

Adirondack Lodges Homeowners Association, Inc.

P.O. Box 335 Adirondack NY 12808

On the East Shore of Schroon Lake

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### **ALHA BOARD MEETING**

Saturday, October 12, 2024, 9 a.m.

Via Zoom

President Gary Karl called the meeting to order at 9:03 a.m. with the Pledge of Allegiance.

**Board members present:** Bob Brown, Nancy Esterline, Kevin Granger, Gary Karl, Brad Koehler, Rich Lockwood, Alice Lovely, Kent Molino. Excused: David Angliss.

**Owners Present:** Debbie and Scott Chadbourne, Michele and Mike Chaves, Felicia De Leonardo, Regina and Charlie Dietz, Russ Esterline, Connie Fenton, Dianna and Bill Firth, Deb Karl, Lisa Irwin and Brian Keane, Sara and Joel Kremer, Carol Molino, Elizabeth Muller, Ann and Brian Nobis, Laurie and Vince Pasqualino, Kara and Bo Pritchard, Michele and Mike Sposili, Susan and Paul Spofford, Karen and Joe Troy.

**Approval of Minutes:** Alice Lovely made a motion to accept the minutes of the August 3, 2024 meeting. The motion carried.

### **REPORTS:**

#### **Officers:**

President Gary Karl welcomed new owners Mike and Michele Chaves (lot 22), Allan and Beth Rosenstein (lot 11) and expected new owners this week John and Heather Mastracchio (3A).

Karl apologized to ALHA's Jewish owners that the board had inadvertently scheduled today's meeting on Yom Kippur. ALHA traditionally has held the October meeting on the Saturday of Columbus Day weekend, and we did not realize the conflict. We will try to avoid the conflict in the future.

He also expressed concern for all owners and their family members who have property or family that has been affected by the recent hurricanes.

Karl mentioned the Town of Horicon's comprehensive planning survey, and encouraged all owners to complete it. The survey link was sent to owners in an email from the ALHA gmail account on October 10<sup>th</sup>. ALHA owners Jeanne Clement and Carol Molino are on the Town's planning committee.

**Buildings and Grounds:** Please refer to the report.

**Community Water System:** Please refer to the attached report. Volunteer Co-operator Debbie Karl called owners' attention to the section on winterization in the Buildings and Grounds committee report. She also asked everyone to take note of the emergency contact list at the end of the CWS report. In the event of a water emergency, please refer to the list and call the numbers in the order listed until you reach someone.

Karl and co-operator Morris Coolidge continue to investigate the possibility of installing a SCADA (Supervisory Control and Data) system to assist in water system monitoring.

**Insurance:** Rich Lockwood reported for Chair Mike Purdy we do not yet have the final pricing for the association's insurance for 2025. We are in the process of switching our environmental insurance to the Carpenter agency.

Homeowners Insurance for the townhomes is up to date, as is insurance on "toys" (ATVs, golf carts, snowmobiles, etc.).

**Social:** Co-chair Kara Pritchard thanked everyone who helped with the annual picnic on August 3<sup>rd</sup>. Homeowners from 36 units/homes were represented at the very well-attended party.

Pritchard reported that on Labor Day weekend there was a lively cornhole tournament on the beach and a visit by an ice cream truck.

The email distribution lists for activities and social events should be up and running soon. She welcomes ideas from owners on social activities. The committee is considering an event over the Christmas/New Years holiday.

**Rental:** Chair Elizabeth Muller reported that there were two rental periods since the last report, with no complaints lodged. Please refer to the report for further details. She thanked Beth Merz, who has left the Lodges, for her service on the committee, and welcomed Bridget Rourke as a new member.

**Compliance:** Chair Rich Lockwood said that twice this fall someone was using our beach to take a jet ski out of the water. Per town rules, owners must use the town facilities to launch motorized watercraft. Launching or retrieving powered watercraft at ALHA is not permitted.

He also reminded owners that they should not leave gas cans on the docks.

Kent Molino reported that all trailers stored in the garages area are labeled; however, most of the trailers at the sand pit are not labeled. Please label your trailer with your unit/lot number!

