invoicing. Office staff could potentially contact lot owners to encourage

Lonnie Update

- Discussed should not be putting clean rock on the hills because it causes wash-boarding. Should use a minus rock on the hills
- Backhoe needs tires in the back. A lot owner can provide a good deal. Lonnie to pursue
- Discussed people watering the roads. Additional concern is that it's not just using the water but the chemicals and additives and well maintenance that Wildwood pays for. Wildwood to discourage
- A/C in the maintenance office is bad. Lonnie to get a new one
- Office staff is asking for an on-call rotation schedule. Staff will be instructed to always call Lonnie and Lonnie will contact the appropriate person

Executive Session

BOD Meeting suspended at 9:50 am for the combined PC/BOD meeting

Combined PC/BOD Meeting

- Came to order at 10:04 am
 - Finance Update
 - Applied for a \$195,000 bank loan for the pool from Callaway Bank. BOD will decide once the permanent assessment vote results are known.
 - Would be a variable rate – 4 – 4.5%, fixed for 3 years. Cannot increase more than 2% per year or 6% over the life of the loan
 - May be 15 or 20 years
 - Would require 25% (\$70,000) down.
 - Payment would be between \$1,600 per month and \$2,000 per month, depending on the duration of the loan
 - BOD wants to improve the pool house as we upgrade the pool
 - Year to date financial comparison
 - Camping is down \$14,000 but will make it up soon due to the outage
 - Wildwood services is up almost \$6,500
 - Park permits up \$13,000
 - Utilities are down \$6,300
 - Payroll is down \$27,000

- Payroll Protection Plan is anticipated to be forgiven at end of 2020. Loan proceeds will be indicated as income once liability is released
 - Infrastructure account is at \$30,000 now. This has been raised via the adjacent lot sales programs
 - Still working to establish on-line bill paying. Its going to happen but need to work through the technical issues
 - Robyn reminded lot owners to sign up for electronic invoicing. It will save postage expenses
- Covenants & Bylaws update – Supported the changes to the covenants & bylaws. Should know the results of the proposed changes on August 22, 2020.
 - PC has determined their members that will count
 - Need 2 Lot Owners at Large to hep count
- DNR Updates – Had recent conversations with DNR. Things have been going well. DNR does have concerns with the mechanical plant up front. We believe we have a plan that will meet DNR’s needs but will minimize ~~out~~ our expenses. Randy to continue the conversations. Will meet again at the end of August or beginning of September. DNR will send a professional to provide recommendations. It is anticipated that we will remain under an AOC with DNR for the foreseeable future
- Questions and Answers
 - A lot owner asked about getting his holding tank monitor repaired or replaced. Randy instructed them to call the office and submit a work order
 - The same lot owner asked about rock on Turkey Court. He was asked to send an email to the BOD via Directors@wildwoodassociation.com. Randy assured him it will be resolved. Randy also provided his phone number
 - A lot owner asked about the details of the potential pool loan. The value of a loan for the pool was discussed
 -
- Ended at 10:49 am
- BOD Meeting re-convened at 11:00 am
- Internal Affairs
 - Gate Card Audit Update
 - Will start the gate card audit after the Labor Day weekend
 - BOD reviewed the audit form IA intends to use for the audit
 - Robyn will work with the gate card vendor when he comes out to determine what reports are available

- Will begin a vehicle pass audit and ATV sticker audit for 2021
- No updates yet on license plate cameras. Probably spend \$400 - \$600 apiece for each of two license plate cameras. Bill will look at the potential of using 1080p cameras to read license plates and get back with the BOD
- Bill asked about the potential to have the office do inspections again when security is not on. BOD agreed that office staff can do inspections during the week if they can do so without leaving people unattended in the office. Robyn will ask Tami to discuss with the office staff
- Discussed how the \$500 tickets are issued for people being on common ground without being member in good standing. Going forward, the \$500 fine should go from the office to Robyn and Bill up front and Robyn will validate the appropriateness of the fines and forward to the accountants. All others should go to Bill and the accountants. Robyn will discuss with the store staff
- Bill needs to vet the PC and BOD members. Randy will assist

Old Business

- Gate system licenses – Lonnie and Cindy are the Gate Card Administrator. We need to remove Cindy. Can get an additional 10 licenses for \$188.00 and would include 1-hour training. Trei to determine if the \$188 is per year or forever.
 - Trei also indicated that we should have the new gate card vendor totally disconnect the old system.
 - BOD agreed to purchase the additional 10 licenses and to have the vendor disconnect the wiring for the old system at the same time.
- Pool updates – Trei to speak with pool vendor regarding a new de-chlorinator
- Store Liquor license – Trudi to assume the license
- Employee Recognition Event / All hands meeting – Will be on October 3rd at Randy and Fred Jones place.
- Employee Technology updates – Trei made a motion to allow for new equipment for the maintenance and store office, if needed, not to exceed \$1200. Robyn seconded.
Unanimous approval – **Resolution 20200808-001**


Reviewed Actions without Meetings

- 7/15/2020 – Approved Ballot for Permanent Assessment Increase
- 7/15/2020 – Approved listing V149 for \$5,250
- 7/15/2020 - Approved Minutes and Executive Minutes from July 2020 BOD Meeting
- 7/16/2020 – Received resignation of Chris Bayless from BOD
- 7/20/2020 – Approved Danny Payne to fill the BOD position vacated by Chris Bayless until the position is filled by the next election
- 7/28/2020 – Agreed to list B294 for \$6,800 (\$4,800 + \$2,000)

New Business

- Trei and Danny – will be BOD counters for the assessment vote results
- Discussed the 2019 Delinquent Tax Auction on Aug 24th at 10am. Potential lots need to be evaluated for holding tanks. Trudi need someone to help her at the auction. Trudi to follow up
- Discussed the need to look at all lots with large Wildwood debts for potential lien. Also need to find a way to keep local records of all lots that Wildwood has existing liens on.
- Chris Oliver made a motion that going forward any lot that owes \$1,000 or more that is more than 90 days past due will automatically have a lien placed on the lot. Randy seconded. Unanimous approval. **Resolution 20200808-002**
- Park Council and BOD applicants
 - Received 2 applicants for BOD members and 3 open positions. Randy to work with Bill Tisher (internal Affairs) to vet those applicants.
- Proposed changes to Building Code Resolution (08-08-11). Park Council is reviewing this resolution that may need to be negated/changed. PC will provide requested updates and return to the BOD for approval

Chris made motion to adjourn at 12:08 pm, Robyn seconded. Unanimous approval.



Respectfully submitted Board of Director
Chris Oliver, Secretary