



<http://betzlanding.org/>

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1. Meeting was called to order at 9:37 a.m. by President Church
2. Verification of Quorum verified by Secretary Harvey

In attendance were:

Lauren Church President
Cathy Sarmiento Vice President
Donna Keeney Treasurer
Jerry Harvey Secretary
Kurt Bulger Director
David Dustin Director
Elaine Moore Director
Robert Silva Director **Absent**
Nannette Smith Director
Marshall Ticer Director
Bob Morgan ACC Chairperson

Guest:

Stan Murphy BLHOA Legal Counsel, Matt Church, Mike Sarmiento, Mark Neil, Tricia Mrzyglod, Phil Landry, Scott Lauer, Garland Gills, Joanne Gills, Debbie Harvey.

3. Approval of the minutes from the last meeting conducted on March 12, 2022 at 9:30am.
Motion to waive reading of last meeting minutes by Director Dustin, 2nd by Director Ticer 6 ayes 1 abstain motion approved. Discussion requested by VP Sarmiento regarding some items not recorded in minutes.
Motion to approve minutes from last meeting by Director Dustin 2nd by Director Smith 6 ayes 1 no motion approved.
4. Member Comment period:
 - Code to bathrooms at boat landing requested, VP Sarmiento supplied the codes.
 - 4 empty lots on Steamboat Ln are not being cut often enough by owners
 - Expressed disgust with neighbors being "run off" because of short term rentals
 - No one was "run off" BOD was only requesting a clarification of the covenants through legal means when request from BOD to cease commercial rental was ignored
 - Disgusted with bickering amongst neighbors
 - Based on board discussions at March BOD meeting member requested source of misinformation regarding donations made by previous boards in the last 3 years and false accusation of director misconduct regarding the transfer of Indian Trail to VDOT.

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5. Treasurers report: Director Keeney reviewed the treasurers report details in Attachment A:
Motion to accept Treasurers report by Director Moore 2nd by VP Sarmento all ayes motion approved.

6. Update on old business, other standing committee reports

a. ACC: Bob Morgan, no new request since March meeting

b. Maintenance committee: VP Sarmento

Motion by VP Sarmento 2nd by Director Dustin to purchase (2) 5-gallon buckets of Aquaphalt not to exceed \$150 to fill potholes all ayes motion approved

Motion by VP Sarmento 2nd by Director Bulger to have lock repaired for men's room at boat ramp not to exceed \$1000 all ayes motion approved

Motion by VP Sarmento 2nd by Director Smith to repair electrical problems in men's room not to exceed \$75 all ayes motion approved

Motion by VP Sarmento 2nd by Director Moore to replace well top at boat ramp not to exceed \$300 all ayes motion approved

Detailed report Attachment B

c. Review of BLHOA insurance policies – Marshall Ticer
Director Ticer presented his report on current policies.

Detailed report Attachment C

7. President's report

a. September 10 2022 board meeting location (library not available) Director Smith will research possibility of using Heathsville Methodist Church.

b. President Church requested volunteer for nominating committee to replace Abby Theones Debbie Harvey volunteered. The committee will be chaired by Director Moore with Tricia Mrzyglod and Debbie Harvey to assist.

C. President Church thanked all for participation in the annual cleanup day with the social and picnic following at the Churches. A very organized and fun day was had by all even with the rain.

Motion was made by Director Bulger 2nd by director Ticer to approve the presidents report all ayes motion approved

8. New business?

Annual fee increase?

Change in covenants?

Revision 10/25/2021

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Motion by Director Bulger 2nd by VP Sarmiento to have an annual peer review of BLHOA books prior to annual member meeting. Review team to be made up of directors excluding President and rotated annually. This year's team Director Bulger and Director Ticer. All ayes motion was approved.

Motion was made by Director Ticer 2nd by Director Moore at 10:59 am to enter executive session to consult with legal counsel 6 ayes and 1 no motion was approved.

Motion to exit executive session by Director Moore 2nd by director Ticer at 1:07 pm all ayes motion was approved

Regular session continues at 1:08 pm

Motion by Director Dustin 2nd by VP Sarmiento to raise the Surety Ins bond to \$250,000 per section 55.1.827 as advised by BLHOA attorney. All ayes motion approved

Motion to not respond to emails from members directly to personal emails to directors (All emails should be addressed to betzlanding@outlook.com and responded from same after review by board) by director Smith 2nd by Director Moore. 6 ayes 1 abstain motion approved.

Motion to accept amended Fee schedule and post to website by Director Moore 2nd by Director Ticer all ayes

Motion to accept Revised rental resolution and rental rules by Director Dustin 2nd by Director Moore 6 yes, 1 no motion approved.

