

# Adirondack Lodges Homeowners Association

## Balance Sheet

As of December 31, 2023

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
A2 Reserve CD 02038	22,000.00
A2 Reserve CD 3128605	0.00
A2 Staining CD 3128603	0.00
A2- Checking 8034	3,023.03
A2- May Reserve 2324	18,632.05
A2- Staining 1518	122,677.00
A2- Working Reserve 3846	27,234.57
A3 GFNB&T Harbor Reserve 4727	1,044,036.24
A3 Reserve May CD 3128601	0.00
A3- Checking 8047	8,020.78
A3- Reserve May 4623	195,445.04
A3- Working Reserve 3859	39,141.78
Garage Checking 5727	17,616.31
Garage Reserve May 3087	17,441.13
Trust account	0.00
<b>Total Bank Accounts</b>	<b>\$1,515,267.93</b>
Accounts Receivable	
A3 - Wrk Assmnt Due & Unpaid	0.00
Assessments Receivable	25,530.16
Assmnt/fees Due & Unpaid	0.00
<b>Total Accounts Receivable</b>	<b>\$25,530.16</b>
Other Current Assets	
Exchange	0.00
Undeposited Funds	0.00
<b>Total Other Current Assets</b>	<b>\$0.00</b>
<b>Total Current Assets</b>	<b>\$1,540,798.09</b>
<b>TOTAL ASSETS</b>	<b>\$1,540,798.09</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
<b>Total Accounts Payable</b>	<b>\$0.00</b>
<b>Total Current Liabilities</b>	<b>\$0.00</b>
<b>Total Liabilities</b>	<b>\$0.00</b>

Adirondack Lodges Homeowners Association

Balance Sheet

As of December 31, 2023

	TOTAL
Equity	
Opening Bal Equity	0.00
Owner's Capital	0.00
Retained Earnings	608,742.10
Net Income	932,055.99
Total Equity	\$1,540,798.09
TOTAL LIABILITIES AND EQUITY	\$1,540,798.09

# Adirondack Lodges Homeowners Association

## Profit and Loss by Location

January - December 2023

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	TOTAL
Income								
A2- Resale Assessment		900.00						\$900.00
A2- Reserve May Assessment		43,200.00						\$43,200.00
A2- Working Assessment	107,190.00							\$107,190.00
A3 Reserve					1,989,000.00			\$1,989,000.00
A3- Resale Assess					850.00			\$850.00
A3- Reserve May Assessment					72,150.00			\$72,150.00
A3- Working Assessment				99,450.00				\$99,450.00
A3- Wrking Asses Late/Misc Fees		12.54		15.00	3,365.67			\$3,393.21
Garage May Reserve Assessment							20,025.00	\$20,025.00
Garage- Working January Assessment						17,800.00		\$17,800.00
Total Income	\$107,190.00	\$44,112.54	\$0.00	\$99,465.00	\$2,065,365.67	\$17,800.00	\$20,025.00	\$2,353,958.21
GROSS PROFIT	\$107,190.00	\$44,112.54	\$0.00	\$99,465.00	\$2,065,365.67	\$17,800.00	\$20,025.00	\$2,353,958.21
Expenses								
A2- Building Maintenance	4,892.61							\$4,892.61
A2- Contract Services	46,327.20							\$46,327.20
A2- Corporate Tax	588.00							\$588.00
A2- Electric	4,742.99							\$4,742.99
A2- Equipment Maintenance	949.41							\$949.41
A2- Grounds Maintenance	10,105.89							\$10,105.89
A2- Insurance	583.00							\$583.00
A2- Postage/Office		100.00						\$100.00
A2- Septic System	3,456.10							\$3,456.10
A2- Water System	10,753.69							\$10,753.69
A3 - Lot 70 Taxes				338.36				\$338.36
A3- Assn Social Events				511.82				\$511.82
A3- Contract Services				46,327.20				\$46,327.20
A3- Corporate Taxes				850.00				\$850.00
A3- Electric				878.58				\$878.58
A3- Equipment Maintenance				915.08				\$915.08
A3- Garage May Reserve Assessment				675.00				\$675.00
A3- Garage Working Assessment				600.00				\$600.00
A3- Grounds Maintenance				9,494.01				\$9,494.01
A3- Insurance				8,272.77				\$8,272.77
A3- Legal/ Prof Fees/Permits				1,647.03				\$1,647.03
A3- Maintenance Office Propane				834.18				\$834.18
A3- Telephone/Postage/ Office				2,621.03	15.00			\$2,636.03
A3- Trash Disposal				5,484.24				\$5,484.24
Garage- Building/Grounds Maint.						658.50		\$658.50
Garage- Contract Services						2,865.60		\$2,865.60
Garage- Electric						455.00		\$455.00
Garage- Insurance						5,144.00		\$5,144.00
Garage- Taxes						8,603.25		\$8,603.25
Total Expenses	\$82,398.89	\$100.00	\$0.00	\$79,449.30	\$15.00	\$17,726.35	\$0.00	\$179,689.54
NET OPERATING INCOME	\$24,791.11	\$44,012.54	\$0.00	\$20,015.70	\$2,065,350.67	\$73.65	\$20,025.00	\$2,174,268.67
Other Income								
Interest Income	323.90	392.07	616.48	353.20	46,475.35	7.33	10.95	\$48,179.28
Total Other Income	\$323.90	\$392.07	\$616.48	\$353.20	\$46,475.35	\$7.33	\$10.95	\$48,179.28
Other Expenses								
A2- Reserve Expense								\$0.00
A2 - Equipment Reserve Expense		5,498.44						\$5,498.44
A2 - Roofs, Siding, Decks		94,574.50						\$94,574.50
A2 - Water System Reserve Exp		4,863.15						\$4,863.15
Total A2- Reserve Expense		104,936.09						\$104,936.09
A3- Reserve Expense								\$0.00
A3 - Equipment Reserve Expense					5,028.80			\$5,028.80
A3 - Harbr, Dredg, Dcks, Beach					1,164,515.35			\$1,164,515.35
Total A3- Reserve Expense					1,169,544.15			\$1,169,544.15
Garage Corporate Taxes						77.00		\$77.00
Garage Reserve Expense							15,834.72	\$15,834.72
Total Other Expenses	\$0.00	\$104,936.09	\$0.00	\$0.00	\$1,169,544.15	\$77.00	\$15,834.72	\$1,290,391.96
NET OTHER INCOME	\$323.90	\$ -104,544.02	\$616.48	\$353.20	\$ -1,123,068.80	\$ -69.67	\$ -15,823.77	\$ -1,242,212.68
NET INCOME	\$25,115.01	\$ -60,531.48	\$616.48	\$20,368.90	\$942,281.87	\$3.98	\$4,201.23	\$932,055.99

