

**Saddle Ridge Property Owners Association
Special Board Meeting Minutes**

February 22, 2023

Present: Janet Kolarik, Larry Clapp, Michael Gass, Joan Jackson, Judy Pearson, Keith Shuster, Betsy Smith, Sally Whelan.

The Board convened a special meeting at 6:00 pm to make a decision about the SRPOA tractor and to discuss the costs of road work.

Tractor. The following issues identified at the last meeting were reviewed:

- **Liability:** Does Saddle Ridge insurance cover damages/injury if a volunteer is operating the tractor?

Sally and Keith met with Nationwide representatives Thursday, February 16. The current SRPOA policy covers volunteers working on Saddle Ridge property for up to \$1 million per incident with a \$2 million cap per year.

The agents encouraged the SRPOA to carry umbrella insurance costing between \$350 and \$700 for the barn, kiosk, and gate—structures on Saddle Ridge property. The Board will discuss this at a later meeting.

Currently the SRPOA pays \$1,419 for insurance.

- **Training:** Will Lamar train a select few members of the community on safe and effective use of the tractor?

Keith Shuster reported that Lamar welcomed community help with the road work. He is willing to train volunteers. (February 1, 2023 email attached)

- **Options:** An overview of options will be developed.

The chart is attached.

With this information, the Board first voted unanimously to adopt a new policy for use of the tractor:

- The tractor will be used on Saddle Ridge property only. It is not for personal use on any community member's property.

- Volunteers must be trained on the use of the tractor. Lamar Stumpf or other Board-approved person will conduct the training. How much training and the specific type of skill training will be determined by Lamar (or other qualified trainer).
- Volunteers must sign a release stating that the volunteer has completed the training and agrees to follow all the safety rules. [Janet will work with attorney, Melanie Davis, on the wording of the release.]
- The tractor must be checked out from the Equipment Chair, currently Keith Shuster. The Equipment Chair will hold the key.
- The work done must be approved by the Road Chair, currently Larry Clapp.
- The tractor must be parked at the barn at night.
- A log of use and fueling will be kept.

After a brief discussion, the Board unanimously approved the motion to repair and keep the tractor.

Janet will report in the upcoming issue of the *Ridge Rambler* on the Board's decision to repair and keep the tractor.

Road Work. Larry alerted the Board to the cost of recent road work (see attached February 20, 2023 email).

One major expense has been the recent bushhogging and trimming along the roadsides. The good news is this will not have to be done for another 5-7 years.

Another major expense has been damage to roads with the building of new homes. Currently, new home builders/residents pay a \$1,500 road fee with \$800 non-refundable and \$700 refundable if there's no appreciable damage. This amount is proving insufficient to cover the actual cost.

The Board discussed raising the fee significantly to a flat (\$3-5,000) with no refund; establishing a formula that accounts for the mileage from gate and square foot of the home being built; assessing the damage on a case-by-case basis. Larry, Keith, and Betsy will gather information and prepare to lead the discussion at the next meeting (Wednesday, March 15).

Minutes for the December 5, 2022, and January 18, 2023, have been approved.

The meeting adjourned about 7:28 pm. The next meeting is 6 pm Wednesday, March 15, at Janet Kolarik's house.



Betsy Smith <tennsmith@gmail.com>

Chart - tractor

Keith Shuster <keith08088@yahoo.com>

Wed, Feb 1, 2023 at 9:27 AM

To: Betsy Smith <tennsmith@gmail.com>

Cc: Sally Whelan <sapwhelan@gmail.com>, Judy Pearson <Jrpearson1942@att.net>, Beth Koella <bethkoella@gmail.com>, "Kolarik, Janet" <jamkolarik@gmail.com>, Saddle Ridge <saddleridgepoa@gmail.com>, Michael Gass <cmichaelgass@gmail.com>, Larry Clapp <larry@theclapp.org>, Joan Jackson <autumnchamp@yahoo.com>

Thanks for the spreadsheet, Betsy. I'm looking forward to finding out about the liability insurance from Sally so we can discuss this further, put it to a vote and make a decision sooner rather than later.

If we get the tractor fixed, I see myself using it on the roads once a week or more if needed for several hours a day assuming the weather is permitting. As we are all aware Lamar suggests that we grade after a rain. I'd also be willing to do mowing and blowing that needs to be done.

I spoke to Lamar last week when he was working on the roads. He welcomed the idea about volunteers working on the roads. In fact, he said he could use the help. He is also willing to do some training of the volunteers should we decide to do that. He said that I was welcome to ride along with him to see how he grades the roads.

He also mentioned that Keith Kennedy had good tractor sense and was knowledgeable about working on the roads despite owing him money for work Lamar did for him.

I'm still a strong believer that we should get the tractor fixed and keep it.

Thanks,

Keith

Sent from my iPhone

On Jan 25, 2023, at 8:13 PM, Betsy Smith <tennsmith@gmail.com> wrote:

[Quoted text hidden]