9. Adjournment

Motion to adjourn by Director Moore 2nd by Director Dustin all ayes

Meeting was adjourned at 1:18pm

Submitted by

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Attachment A: Keeney Treasurers Report

Financials

- All bank, cd and investment accounts are reconciled thru 6/7/22

Bank balances as of 6/7/22 are:

Primis Bank	\$ 11,445.95
CD (Primis)	\$ 11,615.34
Vanguard	<u>\$176,173.40</u>
Total	\$199,234.69

Notes:

- 2021 Tax Returns have been filed and taxes paid – amounts due were

\	Federal	\$736.00
	Virginia	\$207.30

- Vanguard account is down \$8,027 from thru 5/31/22 due to market conditions.

Delinquencies

- 2022 Dues – 10 lots are outstanding as of 6/7/22
 - 8 lots owes for 2022 dues
 - 1 lot owes for 2021 and 2022 dues
 - 1 lot owes for 2020, 2021 and 2022 dues

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Attachment B: Sarmiento Maintenance Report

NEW: 6/11/22 RREPORT MAINTENANCE ITEMS:

ROADS: new pothole discovered on White Oak in addition to pothole on Highland. Board approved purchase of Aquaphalt (x2 5gal). Patching to be done by maintenance committee, rejected bid from contractor to patch with asphalt, \$200 for 1 hole. A third pot hole has been reported Bouy@Steamboat

Green light to go ahead with obtaining bids for chip and seal resealing, from contractors provided by VDOT. Approval given to reduce vegetation encroachment via tractor blading or weed spraying as needed as recommended by VDOT to improve drainage and requirement to meet road standards for transfer to VDOT in the future.

VDOT Meeting: Church's, Dustin & Sarmiento present. VDOT Rep said he would review bid to assure procedures are compliant with VDOT standards. Said chip and seal repairs were warranted, recommended Aquaphalt for potholes. Recommended improving drainage grade on roadsides. Offered 2 contractors that still do chip and seal work. Followed up with feedback that VDOT is not responsible for Highland intersection that overlaps the VDOT right away on Steamboat. Lauren said she would research Bluegreen deed from Indian Valley transfer, so we can have the remainder of roads documented prior to future transfers.

BOAT DOCK: 1 Short board missing after super high tide, 3 long board loose and need to be resecured. Maintenance committee to perform needed work. Recommendation to use remaining 3 gals of paint/sealant to entire deck in the fall. Volunteers requested. Hose bib does not produce water, likely a valve issue that is inaccessible, see plumbing recommendations below.

BATHROOMS: Men's room lock broken, board approved replacement to be installed by locksmith. Men's room electrical connection to be put in junction box. Men's room has pin hole leak in one water supply line. Qualified Volunteer to do the work. Ladies toilet does not fill, replacement parts purchased may solve the issue, not yet installed. New door code set on ladies, men's room is no locked.

Continuing- Plumbing:

- Board acknowledged necessity to obtain bids for correction of plumbing issues below 6/11/22
- The bathrooms do not have a drain down valve as is common practice and probably code. What this is: When water is turned off to the fixtures or the building, there should be an exterior drain that allows the waterline to be emptied. This is necessary to evacuate the lines if you need to work on them or to drain completely to prevent any water pooling in the pipes which may freeze. (All this is on the supply side of the fixtures – fresh water.)
- Allowing the water to backflow into the well is banned in most building codes, it provides a gateway to bacterial contamination of the entire well.
- The water shut off valve is currently located 3 feet below the soil surface. All but one valve is buried in mud and debris or (I was told by Sam there are 3?) The valve that is barely visible, has the handle rusted off, making it very tricky to see/feel to turn off/on. There is no reason these valves couldn't be raised to ground level for easy access. In this configuration the only way to stop supply water from entering the building/pipes is to shut off the power to the well and hope it all drains back down* already explained not ideal.

Continuing Betz Landing Roads:

I have begun requesting bids for repair work on the 3 remaining Betz Landing roads: White Oak, Buoy and Highland, with Highland needing the most work. The initial work estimated, for patch work only, not resurfacing all the roads was

1 of 3

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\$16,000. I recommend we get additional bids, but this gives us a target figure to budget for the work and review the monies earmarked in the reserve account for such purposes. These roads are the responsibility of the HOA not the developer BlueGreen and they are not dedicated to VDOT yet, they do not meet the minimum criteria transfer to VDOT.

Continuing - Well/Records:

- Board voted to replace well head cover with concrete lid 6/11/22
- Well head cover. I have obtained county records and the riser closer to the ramp and on the left of the driveway, is indeed our well, see record attached.
- You can see from the photos the well cover is severely deteriorated. We could replace it with similar concrete lid as we did the septic cover, but we may want to investigate the possibility of using a resin lid rather than concrete. One, for longevity and 2 for ease of access should we ever need to treat the well or work on the pump or electrical. The septic lid weighed 350 lbs. and required a tractor to remove/replace. The original well was placed in 2000 so a new concrete lid would last another 21 years, but soon it will be unsafe, if someone were to climb on it or as with our septic pump, if debris were to fall into the well it could damage the pump and contaminate everything if rainwater and debris enters the well.
- I recommend we consider the option of replacing it with a secured fiberglass riser/lid.
- The well has not had a potable water test since installation. Given the practice of backflow from bathrooms & hoses, it would be prudent to get an updated sample tested this spring when we re-energize the water lines. We wouldn't want anyone getting sick from our water source.

