



Autumn Lakes Gazette

Established 9/85

May 2023

XXXIX No 3

Board of Directors

Shah Smith	314-960-6620	President	Smith Management Group (SMG)
Laura Farkas	314-770-9442	Vice President	1630 Des Peres Rd
Retta Morcom	314-479-7447	Secretary	Ste 210
Madonna Esposito	314-358-1191	Trustee	St Louis, MO 63131
Mark Gavan	314-594-7270	Trustee	Business Phone: (314) 394-4200
Laura Farkas	314-770-9442	Gazette editor	Office Hours M– Fr 9:00-5:00
Shah Smith	314-960-6620	Architecture	Emergency Service: 314-968-7850
Madonna Esposito	314-358-1191	Social Committee	
Cheryl Eggert	314-607-2175	Landscaping	AL Website: AutumLakesSTL.com



Autumn Lakes Annual and May Meeting

5/17/2023

Present: Shah Smith – President, Laura Farkas – Vice President, Jennifer Morgan – Secretary, Retta Morcom - Trustee. Lisa Love—Smith Mgmt Dick Ornberg – Trustee.-was absent.

The Annual meeting and elections were held before the regular May meeting.

There were two trustee positions up for election. The two candidates: Madonna Esposito and Mark Gavan introduced themselves. Residents Stacey Diefenbach and Lynn Dornfeld volunteered to assist SMG count votes.

President's Report for year end 2022

- 2022 was a difficult year. Autumn Lakes transitioned from AMC to SMG as the property management company. Not much documentation or historical information was provided to SMG.
- The board met with a group of residents in August that were not happy with the transition to Smith Management because they felt the owners should have had more input. The board explained the decision-making process and agreed to re-instate trustee quarterly open houses to improve communication with owners. Attendees were encouraged to serve on the new committees.
- We have had two open houses so far and had poor attendance. We will continue to have these meetings for the rest of the year and then evaluate if we want to continue.
- There is a lot of misinformation circulating on Facebook pages about Autumn Lakes. Facebook and Nextdoor are not official Autumn Lakes communication forums. If you have questions about Rules and Regulations, Indentures, Homeowners vs Association Responsibilities grid, etc. please use www.AutumLakesSTL.com, Town Square, or contact a trustee directly for answers.
- This spring, the board met with MSD about the upper lake dam damage issues. MSD provided some advice on how to repair the area. Based upon that conversation, a scope of work has been developed and bids have been requested. The maximum cost should be around \$15,000, far less than anticipated. The added broken cement and collapsed pipe will be removed and an apron with a clean out will be added. The top of the dam will be returned to grass. The repairs will only take a few days and should be finished sometime this summer.
- There is water runoff from Hwy 270 behind the maintenance garage and Building 14 (12061-12075 ALD) that has caused a swamp to form. MoDOT and Maryland Heights have approved plans and budgets and will be paying for the repairs. They are expecting to build a berm directing the run off to Fee Fee creek. The work will start in the fall. This has been a 4-5 year project.
- A \$2500 study was done (paid for by SMG) to identify siding, trim and gutter problems with all of our buildings. When a work order is sent in for one of these items, it is reviewed to see if the request is already on the list, or if it needs to be added. Smaller repair jobs are being done by Chris, other jobs are being done on a bid.

Vice President Year-End Financial Report 2022:

Laura just received the most recent version of the December 2022 documents from SMG today. She will be reviewing them again before agreeing that they are the final version. We have been working to make sure all charges/income are in the right general ledger accounts.

- ALA** - Income was \$234,116.26 and was under budget by \$1,962.90
- Expenses were \$283,964.15 and were over budget by \$50,774.15.
 - Posted Lawn Groomer invoices are still being researched which would decrease total expenses.
 - Correction to a Reserve deposit transferred from ALC will show in May 2023 financials.
- ALC** - Income was \$970,050.23 and was under budget \$27,854.57
- Expenses were \$1,109,041.08 and were over budget by \$104,830.08
 - ALC expenses include \$72,263.20 snow removal expenses.