# Adirondack Lodges Homeowners Association

## Statement of Cash Flows

January - December 2023

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	NOT SPECIFIED	TOTAL
OPERATING ACTIVITIES									
Net Income	25,115.01	-60,531.48	616.48	20,368.90	942,281.87	3.98	4,201.23		\$932,055.99
Adjustments to reconcile Net Income to Net Cash provided by operations:									\$0.00
Assessments Receivable	0.00	0.00		-15.00	-20,053.91	0.00	0.00		\$ -20,068.91
Exchange	-25,000.00		25,000.00					0.00	\$0.00
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	-25,000.00	0.00	25,000.00	-15.00	-20,053.91	0.00	0.00	0.00	\$ -20,068.91
Net cash provided by operating activities	\$115.01	\$ -60,531.48	\$25,616.48	\$20,353.90	\$922,227.96	\$3.98	\$4,201.23	\$0.00	\$911,987.08
NET CASH INCREASE FOR PERIOD	\$115.01	\$ -60,531.48	\$25,616.48	\$20,353.90	\$922,227.96	\$3.98	\$4,201.23	\$0.00	\$911,987.08
Cash at beginning of period	30,142.59	101,163.53	97,060.52	26,808.66	317,253.32	17,612.33	13,239.90	0.00	\$603,280.85
CASH AT END OF PERIOD	\$30,257.60	\$40,632.05	\$122,677.00	\$47,162.56	\$1,239,481.28	\$17,616.31	\$17,441.13	\$0.00	\$1,515,287.93