Rich Lockwood made a motion to accept all committee reports as submitted. The motion carried.

**Nominations Committee:** Chair Carol Molino reported that three homeowners submitted self-nomination forms by the October 1<sup>st</sup> deadline: Lisa Aktas (Mill Creek Homeowners representative), Elizabeth Muller and Mike Sposili. The Nominations Committee recommended the three candidates for consideration. Kent Molino made a motion that the board accept the nominations. The motion carried. Ballots will be mailed to all homeowners by the end of October.

Gary Karl thanked the three retiring directors, Bob Brown, Brad Koehler and Rich Lockwood, for their service to the community. All are finishing their second consecutive term and are thus ineligible to stand for re-election this year.

## **OLD BUSINESS**

**ADK Marathon support:** President Karl thanked the three ALHA volunteers who helped with the marathon on 9/21: Carol, Kent and Kim Molino. He remarked that the porta-johns were on site for only a brief period, from Friday until Monday.

**Email invoicing of assessments:** The test invoicing that was run by treasurer David Angliss was 100% effective, as all owners received and responded to the test message. President Karl reminded owners that QuickBooks can accommodate only one email address per unit/lot. The ALHA gmail account, however, can accommodate more than one email address. If you would like to add an email address to the ALHA gmail distribution list, please contact Alice Lovely via [alhashroonlake@gmail.com](mailto:alhashroonlake@gmail.com). Owners will be notified from the ALHA gmail account when the QuickBooks invoices are sent out.

**Adirondack Bridge replacement:** President Karl reported that the replacement of the 90-year-old bridge over Mill Creek remains slated for Fall 2025 – Spring 2026. That schedule is tentative and is subject to the town receiving the necessary permits.

During the bridge reconstruction, that section of East Shore Drive will be closed to vehicular traffic and there will be no access to our harbor. The projected schedule should eliminate or minimize the impact to our boating season.

The new bridge will have 12" more headroom and the opening will be 25% wider than the current bridge. To accomplish the greater width, the banks on each side of the bridge will be excavated, with the county taking that portion of ALHA's land under eminent domain. ALHA will receive compensation for the land taken. Karl said that we should be receiving the county's offer soon.

**Tennis courts reconstruction project update:** Chair Nancy Esterline reported that O'Connor Construction began the work on September 30<sup>th</sup>. As illustrated in a slideshow that Mike Sposili shared, the fence has been removed, the existing court surface demolished, perimeter drains installed, and 12" of base gravel installed and compacted. The foundation is now complete. The asphalt should be laid the week of October 14, with the new fencing installed by the end of October. In the spring the acrylic surface material will be placed and the lines will be painted. The committee is hopeful that the courts will be ready for use by Memorial Day weekend 2025, however, this is weather-dependent.

Reconstruction of the basketball court was added to the project when the committee realized that it made sense logistically and financially to tackle that project at the same time as the tennis courts. Budget-wise, the basketball court is a separate project which will be funded from A3 reserves. Gary Karl related that the contractor found that there was no foundation under the basketball court – just asphalt that had been laid on the dirt.

Karl said that he has received suggestions that we update the playground. If you have suggestions regarding a possible playground update, or might be willing to participate on a committee, please send an email to him via [alhaschroonlake@gmail.com](mailto:alhaschroonlake@gmail.com). If there is sufficient interest, a committee may be formed.

**Harbor Litigation:** President Karl stated that we remain in the damages stage of the litigation, with no additional news to report at this time.

**Harbor Restoration:** President Karl remarked that after having this topic on our agenda for 28 of the last 29 board meetings, he was happy to report that the harbor restoration is complete and we are ready to rebate the remaining funds to the association owners.

## **NEW BUSINESS**

### **Rebate to owners from Harbor Reserve Account**

President Karl made a multi-part motion that the board:

- a) Deem the harbor project completed
- b) Ratify the actions of Directors, Officers and volunteers taken on behalf of the association in the furtherance of the project.