Election Results: A total of 211 votes were received. Madonna Esposito received 158 votes and Mark Gavan received 53 votes. Madonna will serve the 3-year term and Mark Gavan will serve the 2-year term. All congratulated the new trustees.

AUTUMN LAKES NEW OFFICERS

Shah Smith—President
Laura Farkas—Vice President
Retta Morcom —Secretary
Madonna Esposito—Trustee
Mark Gavan—Trustee

May Board of Trustees Meeting

President's Report:

- Insurance: Our former insurance broker, J Walsh, apparently decided to turn over the management of our insurance policy (Middle Oak) to McGowen Insurance Group without notifying us. The insurance policy for the association is due to be renewed by the end of October 2023. We expect to be notified that they will not renew our policy after October.
- Last week at an HOA insurance training meeting, trustees were informed that Middle Oak is getting out of the condominium insurance market. The number of condominium insurance providers has dropped from about 20 across the country to 5. The Board is seeking bids on new insurance providers as soon as possible.
- Building Information: Almost none of our individual building maintenance information was forwarded from AMC to SMG. Laura was able to reconstruct some of the information from past newsletters. Smith Management Group has been instructed to make sure they are collecting individual maintenance information on each individual unit. This is very important historical information when dealing with future maintenance needs.
- The board voted to join the Community Association Institute (CAI) for HOA boards. This organization provides professional development for HOA Boards. Board members have been able to attend some of their seminars courtesy of SMG. These seminars have been very informative and educational for our board members.

Financial Report - Laura

Laura explained the April financial reports are not yet available; this report is based on bank statements as of 4/30/23

ALA		ALC	
Operating Account Balance:	\$95,301.61	Operating Account Balance:	\$73,033.32
Reserve Money Market Account Balance:	\$7,386.52	Reserve Money Market Account Balance:	\$430,107.30
Correction 05/23-check credited to ALC:	<u>\$75,157.87</u>	Reserve CD Balance identified to ALC	\$74,262.45
Total ALA Funds:	\$177,846.00	Correction 05/23-check tfr'd to ALA:	<u>- \$75,157.87</u>
		Total ALC Funds:	\$502,245.20

Old Business

- The 3158 ASD retaining wall that collapsed with the heavy rains in July 2022 has been repaired. It was discovered that the prior retaining wall had not been installed to code, or with the required Maryland Heights permit. The association is looking into pursuing reimbursement from AMC (who contracted for the wall) for damages and expenses caused by the collapse. It has been verified that other retaining walls built that year were properly installed by permit.

- We will be **sealing all driveways except those being replaced this year and all lots except the RV lot**. Our driveways have not been sealed since 2019. Asphalt Paving and Concrete will be coordinating with our property manager to notify affected owners when the work will begin on their driveways.

The following driveways are scheduled to be replaced this summer:

11942 Autumn Lakes Dr	11946 Autumn Lakes Dr	12035 Autumn Lakes Dr
12037-12039 Autumn Lakes Dr	12041-12043 Autumn Lakes Dr	12117 Autumn Lakes Dr
12119 Autumn Lakes Dr	12142-12144 Autumn Lakes Dr (coordinate with drain repair)	
11981 Autumn Trace Ct		

The following areas will be patched:

12010 Autumn Lakes Dr	12020 Autumn Lakes Dr	Clubhouse upper parking lot
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New Business