# Adirondack Lodges Homeowners Association

## Budget vs. Actuals: 2023 Budget - FY23 P&L

January - December 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
A2- Resale Assessment	900.00		900.00	
A2- Reserve May Assessment	43,200.00	43,200.00	0.00	100.00 %
A2- Working Assessment	107,190.00	107,190.00	0.00	100.00 %
A3 Harbor restoration		1,989,000.00	-1,989,000.00	
A3 Reserve	1,989,000.00		1,989,000.00	
A3- Resale Assess	850.00		850.00	
A3- Reserve May Assessment	72,150.00	72,150.00	0.00	100.00 %
A3- Working Assessment	99,450.00	99,450.00	0.00	100.00 %
A3- Wrkng Asses Late/Misc Fees	3,393.21		3,393.21	
Garage May Reserve Assessment	20,025.00	20,025.00	0.00	100.00 %
Garage- Working January Assessment	17,800.00	17,800.00	0.00	100.00 %
<b>Total Income</b>	<b>\$2,353,958.21</b>	<b>\$2,348,815.00</b>	<b>\$5,143.21</b>	<b>100.22 %</b>
<b>GROSS PROFIT</b>	<b>\$2,353,958.21</b>	<b>\$2,348,815.00</b>	<b>\$5,143.21</b>	<b>100.22 %</b>
<b>Expenses</b>				
A2- Building Maintenance	4,892.61	4,000.00	892.61	122.32 %
A2- Contract Services	46,327.20	46,327.00	0.20	100.00 %
A2- Corporate Tax	588.00	412.00	176.00	142.72 %
A2- Electric	4,742.99	7,500.00	-2,757.01	63.24 %
A2- Equipment Maintenance	949.41	850.00	99.41	111.70 %
A2- Grounds Maintenance	10,105.89	10,000.00	105.89	101.06 %
A2- Insurance	583.00	500.00	83.00	116.60 %
A2- Legal and Professional Fees		100.00	-100.00	
A2- Miscellaneous		450.00	-450.00	
A2- Postage/Office	100.00	100.00	0.00	100.00 %
A2- Septic System	3,456.10	3,000.00	456.10	115.20 %
A2- Water System	10,753.69	9,000.00	1,753.69	119.49 %
A3 - Lot 70 Taxes	338.36	425.00	-86.64	79.61 %
A3- Assn Social Events	511.82	250.00	261.82	204.73 %
A3- Bank Charges		25.00	-25.00	
A3- Building Maintenance		150.00	-150.00	
A3- Contract Services	46,327.20	46,327.00	0.20	100.00 %
A3- Corporate Taxes	850.00	732.00	118.00	116.12 %
A3- Electric	878.58	1,200.00	-321.42	73.22 %
A3- Equipment Maintenance	915.08	750.00	165.08	122.01 %
A3- Garage May Reserve Assessment	675.00	675.00	0.00	100.00 %
A3- Garage Working Assessment	600.00	600.00	0.00	100.00 %
A3- Grounds Maintenance	9,494.01	9,500.00	-5.99	99.94 %
A3- Insurance	8,272.77	24,500.00	-16,227.23	33.77 %
A3- Legal/ Prof Fees/Permits	1,647.03	5,500.00	-3,852.97	29.95 %
A3- Maintenance Office Propane	834.18	600.00	234.18	139.03 %
A3- Miscellaneous		400.00	-400.00	
A3- Septic System		100.00	-100.00	

# Adirondack Lodges Homeowners Association

## Budget vs. Actuals: 2023 Budget - FY23 P&L

January - December 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
A3- Telephone/Postage/ Office	2,636.03	2,100.00	536.03	125.53 %
A3- Trash Disposal	5,484.24	5,500.00	-15.76	99.71 %
Garage- Building/Grounds Maint.	658.50	2,000.00	-1,341.50	32.93 %
Garage- Contract Services	2,865.60	2,866.00	-0.40	99.99 %
Garage- Electric	455.00	500.00	-45.00	91.00 %
Garage- Insurance	5,144.00	4,000.00	1,144.00	128.60 %
Garage- Miscellaneous		50.00	-50.00	
Garage- Taxes	8,603.25	8,200.00	403.25	104.92 %
<b>Total Expenses</b>	<b>\$179,689.54</b>	<b>\$199,189.00</b>	<b>\$ -19,499.46</b>	<b>90.21 %</b>
<b>NET OPERATING INCOME</b>	<b>\$2,174,268.67</b>	<b>\$2,149,626.00</b>	<b>\$24,642.67</b>	<b>101.15 %</b>
Other Income				
Interest Income	48,179.28		48,179.28	
<b>Total Other Income</b>	<b>\$48,179.28</b>	<b>\$0.00</b>	<b>\$48,179.28</b>	<b>0.00%</b>
Other Expenses				
A2- Reserve Expense				
A2 - Equipment Reserve Expense	5,498.44		5,498.44	
A2 - Roofs, Siding, Decks	94,574.50		94,574.50	
A2 - Water System Reserve Exp	4,863.15		4,863.15	
<b>Total A2- Reserve Expense</b>	<b>104,936.09</b>		<b>104,936.09</b>	
A2- Transfer to Staining Res		25,000.00	-25,000.00	
A3- Reserve Expense				
A3 - Equipment Reserve Expense	5,028.80		5,028.80	
A3 - Harbr, Dredg, Dcks, Beach	1,164,515.35	2,200,000.00	-1,035,484.65	52.93 %
<b>Total A3- Reserve Expense</b>	<b>1,169,544.15</b>	<b>2,200,000.00</b>	<b>-1,030,455.85</b>	<b>53.16 %</b>
Garage Corporate Taxes	77.00	50.00	27.00	154.00 %
Garage Reserve Expense	15,834.72		15,834.72	
<b>Total Other Expenses</b>	<b>\$1,290,391.96</b>	<b>\$2,225,050.00</b>	<b>\$ -934,658.04</b>	<b>57.99 %</b>
<b>NET OTHER INCOME</b>	<b>\$ -1,242,212.68</b>	<b>\$ -2,225,050.00</b>	<b>\$982,837.32</b>	<b>55.83 %</b>
<b>NET INCOME</b>	<b>\$932,055.99</b>	<b>\$ -75,424.00</b>	<b>\$1,007,479.99</b>	<b>-1,235.76 %</b>