- c) Rebate \$140,400 (\$1,800 per unit/lot) representing 6 1/4% of the total assessment paid by owners, to the owners of record as of the meeting date 10/12/24
- d) Transfer the remaining balance of the account to A3 general reserves in due course, as an ongoing reserve for contingencies. This amount represents about .5% of the harbor project budget.

The motion carried.

**Ratify actions taken since the last board meeting:** Rich Lockwood made a motion to ratify the following actions taken by the board since the August 3rd meeting:

- **Apply for variance to reconfigure the ROW docks**

Kent Molino reported that ALHA has applied for a variance from the Town of Horicon to allow us to reconfigure the ROW docks into a U shape that would bring the docks closer to the shoreline. The current configuration extends 80' out into the lake in 20' deep water, making it difficult to completely secure the docks. The aim of the proposed configuration is to make the docks safer for owners and for those that install the docks. A variance in the "side setback" is required because the proposed configuration would bring us closer than normally permitted to the side boundary of the 50' ROW property. If the variance is approved, Molino said that he hopes that the association will be able to order new and safer docks for the start of the 2025 boating season.

- **Apply for variance from new DEC rule for septic systems**

President Karl explained that community septic systems are coming under increased regulation by the DEC. In the past, septic systems were only regulated at the time of installation. ALHA's system, which serves the townhomes and the bath house, received a State Pollutant Discharge Elimination System (SPDES) permit in 1990. In 2024 the DEC notified ALHA that we are subject to new regulations approved in 2023 that would, among other things, require us to transfer ownership of the septic system to a new corporation, a costly legal procedure. Karl has requested a variance from the requirement that the ALHA's sewage operation be transferred to and operated by a sewage development corporation.

- **Repairs to basketball court**

President Karl noted that replacing the court surface now will give us one integrated surface between the tennis courts and the basketball court.

Kevin Granger said that the NE corner of the basketball court – the corner closest to the playground – had settled 8". The Tennis Committee initially planned to regrade the existing base level of gravel and install the new surface on top of that. The plan had to be changed when it discovered that there was no subsurface. The basketball court will have 12" of crushed stone, the same as the tennis courts.

The cost of the basketball court repair and surface installation, approximately \$47,000, will be paid out of A3 reserves.

- **Architectural requests approved:**
    - Replace decking with composite at Unit 2B
    - Lower-level walkout improvement at unit 16B
- Both projects at owner expense.

The motion to ratify the above actions carried.

## 2025 Budget Proposals

President Karl gave an overview of the budget categories: A2 expenses are allocated to the 54 townhomes, A3 expenses are “all community” costs that are borne by both the townhomes and the single family homes (78 total), and “Garage” expenses are allocated to the 89 garage bays. Two committees are involved in recommending the budget to the board: the Finance Committee and the Infrastructure Committee.

Vice President Kent Molino explained the budget proposals and proposed assessments in detail, summarized as follows:

## Working Assessments 2025

Category	Total Projected Expenses	Change from 2024	Influencing Factors
<b>Garages</b> (89 bays)	\$ 21,345	6% increase	<ul style="list-style-type: none"><li>- Insurance costs</li><li>- Contract services</li></ul>
<b>A3</b> (78 units/lots)	\$102,960	4% increase	<ul style="list-style-type: none"><li>- Grounds maintenance (mostly for new harbor)</li><li>- Trash disposal</li><li>- Contract services</li></ul> Offset by <ul style="list-style-type: none"><li>- a decrease in insurance costs</li></ul>
<b>A2</b> (54 units)	\$100,710	13% decrease	Increases in <ul style="list-style-type: none"><li>- Contract services</li><li>- Septic (\$5k for consultant to evaluate systems)</li><li>- Grounds maintenance – fertilizing and tree trimming</li></ul> Decrease: No addition to staining reserve, as it is sufficient for '24 – '26.

