



# Autumn Lakes Gazette

Established 9/85

XL No. 5

## September 2024

### Autumn Lakes Association (ALA) Board of Directors

**Madonna Esposito (ALC)** 314-358-1191 *President*  
**Jim Schmid (ALH)** 314-322-7389 *Vice President*  
**Retta Morcom (ALC)** 314-479-7447 *Secretary*  
**Laura Farkas (ALC)** 314-770-9442 *Treasurer*  
**Lauren Bergtholdt (ALH)** 314-651-1773 *Director*

**Community Property Mgmt**  
**242 Old Sulphur Spring Rd**  
**Manchester, MO 63021**  
**Customer Service: (636) 227-8688**  
**Business Hours: 8:00 am-4:30 pm**

### Committees

**Madonna Esposito** 314-358-1191 *Amenities*  
**TBD** ----- *Social Activities*  
**Laura Farkas** 314-770-9442 *Landscaping/Gazette*  
**Retta Morcom** 14-479-7447 *Architecture*  
*AL Website: [AutumnLakesSTL.com](http://AutumnLakesSTL.com)*  
*CPM Portal: [www.cpmgateway.com](http://www.cpmgateway.com)*



**New Look to the Gazette....** We continue to look for suggestions on the content of the Gazette and if there are items that would be of interest to include. The **official** board meeting minutes can found on the CPM portal. Use the Documents option, then find Meetings – Minutes and Other Information. Contact Laura Farkas with suggestions!!!

### Autumn Lakes Association (ALA) REPORT

#### ALA Financials as of August 31<sup>st</sup>:

- ALA operating account balance was \$38,944. ALA Income was over budget by \$1,146 and Expenses were over budget by \$2,180.
- The Reserve Money Market account balance was \$101,611. The Reserve account is over budget because of prior year expenses.

### Autumn Lakes Condominiums (ALC) REPORT

#### ALC Financials as of August 31<sup>st</sup>:

- ALC Operating account balance was \$197,885. ALC was over budget for Income by \$14,843 and Expenses were under budget by \$45,783. Income is over budget due to receiving payment of some collection accounts.
- The ALC Reserve money market account balance was \$399,941. The ALC Reserve CD is approximately \$76,142.
- If you look at the ALC Reserve account separately, it is over budget because of prior year expenses.

### Updates from CPM – report by Janet Lynch, CAM

#### Work Orders as of September 16th:

ALC - CPM has received 405 work orders since December 2023. 306 have been closed, 101 of these are for roofs, siding, and gutters. There are 19 open/follow up pending completion work orders. Other open items are still to be reviewed, waiting for invoices, or on hold for work we only do as a group project (driveways, trees, etc).

→ **REMINDER:** If you cannot enter a work order via the portal, call CPM Customer Service. No owner or board member should enter a work order for an address other than their own. Call the office and they will enter the work order for you.