**Adirondack Lodges Homeowners Assoc., Inc. (ALHA)**  
**Community Water System (CWS)**  
**January 13, 2024**

1. ALHA's CWS provides the townhomes and ALHA's common areas with potable water for drinking and household use. This includes the Plaza/bathhouse area, the maintenance office and the maintenance area hose bibs. All daily water readings, monthly operational reports, bacteriological water sampling, required testing, lab analyses and inspections due in 2023 have been performed and reported in compliance with DOH standards.
2. Morris Coolidge continues to co-operate ALHA's CWS as a contractor, along with volunteer Debbie Karl, to ensure round-the-clock, year-round, licensed Water Operator coverage required by New York Codes, Rules and Regulations under Public Health Law Title 10, Sub-Part 5-1 - 5-4. Jason Younes is ALHA's Water Treatment Assistant Operator. ALHA's substitute Water Treatment Operator Assistant Volunteers are: Gil Frank, Kevin Granger, Mike Purdy and John Ugglä.
3. To promote optimal functioning of the CWS, ALHA's Water Co-Operators assess and oversee repairs, preventive maintenance and capital improvements. Debbie Karl has represented the CWS on ALHA's Infrastructure subcommittee and prepared an assets survey of the CWS for maintenance and financial reserve planning purposes. ALHA's CWS is funded solely by A2 assessments.
4. ALHA has joined a class action lawsuit sponsored by the National Rural Water Association (NRWA) against the manufacturers of a class of industrial chemicals generally referred to as "PFAS" that have contaminated groundwater supplies across the country. As a member of the class, ALHA has potential opportunity to benefit from resulting settlements or judgments. ALHA can do so without cost; the law firm handling the litigation is representing community water systems such as ALHA's on a contingent fee basis, meaning that ALHA will pay legal fees only if they obtain a recovery for us. Since 2021 ALHA has been required by NYS to test annually for these chemicals. Requested documentation has been submitted.
5. ALHA's water co-operators desire installation of a SCADA (supervisory control and data acquisition) system of software and hardware technology to allow local and remote monitoring, alerts and control of ALHA's water plant processes. An estimate was obtained from RafaSystems. 2025 is a target for this installation.
6. ALHA CWS co-operators have completed an initial draft of the lead service line inventory required in NYS under new federal regulations, the deadline for which is October 2024.
7. On two occasions this past fall, ALHA's water operators, assisted by Jason Younes, spent half a day tracking down water leakage. This was ultimately identified as being due to an owner leaving water running in their unit. We ask that all townhome owners take extra care in making sure that no water is wasted from unattended running taps or toilets.
8. **ALHA Townhome residents are requested to read and heed the WINTER TIPS below:**
  - Homeowners are reminded to shut off their water, open all taps and drain out water to the lowest level of their units when leaving campus during freezing weather. To monitor for potential heating failure, recommended is use of a phone notification system, wifi thermostat

and/or “Winter Watchman” (temperature-controlled lamp which can provide a visible alert — red bulbs installed in alert lamps by several owners are especially visible). Also recommended is shutting off hot water heaters while away.