## Reserve Assessments 2025

Category	Reserve Amount	Change from 2024	Influencing Factors
Garages	\$ 28,925	50% increase	- Need to replace roof on the largest garage building in 2025
A3	\$152,100	22% increase	- \$115k last allocation for tennis courts - Repaving entrance to dumpster road - New ROW docks - Allocation toward dredging of channel by 2027
A2	\$172,800	19% increase	- Largely due to townhome reroofing program - Repairs/replacement of culverts and walkways, and repairs to wood (siding, decks, stairs)

## Annual Homeowner Assessments

Based on the above expenses and reserves, the following assessments were recommended by the Finance Committee for 2025:

Working Assessments (due in January):	Garages	\$ 240
	A3	\$ 1,320
	A2	\$ 1,865

Reserve Assessments (due in May):	Garages	\$ 325
	A3	\$ 1,950
	A2	\$ 3,200

2025 resale fees, which apply to all “arm’s length” title transfers, were recommended as follows:

A2 \$ 1,250  
A3 \$ 1,500

Kent Molino made a motion to accept the recommended resale fees, working assessments and capital assessments for A2, A3 and Garages. The motion carried.

Nancy Esterline asked for a summary of the association's priority projects. Molino and Karl responded that the priority projects include, for A3, the tennis courts, ROW docks and dredging the channel (which must be completed by 2028 at the latest under our permits). A2 priorities include the townhouse roofing program, paving of some parking lots and walkways, necessary repairs/replacements of wood (decks, stairs, siding, railings), staining, and the resolution of the septic requirements.

## **PRIVILEGE OF THE FLOOR**

Felicia De Leonardo inquired whether the bump on dumpster road will be eliminated with the planned repaving. Kent Molino responded that it will be taken care of. She also inquired about garbage disposal for the "lower six" townhomes during the road closure for the bridge replacement. President Karl said that the association will have to address that issue, most likely by placing a bin in the area of those homes.

At 10:35 Alice Lovely made a motion to adjourn the meeting. The motion carried.

Respectfully submitted,

Alice Lovely, ALHA Board Secretary

aml 10/20/2024



# Adirondack Lodges Homeowners Association

## Balance Sheet

As of September 30, 2024

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
A2 Reserve CD 02038	0.00
A2 Reserve CD 3128605	0.00
A2 Staining CD 3128603	0.00
A2- Checking 8034	4,095.87
A2- May Reserve 2324	94,373.06
A2- Staining 1518	118,012.72
A2- Working Reserve 3846	65,365.26
A3 GFNB&T Harbor Reserve 4727	156,571.29
A3 Reserve May CD 3128601	0.00
A3- Checking 8047	3,466.00
A3- Reserve May 4623	267,503.19
A3- Working Reserve 3859	75,453.29
Garage Checking 5727	24,760.34
Garage Reserve May 3087	15,122.77
Trust account	0.00
<b>Total Bank Accounts</b>	<b>\$824,723.79</b>
Accounts Receivable	
A3 - Wrk Assmnt Due & Unpaid	0.00
Assessments Receivable	780.69
Assmnt/fees Due & Unpaid	0.00
<b>Total Accounts Receivable</b>	<b>\$780.69</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>\$825,504.48</b>
<b>TOTAL ASSETS</b>	<b>\$825,504.48</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 September 30, 2024

	TOTAL
Equity	
Opening Bal Equity	0.00
Owner's Capital	0.00
Retained Earnings	1,540,798.09
Net Income	-715,293.61
Total Equity	\$825,504.48
TOTAL LIABILITIES AND EQUITY	\$825,504.48