- There are a lot of requests out for bids, including dam repair, power washing and siding/trim repairs. Many buildings require work and repairs to be redone because previous contractors and groundsmen painted over rotten wood that should have been replaced first and other work not being done correctly. SMG is working on the scope of work for these projects. Some siding repair work can be done by Chris (our assigned maintenance person) and some will be done by a siding company which will require the bid process.
- Asphalt work and sealing of driveways should begin within the next month.
- We received a bid on tuckpointing which the board felt was significantly too high, so the board agreed it should be rebid.
- Power washing is currently being bid and work will begin over the summer.
- The Board voted to retain the services of the Rickel Law Firm to handle delinquencies after 90 days. Reminder: Association fees are due the 1st of the month and become delinquent as of the 15th when late fees begin accruing. SMG sends letters to delinquent owners each month. After 90 days the delinquent accounts will automatically go to the law firm for placement of a lien on the home and collection/foreclosure, unless the owner has a Board approved payment plan. When a delinquent account is turned over to the delinquency firm, the owner will incur additional charges starting at \$295 and plus additional fees when a lien is placed on the property and other steps are taken.
- Maryland Heights has a Homeowners Improvement Grant for low income St. Louis County homeowners who need work done on their home. Single homeowners making less than \$53,000 (not including Medicare or Medicaid income) can receive up to \$7,000. Payments increase from there based on family size and income. Contact Maryland Heights or visit their website for more information.
- I3 Broadband was recently found in the neighborhood making plans to add their own boxes and lines in Autumn Lakes. They indicated they planned to cross the common ground in front and behind units. The board is trying to set up a meeting to let them know we want protections to be put in place. As always, if you subscribe to any cable or fiber optics service, please make sure they bury the wires.

Committee Reports

Amenities Committee: Shah reported that all owners should have received a questionnaire with their election information. Please send in the completed form to help the trustees consider changes, or to keep what we currently have. The questionnaires will be reviewed by the board and a report of the findings will be presented at the July Board meeting. The official pool season will open Saturday, May 27th. The only change in the rules is that there will be No Smoking or Vaping within the pool area.

Because of the generosity of a neighbor the pickleball/tennis court is in the process of being repaired for the cost of materials only. The association purchased a better pickleball net when an owner contributed \$250 towards its purchase. We have new rules for the pickleball/tennis courts and the basketball court. See them elsewhere in this gazette.

Pool and Pickleball/Tennis Court:

- All amenities keys require:
 - * Association fees must be current.
 - * A current year Owner Information Form must be on file
 - * Current pool/clubhouse access card number on the Amenities form
 - * Must be a legal resident or an owner-registered tenant.
 - * Paid the \$10 per key deposit
 - * Residents must be present at all times their guests are using the pool/clubhouse and pickleball/tennis court.

Existing pool access cards will be turned on May 27, 2023 if the owner has complied with the above requirements. There is no need to get a new key.

- We have one pool monitor that will be returning this year. We are still looking for a back-up person. It is a paid position for approximately 4-6 hours per week. The pool monitor is only responsible for ensuring that valid residents and their guests, with a current access card, are using the pool area. The pool is swim-at-your-own-risk and people are expected to abide by the rules to retain their privileges. If anyone would like to apply, please see Shah Smith.
- If you would like a new pool/clubhouse access card or tennis/pickleball court key, you must have complied with the above requirements and have ordered a new or additional card/new court key, contact Shah Smith.
- The pickleball/tennis court gate will be locked as of 5/27. It will require having the new key.

Landscaping Committee: Cheryl reported that many landscaping items were noted during the trustee walk around.

- Cheryl thanked Madonna Esposito, Trisha Patterson and Retta Morcom for helping plant the flowers in the circle at the clubhouse.
- Holes are regularly marked to be filled, lawn areas requiring additional topsoil are marked with pink flags. Chris has a comprehensive list of these locations and has been addressing the repairs with topsoil, grass seed and fertilizer on Fridays, after the grass has been cut, so the ground can settle before the mowers come back the following week.
- The Association will be addressing planting areas with excessive mulch this summer and early fall.
 - * Mulch should be at least 6 inches below unit siding and 4 inches below bricks as it can wick moisture up through the siding and cause damage.
 - * You can elect to remove/rake the excessive mulch out yourself or wait for the association to do so. You can elect to 'supervise' the workers removing excess mulch or let the workers remove the mulch on their own. If the height of the mulch is not lowered enough, no new mulch will be applied to that area in 2024. Mulch is only added in even numbered years.
- Owners can opt out of mulching and bush trimming. The No Trim list means the responsibility is up to the homeowner to trim their bushes. If you wish to be added/removed on the No Mulch or No Trim list, please contact Cheryl Eggert. At their own expense, owners can put down a weed barrier and rock (requires Landscaping Approval) instead of mulch. You can also call Cheryl for advice about your personal planting areas. She can help you decide the best plan for your area.
- Lawn Groomers began their weekly mowing in April. They recently applied a post-emergent to address the weeds and dandelions. Lawn Groomers also completed the spring bush and shrub trimming.
- Wes, the Lawn Groomers supervisor, has stated that they are first and foremost considerate of the environment. Their emphasis is more organic in nature which is a benefit to us. They do not use pesticides as they claim they are stewards of the environment.
- Lawn Groomers mow on Thursdays however if it is raining, they use Friday and Saturday to get caught up. On rainy weeks, they may be mowing into the evening when they are catching up. Blowing organic debris is done last.
- If you have a landscape request or want to join in the community planting, please call Cheryl.

