

CRAIL CREEK CLUB (CCC)

Open Board of Directors Meeting
Monday, January 16, 2023 at 9:00 a.m. MST

Meeting Minutes

Attendance

Board members in attendance were Chuck Buker (CB) and Kathy Schauer (KS) in person, Charon Warwick-Canning (CW-C), Bruce Pallante (BP), Max Scheder-Bieschin (MS-B) – virtually, owners in attendance were Kirk Weber in person, and Irena Sniecinski and Allen Brokaw - virtually. Ty Moline with Agency Insurance Division attended virtually, Maria Locker (ML), Ryan Welch (RW) and Scott Hammond (SH) were in attendance in person for HPM.

Approval of December 15th, 2022 board meeting minutes

A motion was made by BP to approve the minutes of the December 15th, 2022 board meeting previously circulated. The motion passed 5-0.

Insurance Discussion

- The HOA should be listed as an additional insured on any subcontractor working for the HOA
- Generally, limits are \$1,000,000 liability per occurrence with a \$2,000,000 aggregate
- Require and keep records of proof of insurance from sub-contractors
- If the HOA is listed as additional insured, insurance company should notify the HOA if insurance of contractor lapses
- Claims made policies need to be filed within the policy year, important to either require updated insurance coverage for next five years or tail policy
- Occurrence policies will pay for claims regardless of when claim is made
- Ty stated that almost all contractors carry claims made policies
- In the State of MT any contractor with one or more employees needs to have workers comp insurance, contractors without employees need to file for workers comp exemption with the State of MT
- Follow up with attorney regarding veiled subcontractor/employee relationships with exempt status

Capital Reserve Plan

MS-B, KS and BP are working on a capital reserve plan to prepare for future capital improvements. This is an ongoing action item.

Knox Boxes

Knox Boxes are key boxes mounted on each building that hold keys to each unit in that building. Only the fire department and ambulances have keys for emergency entry.

A motion was made to approve the installation of Knox Boxes for a cost of about \$4,500.00. The motion passed 5-0.

Rules and Regulations

Holding Townhall Meetings is discussed, possibly holding one Townhall before the BOD meeting on February 20th. Multiple meetings may be necessary. Parking rules need to be fine tuned and owner input collected. All other Rules and Regulations will be revised thereafter.

Stair and Deck Project

The HOA's attorney will send a demand letter to Ryan McDonald and his lawyer. Kenyon Noble placed a lien on Crail Creek owners for non-payment of 90% of materials for the stair and deck project. The board is committed to paying off the lien if necessary but will still seek recovery of funds from Ryan McDonald.

Accounting

The HOA engaged a new accounting firm – Doug Shanley CPA.

Fire Suppression System

The annual check was performed, no deficiencies were found. Reports will be posted on the website.

Roof Leaks

Heavy snowfalls and extreme temperature fluctuations are causing ice dams and subsequent roof leaks. Shoveling problem areas as precaution is strongly recommended to avoid leaks and damage. Potential warranty is being explored.

Executive Board Session

Discussed was the proposed contract from a new contractor to take over the stair and deck project. The contract was shared with board members prior to the meeting. The proposal seemed expensive. The board decided to do more research and negotiating with the contractor before committing to such a high estimate. This will be discussed further in an executive board meeting in the near future.

Board Action Items

- From this board meeting
 - Follow up with Alanah regarding veiled subcontractor relationships (CB?)
 - Work on policy/requirements for hiring contractors (KS, BP)
 - RW to work with Fire Department to determine best location for Knox Boxes
 - Fine tune process for parking rules and regulations
- From last board meeting
 - Circulate DRAFT November 29th minutes (MS-B; COMPLETED)
 - Coordinate attempt to have prior board approve existing DRAFT minutes on HPM's portal (MS-B)
 - Inform architect of approved proposal (CB)
 - Follow up with Lapka & Sons regarding their proposal to complete the ongoing capital program starting in the spring (CB and CW-C)
 - Update and re-circulate materials regarding updating CCC's parking regulations for further discussion among the board
- Prior open Action items
 - Discuss the Board's goals for the year – BOD
 - Notify membership of annual meeting date July 18, 2023 – BOD

- Check with Alanah regarding law on political signage – CB - COMPLETED
- Work with attorney Alanah Griffith to resolve disputes with current deck/stair contractor, Ryan McDonald and High Country Restoration Montana – CB and CW-C
- Draft policy and process for enforcing our governing docs, including fines, etc.
- Review and approve draft minutes of Emergency meeting with David Saenz of Montana Construction Management – BOD
- Prepare a Reserve Plan – TBD – MS-B, BP and KS?
- Confirm Discount on insurance for fire suppression systems – CB - COMPLETED
- Get current email addresses – CW-C
- Meet with Contract Specialist – CB - COMPLETED

Future Board meetings

As a reminder, the currently set board meetings are as follows:

- Mon, Feb 20 @ 9:30 AM
- Wed, Mar 22 @ 9:00 AM
- Thu, Apr 20 @ 9:00 AM
- Thu, May 18 @ 9:30 AM
- Mon, Jun 26 @ 9:00 AM

The meeting was adjourned at 11:55 a.m.