

**INDIAN PALMS COUNTRY CLUB HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS REGULAR MEETING MINUTES
JANUARY 15, 2019**

A regular meeting of the Board of Directors of the Indian Palms Country Club Homeowners Association was held on Tuesday, January 15, 2019 at 5:00 pm at the Palm Terrace Room in Indian Palms Country Club, Indio, CA 92201. A quorum of Board members was present and business was conducted as outlined herein.

DIRECTORS PRESENT

Maggie Stern, President
Elke Botta, Vice President
Greg Embury, Treasurer
Sandy Stewart, Secretary
Catherine Kelleher, Director

ALSO PRESENT

Caren Oliva, Senior Community Manager representing Personalized Property Management

CALL TO ORDER

President, Maggie Stern called the meeting to order at 5:00 p.m. Introductions were made of the Community Manager and the Board of Directors.

There was a Notice of Default (NOD) approved in the Executive Meeting Minutes dated 1/15/19 for APN# - 614-530-009.

HOMEOWNER FORUM

Daniel Flores asked the board to waive his penalties/legal fees that have added up over the last year regarding the Lifestyle Center dues. When he purchased over a year ago he was not aware there was a lifestyle center and fees that were due because he does not live in IPCCCA or IP 18 and the seller or title company did not disclose. He has been working with the attorney and PPM and is currently on a payment plan. He is asking for the board to waive over \$2000 in penalties/legal fees. The board will seek information from PPM and will get back to him on their decision.

Scott Hamill asked the board if they renegotiated the landscape contract and removed trimming of citrus trees on owner lots. Mrs. Botta stated that citrus trees have never been trimmed as part of the contract. This is an owner obligation; also the HOA does not plant citrus or palms but they do trim palms, once a year (summer).

APPROVAL OF MINUTES

The Board reviewed the minutes of the November 13, 2018 meeting. *Motion to approve the November 13, 2018 minutes as presented made by Mrs. Botta, seconded by Ms. Kelleher, motion carried.*

FINANCIAL REPORT – Mr. Greg Embury

Greg Embury gave the following Treasurer's report for year end 12/31/18 as follows:

Present and past boards have worked to keep IPCCCA's reserve account funded as close to 100% of recommended levels as possible. This was especially important in view of major expenses (\$2 million+) anticipated for lake repairs. All our water features are near (or, in certain cases, beyond) their normal life expectancy. We have now settled our lawsuit against the developer(s) for construction defects regarding the lakes/retention basins, netting several

hundred thousand dollars for our HOA and can move ahead on the lakes project. In 2019 we will be working with a lake contractor to develop specs, acquire bids, and complete repairs on 2-3 of our most needy lakes. Lake Repair is a long-term project that will take several years to complete – we have 16 basins with water in them and approximately 3 basins that are presently dry.

As part of our effort to build reserves for this project, we have routinely charged operating accounts if we were not certain a particular cost was a reserve item. Our accountants review all charges each year and make adjustments between the various operating and reserve accounts as needed. Because our policy is to err on the side of operating charges if we are uncertain, the adjustments have overwhelmingly netted out with expenses moving from operating accounts to reserves.

Our December 2018 financials show the IPCCCA operating account is over budget by approximately \$140,000 - 6% of our overall annual budget and well below our excess operating fund level. This amount is subject to change after the auditors review our financial records for the year and we believe it will be significantly reduced. Items contributing to the overage include charges by Vintage for extra summer staff and additional plant replacement/tree removal (brutal summer that contributed to this), larger than normal water bills and irrigation system repairs, increased mailing expenses for the new civil code 4041 communications, and increased taxes because of more interest income on our reserves account.

IPCCA and LSC 2018 financials will be subject to a full CPA audit. This is the first time we have had a "full audit" rather than a "financial review." Full audits are more expensive than financial reviews, but we feel we should do this every few years as part of our fiduciary responsibilities. We expect there to be changes that will be favorable to the IPCCCA operating account for the reasons stated above. The audit will be reviewed by the board no later than the April 19, 2019 board meeting and mailed to homeowners by the end of April.

By the end of 2018, we had built up approximately \$850,000 in excess operating funds. We transferred our 2019 reserve contribution of \$300,000 from these excess funds to the reserve account, thus reducing our 2019 dues needs by that amount. Civil code states that excess funds shall be spent or returned to the membership. We feel our excess operating funds after this transfer are still at a level that allows us to handle reasonable unbudgeted expenses that may arise.

Financials IPCCCA & Lifestyle - November and December 31, 2018. After review and discussion; Motion to approve the IPCCCA November & December 2018 financials as presented made by Mr. Embury, seconded by Ms. Kelleher, motion carried. Motion to approve the Lifestyle Center November & December 2018 financials as presented made by Mr. Embury, seconded by Mrs. Botta, motion carried.

Investment Summary (Laddered CDs with Wells Fargo Advisors) – All CD's are up to date and invested according to the Board's policy.

PRESIDENTS REPORT- Ms. Stern

The Treasurer's Report has addressed various financial issues, including the audit and plans for Lake Repair in 2019. I will give an update on some other issues:

- We are continuing to work with IPCA on exterior landscape upgrades and maintenance. We have proposed language for the legal agreements needed and are awaiting IPCA's response. We are also working with Vintage and Amy Gunderson of Desert Management on specifics of a landscape contract for this area.