Architectural Committee: Shah reported the requests received and approved: 2-Windows, 2-Doors, 2-Paint Doors, 4-Decks, 2-Garage lights.

- There have been four condos this spring where serious damage was found in the joists under the condo floor which rotted because there was no flashing either for the patio door or deck. The repair of this damage is the owner's responsibility. The doors and deck must have flashing before the association will repair the siding.
- If you have questions about whether you have flashing, please call the Architectural Committee and we will take a look for you.

Welcome Committee: We are working on generating a new "Welcome Package.

Please contact Retta Morcom with any suggestions you may have or if you would like to participate on the Welcome Committee, as it will be very much appreciated.

Social Committee: Madonna reported:

- The Ladies Luncheon was a great success. Thank you to everyone that attended and a special "Thank You" to Cathy Burkard for preparing the delicious food and snacks for the group.
- The Craft and Vendor Fair has been moved to the fall. Details will come later.
- Home and Garden show planned for 6/10 will be re-scheduled due to conflicts with participants' schedules. Details will come later.
- June 25th is the Ice Cream Social; the details are posted on the last page of the Gazette.

New and Updated Rules for the Pool, Tennis/Pickleball and Basketball Courts

Pool Rule Changes (new wording is underlined)

6. Pool cards will not be turned on unless an Annual Owner Information form and an Amenities form for the current year have been submitted to the SMG office. The forms are available to be printed from TownSq and on AutumnLakesStL.com or contact the SMG office. It will take up to 3 business days to turn on the pool keys after the forms have been turned in.
7. No smoking or vaping is allowed in the pool area. (Inserted new rule)
12. Beverages used in the pool area must be in plastic or metal containers. No glass of any description will be allowed in the pool area. Violators have to leave the pool area immediately and will have their pool key cards revoked. After review by the Board the pool card may be re-instated with a \$20 fee. Reinstatement can take place at the SMG office during regular office hours. (other wording moved below.)
21. Violators who do not comply when warned of a rule have to leave the pool area immediately and may have their pool key cards revoked. Repeated infractions in the use of pool key cards, repeated warnings, or repeated complaints may also result in the Board's review and possible revocation of pool cards with a time period for reinstatement to be determined. After review by the Board the pool card may be re-instated with a \$20 fee. Reinstatement will be handled by the Board.

Tennis/Pickleball Court Rules

One key per unit can be assigned by the Association if requested.

Please allow 5 business days for key assignment.

Please notify Smith Management 314-394-4200 of any court or equipment damage.

- Gated Courts are for tennis or pickleball only. Only tennis or pickleballs are allowed.
- Courts are for residents and up to 5 of their guests (resident must be present)
- If two or more people are waiting, please vacate the court upon completion of the set you are currently playing and take turns.
- No food, glass, or drinks other than water are allowed in the court area.
- No pets are allowed inside the fenced area.
- No bike, roller skate or roller board use is allowed within the fenced area
- Children under the age of 12 must be supervised by someone 16 or over
- Take care not to abuse the nets. Pickle ball nets can be set to the side or placed in the box after use.
- Courts may be used from dawn to dusk.
- Gate must be locked when finished playing.
- **The Association is not responsible for any accidents or injuries incurred while using this amenity.**

Basketball Court Rules

Please notify Smith Management 314-394-4200 of any court or equipment damage.