- Homeowners are reminded to NEVER USE A CURB-STOP VALVE for shutting off water to their unit. Instead, always use the inside water shut-off valve for this purpose. Curb-Stop valves are vulnerable to breakage (producing leaks) and cause problems in reverse-pressure situations such as outages. Curb-stop valves are intended to be used only for CWS maintenance and repair.
- Whenever you return from being away from your unit longer than a week, it is advised that water be run from the taps for FIVE (5) minutes before consuming it. This is to make sure that effectively treated water is supplying the taps, and to discharge lead or copper which may have accumulated.
- Homeowners should consider replacing older water heaters that could fail and leak.
- ALHA residents are encouraged to keep a supply of bottled water in case of water emergency.
- Please contact Debbie Karl if you have questions—Cell Phone: (585) 802-7370.

**IN THE EVENT OF A WATER EMERGENCY (LOSS OF WATER, PRESSURE, ETC.)  
PHONE IMMEDIATELY, IN THE FOLLOWING ORDER, until you reach one of the  
following:**

1. Debbie Karl (585) 802-7370
2. Gil Frank (516) 426-0401
3. Jason Younes (518) 409-6482
4. Morris Coolidge (518) 929-3560
5. Mike Purdy (518) 423-9028
6. Glens Falls Department of Health (518) 793-3893

**< If you do not have ready access to this list,  
please contact any ALHA Board Member >**



To: ALHA Owners  
From: Gil Frank, Michael B Purdy  
Co-Chairs of Buildings and Grounds  
Date: January 13, 2024  
RE: Buildings and Grounds Report

## SUMMARY OF 2023 FOR ANNUAL MEETING

1. We all owe Jason a big “THANK YOU” for his dedication to ALHA. We are lucky to have such a devoted contractor. Of special note was the tree trimming project, lift that Jason completed behind building 13-16 and 23,24 with the help of a rented 80 ft.. Jason also spent a week widening the area around the tennis court for the future tennis court project.
2. Thank you to everyone who volunteered with projects this year. Included were installation and removal of all outside docks, power washed catwalks, flower planting day, and pick up and disposal of trimmings from Jason’s historic tree trimming
3. As part of the infrastructure plan, roofs on buildings 6, 21 and 22 were replaced by Skyway Roofing. 22B had been replaced a couple of years ago so it was not done.
4. Garages 7 and 8 were stained by Larry McAvey.
5. Snow stops were installed on Garage 8 by Mountain Builders.
6. C&C Construction (Chris Campbell) completed a number of projects identified in the B&G walk around. Major items were chimney chase repair, railing repair, leveling of a deck to straighten a party wall, and stair and siding replacement.
7. Emmons Metro, who does our septic lift station work, completed an inspection of our 5 lift stations. All were fine except station #2 which needed a new control panel which was installed. That lift station services buildings 11-20.

Please note that if you are coming to the lodges during the winter to please let Jason know so he can make sure you are shoveled out. After a storm Jason cleans out occupied units first. You can call/text him at 518-409-6482.

**NOMINATIONS COMMITTEE**  
**Report to the Board of Directors**  
**January 13, 2024**

The ballots were counted on Friday, December 8, 2023, at the Horicon Town Hall. Committee members present were Kathy Kavanaugh, Mike Sposili, and Doris Wildermuth along with substitute (for Elizabeth Muller) Mike Purdy.

In alphabetical order the homeowners elected were:

- David Angliss
- Alice Lovely
- Kent Molino

All candidates were informed of the outcome and their specific vote count by our ALHA President, Gary Karl.

All homeowners were notified of the election results via email on December 8, 2023.

A detailed process of the ballot count was emailed to all homeowners on October 28, 2023.

On November 21, 2023, a notification and thank you was sent to all homeowners whose envelopes had been received. Additionally, reminders were sent to those from whom envelopes had not yet been received. Special thanks to Doris Wildermuth, our designee for this year, who collected the envelopes and to Mike Purdy who sent out the notifications.

As an additional privacy measure, after the ballots were opened, they were randomly numbered 1-64, and the votes were recorded on each committee member's tally sheet with each ballot listed individually by number.