- Ms. Ruegsegger is working on getting bids for our new community map that will help outline where the common areas and entrances are for homeowners to visit. If anyone knows firms that do these types of maps, please let us know!
- We are progressing on Festival parking plans. This will be discussed in the regular business meeting.
- We are continuing our efforts to control unauthorized use of the LSC, checking for IDs, extra guests, and so on. We are trying to strike the appropriate balance between enforcing the rules and being a welcoming place for our members. Tennis and PB players have asked that we consider hosing off courts twice a week vs. the present once a week schedule. We are in the process of checking with other venues in the area about their recommended court maintenance schedules. We also anticipate installing additional camera security at the LSC sometime this year. This will also be discussed in the regular meeting.
- One of the major improvements we hope to make this year is adding restrooms to the LSC pool area. We are looking into costs and possible design configurations for this. We feel this will benefit a great number of our members and will also contribute to better pool water quality. We also are continuing to expand activities offered to include a broader group of members – things like easy chair exercises for less active people, card games, possible use of existing courts for badminton, etc.
- A request has been made to install additional lighting in some of the common areas. In general, a lighting review will be part of our lake repair and renewal project. We will also review specific requests as they arise apart from lake repair efforts.

Now for a comment on the recent small claims court action brought by a resident/renter who felt aggrieved after his car was towed twice because of overnight parking violations. Myself and Ms. Ruegsegger attended the court hearing on behalf of the HOA. To summarize, the judge found in favor of the HOA. There was no question about the right of the HOA to establish parking rules, the steps we had taken to advise residents of the rules, the signage installed to let people know that violators were subject to towing, the warning citations given before towing occurred, the procedures and records kept by our parking patrol and towing companies, etc.

One of the issues raised by the complainant was that no one told him about these rules. I would like to take this opportunity to remind our landlords that they need to advise their renters about our community rules. We have sent all homeowners a one-page rule summary to make it easier to let renters know about the rules. Communications about HOA business are sent to the address of the owner of record; thus, they may not be seen by the home's occupant, particularly in rental situations. We are also looking into ways to deal with residents who are continual rule violators. This behavior results in disproportionate legal expenses that we all pay for through our dues. In addition, continual violators take up more than their fair share of management and board time and often cause issues with their neighbors. We work with landlords if there are rules violations with renters and any fines or other enforcement measures would be levied against landlords rather than renters. Landlords – please make every effort to rent to people who will be good neighbors. Please also take appropriate and effective action if problems arise and communicate with our Management Company.

COMMITTEE REPORTS

Rules Committee – Pat Barnes commented on the meeting they recently had and noted some of the violations they are currently dealing with such as visible trash cans from the street and timeframe for placement, prohibited vehicles, trailers, RVs and boats.

Architectural/Landscape Committee – Mrs. Gilmartin gave the report on activity for the month of December. Minutes are in the packet for reference.

Lakes – No report at this time.

Lifestyle Center (LSC) Committee – Trish Lounsbury gave a report on their meeting last week. There is a PB social on the 20th from 1-3pm; classes resuming for Aqua swim; they will be looking into a website strictly for the LSC; discussed badminton and possibly getting the equipment which could be used and stored by court 1. The need for spin bikes and equipment will be put on hold for now.

Patio Covers – Reviewed, no action at this time.

Rock (for dirt cover) – Court 1 & 2 - *Motion made to have rock installed around the courts at a cost not to exceed \$3500, made by Mr. Embury, seconded by Ms. Kelleher, motion carried.*

There was discussion on increasing fee membership charges for 2019 so they would be in line with the increased deeded membership fees. The committee will be working on this and will present a draft to the board in March.

The board discussed creating a maintenance/facilities committee to report on repairs needed for the HOA such as painting, light posts, faded stop signs, electrical boxes blocked or needing paint, etc.

OLD BUSINESS

Festival Security/Parking Plans – Plan is to get hanging vehicle tags for renters to use during the festivals. There will be three different colors for each weekend. The charge for each will be \$25.00 a tag per car. Funds will help offset the security/vandalism expenses during this time. The tags can be picked up at the LSC by the owner or renter. Cars without the tag will be subject to the current on street parking rules. After discussion; *Motion to accept the proposal from Sign a Rama for \$1600.08 for car hanging tags for the festivals made by Mrs. Botta, seconded by Ms. Stewart, motion carried.*

NEW BUSINESS

Liens (4) - *Motion to approve APN#'s 614-591-012, 614-470-065, 614-440-024, 614-440-003, 614-450-056, and 614,640,009 made by Mrs. Botta, seconded by Mr. Embury, motion carried.*

Ms. Stewart discussed the issues with speeding by vendors, owners and believes it is a danger. The board has considered getting speed trailer signs. There is also another solution by installing dots. There was discussion on installing a permanent speed sign as well. Part of the issue is the speed limit varies throughout the community but having a 25 MPH sign at the gate doesn't help. After discussion, *Motion made to try the Radar Speed Trailer for 30 days through Tops n Barricades made by Mr. Embury, seconded Mrs. Botta, motion carried.*

2019-2020 Insurance Renewal – The board discussed the proposed renewals (2 options). After review; *Motion to accept Option 2 with higher liability limits (LSC driven) made by Mr. Embury, seconded by Mrs. Botta, motion carried.*

CORRESPONDENCE

Board reviewed correspondence received and no action taken.

MANAGEMENT REPORTS & OTHER

Call Log's & Work Logs – Reviewed, no action.

Annual Drain Cleaning Report & Lighting Report – Reviewed, no action.

HOMEOWNERS FORUM #2

Discussion on the pool maintenance at the lifestyle center.

NEXT MEETING DATE

Annual Meeting – February 26, 2019, 5:00pm at the PTR

Regular Meeting – March 19, 2019, 5:00pm at the PTR

ADJOURNMENT

With no further business to be brought before the Board at this time, the meeting was adjourned at 6:23 p.m. on a motion duly made and seconded.

**Respectfully submitted,
Caren Oliva
Senior Community Manager**

APPROVED:



Sandy Stewart, Secretary

**3.19.19
Date**