- The Basketball Court is for residents and up to 9 of their guests (resident must be present)
- Only basketballs or volley balls are allowed on the court.
- If two or more people are waiting, please limit your play to ½ hour per group.
- No bike, roller skate or roller board use is allowed within the fenced area
- No food, glass, or drinks other than water are allowed in the court area.
- No pets are allowed inside the fenced area.
- Take care not to abuse the net or fencing. No hanging from the hoop or net.
- Courts may be used from dawn to dusk.
- **The Association is not responsible for any accidents or injuries incurred while using this amenity.**

Residents Questions & Comments

Open Forum: (Owners were provided question/comment forms to submit.)

Statement: Resident—Wanted to say “Thank you” for repairing my retaining wall.

- Q: Resident: The City of Maryland Heights did a number of patch jobs on our roads last year. Many of those are now crumbling badly. Do we know if they will be returning to address this?
- A: We do not know however we will talk to Maryland Heights to find out. A Resident reported they talked to Scott at Maryland Heights and they said they did some patch work and will do some repaving .
- Q: Resident: (1) How much delinquencies currently? (2) How many management companies are we considering?
- A: (1) That is private, personal information not to be published. (2) Only 1 other management company has been suggested. If anyone knows someone who is currently happy with their management company and they would like to make a suggestion, please give the board the name of the company, the name of the association and a trustee from the association that currently is using them.
- Q: Resident: Can you clarify if a child can come to the pool with a babysitter?
- A: If the child is listed is on the Autumn Lakes Owner Information Form as a resident (and on the occupancy permit, they can bring a sitter 18+ as their guest.
- Q: Resident: Do we still need to notify SMG or anyone else about painting our deck railings after reconstruction?
- A: Yes, if you have new railings and/or posts on your deck, you can submit a work order to SMG to have them painted. Keep in mind that new wood needs to cure before it can be painted. Example-if a deck was built in the spring, it should not be painted until late summer. The Association does not seal the deck flooring anymore. This should be done by the homeowner every 2-3 years.
- Q: Resident: (1) What is going on with the fountain in the big lake? (2) How do I get a welcome packet?
- A: (1) The fountain in the big lake was hit by lightning over the weekend. We have notified Solitude to look at it. (2) We are working on getting welcome packets together. You can currently obtain information on AL Website, Town Square, calling SMG or by calling a board member.
- Q: Resident: (1) What is the situation with roof replacement? (2) Is the insurance company going to reassess the roofs after the recent hail storm?
- A: (1,2) We had a claim for the July 2021 hail storm and the insurance company ended up denying the claim. Many roofs were repaired through regular repairs and some are being reassessed to see if total replacement is needed. Because we will be shopping for a new insurance company, we are very aware that if we fight the current insurance denial it will not put us in a good position with a potential new insurance company.
- Q: Residents: (1) Hearing the financials, what alternatives has the board considered? (2) Laura mentioned we have reserve funds, which are generally reserved for catastrophic events, such as paying deductibles on insurance. (3) Will a special assessment be considered so not to deplete reserves?
- A: (1) Laura Farkas repeated the financials in case they were misunderstood. (2) Reserves are intended for large projects (like driveway replacements, excessive snow removal, etc.) (3) There have been no conversations regarding special assessments.
- Q: Resident: Regarding new internet, the board stated tonight that ATT was instructed to place “green boxes” behind condos. They did not and this has caused cable congestion between condo buildings. Please insist that the new company places “green boxes” in the rear of the buildings. Is this possible?
- A: Yes, we have requested they do place the boxes in the rear of buildings and are intending to set up a meeting with this new company to insist that they do so.

Upcoming Communication Strategy Meeting

The Board will be scheduling a focus group to brainstorm the best methods to use to communicate with the owners for the various types of communications that occur between the owners, the Board and SMG. We would like to understand the various methods of communication used by the group and the ones that work best for the owners. In the next few weeks we will be inviting about 20 owners to participate. Donuts and coffee will be provided. If you are interested in participating please contact a trustee and let them know.