<tractor_options.pdf>

Tractor	Option 1	Option 2	Option 3	Option 4
Repair	No	Yes	Yes	Yes
Keep/Sell	Sell	Sell	Keep	Keep
Uses			grading/washboarding repair flail mower; cab * chipping	limited grading (skill needed) cannot modify flail mower * chipping
Cost of Repairs	-	(11,777.00)	(11,777.00)	(11,777.00)
Additional Repairs (ex. \$200 flail mower; \$100 cab)			(300.00)	(100.00)
Estimated Value	5,000.00	30,000.00	**	**
Insurance claim	10,130.00	10,130.00	10,130.00	10,130.00
3-5 Volunteers trained: 2 hours @ \$105/hour			(210.00)	(210.00)
Total	15,130.00	28,353.00	(2,157.00)	(1,957.00)
Annual Maintenance Costs (includes fuel)			1,000.00	1,000.00
Annual Road Maintenance Cost (5% inflation rate)	0.05	SRPOA Volunteers	Net Annual Exp (A&L)	Annual Assessment thru 2027 \$85,200
2022-23	51,500.00	7,000.00	44,500.00	
2023-24	54,075.00	7,350.00	46,725.00	
2024-25	56,778.75	7,717.50	49,061.25	
2025-26	59,617.69	8,103.38	51,514.31	
2026-27	62,598.57	8,508.54	54,090.03	
* Chipper	SRPOA chipper; \$400 to rent for community weekend			
** New tractor + boom mower	\$50 - 70,000 (tractor) + \$10 -15,000 (boom mower)			
Issues		Past Possible Uses		Work done by
Insurance - liability		Culverts		Lamar
Firewise Funds contribute approx. \$4,000/year		Tree across road		Perry
Cost Savings other areas (ex. Lawn mowing \$2,000)		Gate		Rocky
		Lawn mowing (annual meeting)		Dale
		Debris from derecho/storms		Property Owners' pickup trucks

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Saddle Ridge Property Owners Association

Tractor Use

February 22, 2023

- The tractor will be used on Saddle Ridge property only. It is not for personal use on any community member's property.
- Volunteers must be trained on the use of the tractor. Lamar Stumpf or other Board-approved person will conduct the training. How much training and the specific type of skill training will be determined by Lamar (or other qualified trainer).
- Volunteers must sign a release stating that the volunteer has completed the training and agrees to follow all the safety rules.
- The tractor must be checked out from the Equipment Chair, currently Keith Shuster. The Equipment Chair will hold the key.
- The work done must be approved by the Road Chair, currently Larry Clapp.
- The tractor must be parked at the barn at night.
- A log of use and fueling will be kept.

Approved by the Saddle Ridge Property Association Board and to be given to volunteers after training and when they sign the release form.

February 22, 2023



Betsy Smith <tennsmith@gmail.com>

SR Road budget

1 message

Larry Clapp <larry@theclapp.org>

Mon, Feb 20, 2023 at 3:50 PM

To: Beth Koella <bethkoella@gmail.com>, Betsy Smith <tennsmith@gmail.com>, Janet Kolarik <jamkolarik@gmail.com>, Joan Jackson <autumnchamp@yahoo.com>, Judy Pearson <Jrpearson1942@att.net>, KEITH SHUSTER <keith08088@yahoo.com>, Michael Gass <cmichaelgass@gmail.com>, Saddle Ridge <saddleridgepoea@gmail.com>, Sally Whelan <sapwhelan@gmail.com>

Hi, all,

I wanted to give you all a heads-up that January was a big month, road-work wise. We'll probably discuss this at least briefly in tomorrow's meeting, so my apologies up front for making what was to be a quick meeting probably take a bit longer.

The total bill was \$29,312.23, and is attached. I am thus over budget for the year by about \$7,000, with, of course, five months to go in the fiscal year.

I believe about a third of that can be traced directly or indirectly to the construction on Gobbler Ridge or related maintenance on Waters End. It can be hard to assign accurate dollar amounts to specific roads, but here's my best guess. I'm counting anything in Lamar's bill that mentions Waters End or Gobbler Ridge against the Gobbler Ridge construction. He only mentions specific roads in the invoice for rock, but I count the truck for that day, that carries the rock, along with it. When he mentions either road, since I don't know the exact proportions, I assume each road got an equal part. I also take into account his maps with the highlighted notes about when he did what roads.

- 1/1, Waters End rock, truck, and grader, 50% of each item: $(867+425+367.5)/2$: 829.75
- 1/3: Waters End & Gobbler Ridge rock and truck, 2/3: $(680+1815.58) * 2/3$: 1663.72
- 1/5: Waters End rock & truck, 50%: $(1077.70+637.50)/2$: 857.60
- 1/9: Waters End rock & truck, 50%: $(1105+2125.86)/2$: 1615.43
- 1/13: Gobber Ridge, everything: $854.71+550+425$: 1829.71
- 1/17: Gobbler Ridge, everything: $794.09+105+340$: 1239.09
- 1/23: Gobbler Ridge, everything: $210+220+382.50+479.90$: 1292.40
- **Total: 9327.70**

Note: These numbers are *exact* but might not be *accurate*. Put Lamar on the stand and he might come back with something different. That said, I don't know that precisely accurate amounts are all that important; the important part is, construction road maintenance costs us more than we're billing the residents, maybe *a lot* more.

Lamar also did some long-needed maintenance on Eagle Pass (off Elks Point); I've asked him when that was, exactly, and how much it'll be. It'll be on his February bill, of course, but that won't come in until March.

I've spoken to Judy as the Architectural Chair and we've agreed to be more explicit and emphatic that construction crews must take care of the roads.

We should also discuss (not necessarily tomorrow night) raising at least the (refundable) construction deposit, and possibly the (non-refundable) construction fee, and also add language to the "before you build" document about extra billing along the lines of "plus additional road work as required". I don't know if that's possible or how to word it, or how to bill the property owner, or how to account for it fairly. Like, how to say "this is regular maintenance" vs. "this is on you, my dude".

When Roxanne and I were building, oh my goodness but the then-Chairs of Roads & Architecture were oh-so-emphatic with us and our builder about not damaging the roads and/or maintaining them, and it seemed oh-so-excessive to us and our builder. But he promised to leave them better than he found them, and then did just that. I'm gonna guess those two chair-people had recently had a build like the Gobbler Ridge build that cost the community thousands of dollars. Judy and I need to be more like that, I think.

Thanks for reading, sorry for the bad news, and sorry to make the quick Tuesday meeting a little less quick.

-- Larry Clapp