## COMMUNITY INFORMATION/NEWS

- ❖ **FHA certification:** The Board submitted the required application and documentation, and approval was received on September 19, 2024.
- ❖ **Insurance:** There has recently been some misinformation and confusion surrounding Autumn Lakes insurance. The following is a clarification on those situations.
  - Effective June 1, 2024, Fannie Mae changed their rules for water deductibles. Their new rule is the total of all condos x our \$25,000 water event deductible has to be 5% or less of the total value of all units. Autumn Lakes' calculation was 10% of the total value of all units. To achieve that number there would need to be an incident in every unit in the same year so it was very unlikely to happen. There was no easy fix and the insurance companies were in the process of reviewing our renewals due 9/13/24 so were unwilling to underwrite a change. As a result some buyers in Autumn Lakes had trouble getting approved for loans from banks and credit unions for about a month. Mortgage companies were agreeable to approving loans because they have much more experience with condo loans and understood our deductibles were not a real problem.
  - Due to the insurance fraud problems experienced in 2023, there were various expiration dates on our policies since each policy was implemented as soon as it was approved. As a result, there were concerns raised by some owners on social media that we were without insurance and they attempted to stir up owners with unnecessary concerns.
    - ✓ The insurance companies agreed to extend the early-expiring policies so all policies could be renewed on 9/13/24 and at no time were we without insurance. The insurance policies expired 09/13/24 and the new policies were in place. Going forward all policies will expire on the same date.
    - ✓ The new property insurance policy includes a solution for the Fannie Mae problem. There is a maximum deductible which complies with their new limit.
    - ✓ The new Certificate of Insurance (COI) can be found on AutumnLakesStL.com. There was a 7.4% increase for ALC insurance.
- ❖ **Financial Crimes Enforcement Network**
  - In 2021, Congress enacted the Corporate Transparency Act (CTA) which makes it more difficult to hide illicit activities and money laundering through shell companies. Beginning January 1, 2025, board members of all corporations must file a Beneficial Owner Information report annually to comply with the CTA. Board members are considered Beneficial Owners for HOAs. There are civil and criminal penalties (fines and possible prison time) for board members who do not report accurately or on time or don't follow the other provisions of the law.
  - To keep the AL boards in compliance with the CTA the Board approved a contract through CPM with FinCEN Reporting who will keep the information current and secure, and update the report when a Board member changes. Board members are required to provide personal information to FinCEN such as driver's license, passport, etc. FinCEN will notify the Board members when documents are about to expire. The cost of this service is \$250 per year for each association.
  - There are lawsuits attempting to get Congress to exclude HOA corporations from complying with the CTA. At this time, we are still required to report our board information by January 1, 2025.
- ❖ **Work being done in the Lakes:**
  - Fountain in the large lake has been repaired under warranty and re-installed.
  - Bubblers in the large lake have been fixed and are now working
  - Bubblers are required in the middle lake to maintain oxygen levels. Solitude provided a bid which has been approved by the board. This work will be completed in the fall around the time the fountains are removed for winter.
  - As you may or may not know, there was a large amount of fish that died in the large lake in August. On Tuesday, August 6th, we had a dramatic change in the weather and on Wednesday, August 7th owners reported dead fish in the large lake. This dramatic weather change initiated a natural phenomenon called turnover. This is when the warm, oxygen rich, surface water mixes with the colder, oxygen depleted, water on the bottom. As a result the fish were depleted of oxygen and died. Some owners reported a strong, foul smell on Tuesday. This was the water on the bottom coming to the surface. The water on the bottom of the pond/lake contains decaying organic matter. Solitude Lake Management came out to clean up the fish. They also said that of the fish that died, there was one bass, one bluegill, one crappie, and the rest were gizzard shad. The gizzard shad are bait fish and

bad for the lakes. The gizzard shad are a very oily fish so you may have seen some oily substance on the surface of the water.

- The Board is also working with Solitude to remove the remaining shad fish which are bad for lakes. In addition, they will be talking with Missouri Dept of Conservation about restocking the lake.

❖ **Other Updates:**

- The Board approved bids from Rite-A-Way for \$17,100 for tree work around the community which includes the common grounds and other areas. The list of trees is based on work orders, owner complaints and Board members noticing a tree concern.
- The board requested and is waiting for a revised bid for concrete leveling around the community.
- A bid was approved with Pro Pool to resurface the pool with Colorscape/Pebbletec for \$47,815.80. This surface was recommended as it has more longevity than repainting. The board also approved a bid of \$6,170.12 for a new pool cover. Most of this money is coming from the 2025 reserve plan and will be completed prior to the 2025 pool opening.
- The drainage ditch that MoDOT and Maryland Heights have been working on behind 12061-12075 ALD is nearing completion. The city of Maryland Heights is requesting an easement release from Autumn Lakes. Once receive it they will complete their work.
- The Landscape committee purchased 9 boxwood bushes and planted them at the entrance and in front of the guardhouse. Thanks to Sandy Theismann, Sandy Kleman, Laura Farkas and Stacey Diefenbach for their hard work.
- No trees will be planted for the remainder of 2024. The Board will look at adding some tree planting in the 2025 budget. If you have any requests, submit your request early so it can be considered in the planning.
- Reminder: the Board requests that residents do not stop and talk with the maintenance men or with other vendors while they are on site working. The maintenance people receive their work assignments from CPM and need to justify their time at Autumn Lakes. If you have questions, send an email to [customerservice@cpmgateway.com](mailto:customerservice@cpmgateway.com) or you can send comments to [AutumnLakesBoard@gmail.com](mailto:AutumnLakesBoard@gmail.com). Do not send emails to the property manager. We pay for all the time the maintenance men are on-site and the hours the property manager spends reading emails. CPM Customer Service can respond to most of the questions you might have.
- Security Cameras were added to the Architectural Request form. The committee will review the requested camera locations. Cameras must be mounted to the building trim only. NOTE: any existing security cameras mounted to the siding are allowed, but ensure they are caulked properly.

**Color Refresh Project:** Laura Fisher and Julie Haynes gave an update on the work they have done with Lauren Bergtholdt on the Condominium Color Refresh project. They put in a lot of hard work and presented the recommendations they had reviewed with the board. See additional information below.

- Clubhouse Interior painting: A recommendation was made by the Amenities committee to the Board to consider having the interior of the clubhouse painted and new floors installed to refresh the current dated look. Bids are currently being obtained for painting to see if anything can be done this year. The committee is also researching flooring ideas.