Communicating with SMG and the Board

We are hearing about a lot of misinformation and speculation taking place on Facebook. This is not the place to accomplish change or get informed answers to Autumn Lakes matters. Board members have found trying to engage with these posts to be unproductive and ineffective.



If you are online, there are several avenues for seeking informed answers or explanations. We have a lot of information available on the AutumnLakesSTL.com website (indentures, rules & regs, owner vs. association responsibilities, past newsletters, forms, etc.). SMG uses their own on-line platform, Town Square, where you can place work orders, ask questions about your account or make SMG or Board requests. If you are not on Town Square and want to be, contact SMG by phone or email, or Laura Farkas, and they can get you set up. If you prefer to talk one-on-one to a trustee, feel free to contact them by phone or email.

The Board has decided to re-open the Town Square Forum for owners' use. It is similar to Facebook, but because it is a closed community, it is safer to utilize than other public online platforms.

Like Facebook, the Forum is not routinely monitored by SMG or the Board. As it is only intended as a social platform for owners, it is not the place to seek informed answers to any Autumn Lakes or SMG questions or concerns. It can be a place to share information, make announcements, and if you have not received a satisfactory answer after contacting a Board Member, it could be a place to share concerns with other owners.

Rules for the Forum are simple: Users are expected to act respectfully and responsibly. All conversations should be Autumn Lakes related so that the platform does not get overwhelmed with outside information that can be found elsewhere. Uninformed speculation, misleading or disparaging comments about your neighbors, the community and/or the management company will result in that person being denied access to the Forum.



On-line work orders still need to be entered on Town Square under Requests (go to *Create a request*), emailed to Service@SmithMgmt.com, or you can call and leave a message at 314-394-4200. If there are problems with the management company, or if you want additional explanations, contact a Board Member directly by phone or email.

As a reminder SMG manages owner HOA accounts, accounts payable and receivable, forwards work orders, and engages vendors at the Board's direction. They do not handle keys, access cards or clubhouse rentals. They do not set HOA fees. These things are handled by the Board.

As always, if you are not on-line you can call SMG (please leave a detailed message if you get voice mail). Contact a Board Member if you don't get a timely return call.

Damage Due to the Lack of Flashing Discovered During Deck Replacement

Door, window and deck "flashing" helps prevent any moisture from flowing down behind the siding, where it can do damage. Water can collect due to heavy or blowing rains, watering plants on decks, normal window or door condensation or small gaps in siding. Properly installed flashing stops this from happening. Since the early 2000's flashing has been a code requirement. This is one of the reasons why it is important to obtain permits when new doors, windows and decks are installed.

Along with just age, most of our siding damage is due to roofing, guttering or pest/animal problems. In these cases, it is the responsibility of the Association to fix the underlying cause of the siding damage. However, as the buildings began reaching about 20-25 years of age, we began hearing from owners replacing decks, windows (particularly ½ round windows with broken seals), and deck/patio doors that they were discovering water damage due to the lack of flashing. Adding flashing and making repairs is a part of the installation of new windows, doors or decks. But the Association has been advising owners, since the early 2000s, that they should be checking for and installing flashing even if they are not yet ready to make replacements. Repairing structural damage caused by the lack of flashing, has been known to cost owners anywhere from \$500-\$3,500 so a little prevention goes a long way. Any doors, windows and decks replaced since 2002 with a permit, should not have these problems.



Pictures courtesy of Jill Miesen.

Autumn Lakes Home & Garden Tour – June 10th

CANCELLED

The 2023 Autumn Lakes Home & Garden Tour planned for Saturday June 10th
Has been cancelled and will be re-scheduled for a later date.



Autumn Lakes Ice Cream Social Sunday June 25th from 2pm-5pm

Autumn Lakes will host an Ice Cream Social at the Clubhouse / Pool area. Lily's Café will have several pre-packaged ice cream treats and scoops of vanilla ice cream with toppings to select from. Lily's Café will be **onsite at the clubhouse from 3pm-4:30pm**. We will also have some refreshments and games in the pool area.

The next Autumn Lakes Association Meeting is July 26, 2023 at 7 pm in the clubhouse.