An analysis of the vote count follows:

			COMMENTS
TOTAL BALLOT RETURN RATE	82%	64 BALLOTS RETURNED OUT OF A POSSIBLE 78	78 = TOTAL BALLOTS ALHA+MCHA
ALHA BALLOT RETURN RATE	86%	48/56	56=ALHA BALLOTS

MILL CREEK BALLOT RETURN RATE	73%	16/22	22= MCHA BALLOTS
TOTAL # VOTES SUBMITTED	184 OUT OF A POSSIBLE 192 (96%)	64 BALLOTS WITH 3 VOTES EACH=192 POSSIBLE VOTES	
# BALLOTS INCOMPLETE WITH ONLY ONE VOTE	2		2 VOTES CAST/ 4 VOTES NOT CAST
#BALLOTS INCOMPLETE WITH ONLY TWO VOTES	4		8 VOTES CAST/ 4 VOTES NOT CAST
# OF BALLOTS COMPLETE WITH THREE VOTES	58		ALL VOTES CAST ON THESE BALLOTS (174)
# BALLOTS INVALID	0		
# WRITE IN CANDIDATES	1	KATHY KAVANAUGH	

Original ballots and tally sheets are filed in the ALHA office.

Respectfully submitted,

The Nominations Committee

Kathy Kavanaugh	Mike Sposili (co-chair)
Elizabeth Muller (co-chair)	Doris Wildermuth

**RENTAL COMMITTEE YEAR END 2023**  
**REPORT TO THE BOARD OF DIRECTORS**  
**JANUARY 13, 2024**

	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b># of GUESTS</b>	<b>175</b>	<b>196</b>	<b>208</b>	<b>45</b>	<b>0</b>	<b>10</b>	<b>15</b>	<b>14</b>	<b>0</b>
<b># OF RENTAL PERIODS</b>	<b>25</b>	<b>29</b>	<b>28</b>	<b>6</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0</b>
<b># OF NIGHTS</b>	<b>~130</b>	<b>178</b>	<b>151</b>	<b>30</b>	<b>0</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>0</b>
<b># OF COMPLAINTS</b>	<b>3 NFA</b>	<b>3 NFA</b>	<b>2 NFA</b>	<b>1 NFA</b>	<b>0</b>	<b>0</b>	<b>1 NFA</b>	<b>1NFA</b>	<b>N/A</b>

\*NFA = NO FINES ASSESSED

- There was no rental activity in 2023
- Thank you to the members of the Rental Committee for their service to our community.
- The Rental documents for 2024 have been approved by the committee with no changes from last year and are now submitted for Board approval.
- The updated 2024 documents will be posted on the ALHA website and distributed with the January BOD meeting minutes.
- The Rental Committee again notes that a Warren County rental "bed tax" was imposed in September 2020 requiring that short term rental homeowners in the county register with the Treasurer's Office. This information is provided as a service to our homeowners.
- Homeowners are encouraged to follow the Rental Enforcement Policy to report any issues as they occur. In our experience this process has been shown to be effective in resolving complaints. Our policy gives the rental homeowners an opportunity to resolve the issue in a timely manner to mitigate any negative impact to the homeowners, the rental homeowner and the rental guests.

Respectfully submitted,

Elizabeth Muller, Chairperson, and Team Members:

Linda Fay (RA)=Rental Ambassador	Debbie Karl (alternate RA)
Connie Fenton (RA)	Sara Kremer
Cynthia Gagnon (RA)	Mary Lockwood (RA)
	Beth Merz

1.9.24 ETM

TO: Board of Directors

FROM: Michael Purdy

DATE: January 13, 2024

RE: Insurance Report

#### ASSOCIATION INSURANCE:

ALHA carries the following insurance:

Commercial Package: Property Coverage, Liability Coverage

Business Catastrophe Liability (Umbrella including D&O Coverage \$5,000,000)

Community Association Management Liability Coverage (additional D&O \$2,000,000)

NYS Workers Compensation

Environmental Liability Polity

#### HOMEOWNERS INSURANCE:

Each owner is responsible for having a homeowner's policy and providing proof of insurance at time of renewal. The Declarations Page is to be sent to Mary Lockwood. This can be emailed directly to Mary at [mebl21@aol.com](mailto:mebl21@aol.com) or mailed to her at ALHA, PO Box 335, Adirondack NY 12808. All insurance is up to date as of today.

#### "TOY" INSURANCE

ALHA requires that all Boats, PWCs, ATVs, snowmobiles, and golf carts be insured before use at the Lodges.

Mill Creek owners are to provide their proof of insurance to Bob Brown at [bobb@wol.com](mailto:bobb@wol.com).

Townhome owners are to provide proof of insurance to Bill Firth at [wcfirth@gmail.com](mailto:wcfirth@gmail.com)