Lastly, the bar soap in the bathrooms does not meet covid cleanliness guidelines. I suggest we replace it with antibacterial soft soap in the spring. (to wash the potentially contaminated water off 😊) I have obtained copies of the well and septic permits and will pass them along to be saved with our records for posterity.

Continuing: Boat Launch Pavillion

Picnic area: We have a Confirmed fox, wildlife officials detailed how and to properly evict said fox, recommended mothballs, noise, pet or human urine and remove food sources. If fox is trapped, it must be euthanized cannot be relocated. **Fox has not vacated the den.**

COMPLETED Boat Launch water depth: I have included some pictures to show the low tide level of our launch. It is virtually impossible to launch a boat and only possible to launch a kayak or canoe. Members should be warned that the HIGH TIDE level is less than 16 inches, just passed the bottom of the concrete ramp continuing to the end of the dock. There is a low spot at the end of the concrete where trailer wheels could drop into. Great care should be taken when launching or returning if you have a deep hull boat, you will likely get stuck or at the very least be churning up mud. Solutions to the situation are beyond my knowledge and experience. We welcome any ideas or recommendations. In the interim, perhaps we should post a sign of the water depth to prevent an unnecessary event. Board voted 3/12/22 to post signage to indicate shallow depth.

Completed -Boat Ramp

- As we all experienced very high tides recently, our dock suffered some damage. 2 boards floated away, 2 were buckled and loosened. Fortunately, they were on the narrow portion of the dock, and it won't take much lumber to replace the missing pieces.
- Dock wood repairs have been completed, thank you Garland Gills and Mike Sarmento

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- The previous boards replaced on the dock still have not been sealed, which is highly recommended to aid in longevity of the repair. I think there were references to this, at meetings prior to my taking over maintenance.
- A sample of the stain color has been obtained for completion of the sealing process.
- 3/12/22 board approved the purchase of said stain from Ace Hardware, Callao not to exceed \$250 5 gal at \$50/gal
- All unpainted deck boards were painted, left over paint covered 90% of remaining dock touch up

Completed – VDOT Roads

There are some orange markings on Steamboat. VDOT generally wants an address for each pothole. I submitted a global aggregate request and noted that they were clearly marked. I have not done the entire road yet just up to Highland from the court. Please try to avoid driving over the damaged areas and increasing the holes if you can. VDOT has repaired all areas indicated

COMPLETED Bathroom & hoses winterizing procedures:

I will be updating the startup/shutdown checklist to reflect the current process more accurately and reflect that only "RV" septic safe antifreeze be used NOT automotive antifreeze. One is toxic to humans and pets and harmful to septic systems the other is safe(r) once diluted.

Completed Septic lid has been painted a muted green to seal out the elements, this should be done every 3-5 years it will prevent ice from fracking the concrete.

PS: Our septic field drains uphill onto lot 105, not onto the boat launch lot.

Cathy Sarmento Maintenance Chair – Vice President
Report updated 3/5/2022

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Attachment C: Ticer Insurance Report

General Liability Insurance / Virginia Farm Bureau

- Protects the Betz Landing Corporation from accidents that occur on "community" property. Things and places like our private road system, the dock, and the boat storage yard.
- The policy is two fold: It provides compensation for (1) property damage to Betz Landing Common Property, and (2) bodily injury accidents to persons that may occur on Betz Landing Community Property.
- Personal Injury and Advertising Injury: If someone claims libel, slander, or copyright infringement, general liability protects you in the case of a lawsuit. For instance, if Betz Landing faced a lawsuit that claims our advertising used misleading information, this coverage would help defend you in court and pay damages.

Policy Limits:

Coverage A:

1 Million Bodily Injury and Property Damage
5K Medical Payments (No liability needed to pay)
50K In Fire Damage Liability per

Coverage B:

1 Million in Personal Injury & Advertising Injury Liability

Premium: \$165

Directors Liability Insurance:

- Protects individual directors from being personally liable to aggrieved parties alleging that a director acted in bad faith when conducting affairs of the business or that a director misrepresented something critical.
- This would also protect the directors, in an individual capacity, from being sued for official actions the board takes as well.
- Ordinarily, this will take care of us provided that a director is conducting ordinary / official affairs of the association.

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Policy Limits: 500K

Premium: 1K

Dishonesty Insurance / CNASurety

- Protects the association from losses caused by employee dishonesty, theft, and fraud. It covers the theft of a company's own money, securities, and property.

Policy Limits: 50K (in the form of a surety bond)

Premium: \$235

Total Insurance Costs: \$ 1400 a year