The Board and Social committee hosted an evening out at the clubhouse in conjunction with the Maryland Heights Night out. Maryland Heights Mayor Mike and Police Chief Bill Carson stopped by along with members of the Fire department and Public Works. They all came with handouts for those in attendance. Maryland Heights had also provided toys/games for the kids to enjoy and to use for future events. There was a nice turnout by residents who brought side dishes and desserts to share and to enjoy along with the donated Fried Chicken.

Thanks to the Social Committee for organizing this event along with the setup and cleanup.

## COMMUNITY REMINDERS

- **Pet owners:** PLEASE be responsible for your pets and clean up after them. If other owners see someone not picking up after their pets they should contact the board. *It is a Maryland Heights ordinance that owners must clean up after their pets.* Also, please keep your pets away from the 'personal space' of the units. Dogs should not be relieving themselves on or near the walkways, landscaping, or driveways.
- Since we are still having great weather for grilling. Residents are reminded that **Grills MUST be 10' from the building when used** to be in accordance with the new insurance guidelines.
- **Clubhouse monitor is still needed:** If anyone is interested in becoming a clubhouse monitor, please contact a board member. The duties of the monitor are to perform walk throughs with the renter before and after the rental. A checklist is provided for the monitor to review with the renter.
- **Dryer vent cleaning:** Barbara Robinson is coordinating a date for anyone still wanting to get their dryer vents cleaned. If interested please contact Barbara by **October 31<sup>st</sup>** by text 314-540-9093 or email [Brobin313@aol.com](mailto:Brobin313@aol.com). Barbara will coordinate with the company to come out and perform the cleaning but needs response from residents on date availability.
- If you are planning any renovations or repairs to your unit, make sure you check the Maryland Heights website for information on any required permits that maybe needed for your project. You can go to: [marylandheights.com](http://marylandheights.com)>Departments>Community Development>Building & Codes>Residential Mechanical, Electrical and Plumbing – on that page is information whether you need a permit, what to submit, how to submit, what the next steps are, and the phone number for more information.
- St. Louis County has approved the Property tax freeze for Seniors. Get info from the county website: <https://stlouiscountymo.gov/st-louis-county-departments/revenue/senior-property-tax-freeze-application/>

The next Association meeting will be on Wednesday, November 20<sup>th</sup> at 7:00pm in the Clubhouse and on ZOOM. Check the Autumn Lakes website for the ZOOM link.

## UPCOMING EVENTS

### Color Refresh Project

### See The New Building Color Display

Adam, CPM, has painted some siding boards with the new colors recommended as part of the Color Refresh Project. The boards will be setup soon at the clubhouse so everyone can see the colors in various lights and from various angles. Everyone should stop by to see the colors. We would be using these new colors with the existing white, cream and tan vinyl-sided buildings that won't be changing.

The Color Refresh Project presentation made by Laura Fisher and Julie Haynes at the Association meeting on 9/18 will be on the AutumnLakesSTL.com website. This will explain the process and findings of the committee. It also explains which buildings would be painted which colors.

Please send your comments to [AutumnLakesBoard@gmail.com](mailto:AutumnLakesBoard@gmail.com) by **November 7th**.



## Paper Shredding

Gather all those papers you need to shred and take advantage of the Maryland Heights Paper Shredding event on **November 2, 2024**. This event is free and is for **Maryland Heights residents only**, no businesses. **Registration is required** to attend. If you do not register, you will be turned away. Residents will choose one session at registration. Register online at [www.marylandheights.com/papershred](http://www.marylandheights.com/papershred) or call (314) 738-2358. Registration opened on **September 30, 2024**, and will close on **October 18, 2024**.



## Maryland Heights Utility Rebate

Gather those utility bills and take advantage of the Utility rebate program offered by Maryland Heights. Maryland Heights senior residents and residents with a disability are eligible to receive refunds on municipal utility taxes. There are two ways to qualify:

1. Residents must be 62 or older by November 1, 2024, AND retired
2. Residents must have a disability and be 18 years or older by November 1, 2024, and make less than \$10,000 excluding Social Security, disability income, or other payments received as a result of the disability.

Appointments can be made now by stopping by the Community Center or calling (314) 738-2599 to register. If you have any questions, please contact Recreation Specialist, Steve Clark at (314) 738-2552 or [sclark@marylandheights.com](mailto:sclark@marylandheights.com).



## Autumn Lakes Holiday Party

The party is scheduled for **Sunday afternoon on December 8**. The Social committee will again be planning a Holiday party to decorate the clubhouse. Stop by the clubhouse to help decorate and enjoy a cookie exchange and other light refreshments. More details will be forthcoming but mark your calendars for this fun event to kick off the season.

There will also be an outdoor holiday decorating contest and prizes will be awarded. Start planning your holiday outdoor decorations!