# Adirondack Lodges Homeowners Association

## Profit and Loss by Location

January - September, 2024

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	NOT SPECIFIED	TOTAL
Income									
A2- Reserve May Assessment		145,800.00							\$145,800.00
A2- Working Assessment	124,200.00								\$124,200.00
A3- Resale Assess					1,200.00				\$1,200.00
A3- Reserve May Asses Late Fee									\$0.00
A3- Reserve May Assessment	0.00				124,800.00			0.00	\$124,800.00
A3- Working Assessment				101,400.00					\$101,400.00
A3- Wriking Asses Late/Misc Fees		40.50			3,134.30				\$3,174.80
Garage May Reserve Assessment							20,025.00		\$20,025.00
Garage- Working January Assessment						20,470.00			\$20,470.00
Total Income	\$124,200.00	\$145,840.50	\$0.00	\$101,400.00	\$129,134.30	\$20,470.00	\$20,025.00	\$0.00	\$541,089.80
GROSS PROFIT	\$124,200.00	\$145,840.50	\$0.00	\$101,400.00	\$129,134.30	\$20,470.00	\$20,025.00	\$0.00	\$541,089.80
Expenses									
A2- Building Maintenance	3,814.67								\$3,814.67
A2- Contract Services	37,737.00								\$37,737.00
A2- Corporate Tax	33.00	432.00							\$465.00
A2- Electric	3,465.40								\$3,465.40
A2- Equipment Maintenance	90.48								\$90.48
A2- Grounds Maintenance	11,374.24								\$11,374.24
A2- Insurance	600.00								\$600.00
A2- Septic System	28.11								\$28.11
A2- Water System	3,357.26								\$3,357.26
A3 - Lot 70 Taxes				326.24					\$326.24
A3- Assn Social Events				121.99					\$121.99
A3- Building Maintenance				128.40					\$128.40
A3- Contract Services				37,737.00					\$37,737.00
A3- Corporate Taxes				227.00	995.00				\$1,222.00
A3- Electric				1,196.57					\$1,196.57
A3- Equipment Maintenance				63.63					\$63.63
A3- Garage May Reserve Assessment				675.00					\$675.00
A3- Garage Working Assessment				690.00					\$690.00
A3- Grounds Maintenance				10,173.41					\$10,173.41
A3- Insurance				10,430.90					\$10,430.90
A3- Legal/ Prof Fees/Permits				2,012.81					\$2,012.81
A3- Maintenance Office Propane				264.24					\$264.24
A3- Telephone/Postage/ Office				1,516.48					\$1,516.48
A3- Trash Disposal				4,524.72					\$4,524.72
Garage- Building/Grounds Maint.						256.18			\$256.18
Garage- Insurance						4,775.71			\$4,775.71
Garage- Taxes						8,294.52			\$8,294.52
Total Expenses	\$80,500.16	\$432.00	\$0.00	\$70,088.39	\$995.00	\$13,328.41	\$0.00	\$0.00	\$145,341.96
NET OPERATING INCOME	\$63,699.84	\$145,408.50	\$0.00	\$31,311.61	\$128,139.30	\$7,143.59	\$20,025.00	\$0.00	\$395,727.84
Other Income									
Interest Income	503.69	2,382.97	558.72	445.12	11,404.33	6.44	7.39		\$15,308.66
Total Other Income	\$503.69	\$2,382.97	\$558.72	\$445.12	\$11,404.33	\$6.44	\$7.39	\$0.00	\$15,308.66
Other Expenses									
A2 Staining Corporate Taxes			208.00						\$208.00
A2- Reserve Expense									\$0.00
A2 - Equipment Reserve Expense		6,711.46							\$6,711.46
A2 - General Reserve Expenses		5,961.00							\$5,961.00
A2 - Roads, Parking Reserve Exp		7,800.00							\$7,800.00
A2 - Roofs, Siding, Decks		73,578.00							\$73,578.00
Total A2- Reserve Expense		\$94,050.46							\$94,050.46
A2- Staining Expense			30,015.00						\$30,015.00
A3- Reserve Expense									\$0.00
A3 - Equipment Reserve Expense					4,634.15				\$4,634.15
A3 - General Reserve Expenses					46,361.79				\$46,361.79
A3 - Harbr, Dredg, Dcks, Beach					928,703.96				\$928,703.96
Total A3- Reserve Expense					979,699.90				\$979,699.90
Garage Corporate Taxes						6.00	3.00		\$9.00
Garage Reserve Expense							22,347.75		\$22,347.75
Total Other Expenses	\$0.00	\$94,050.46	\$30,223.00	\$0.00	\$979,699.90	\$6.00	\$22,350.75	\$0.00	\$1,126,330.11
NET OTHER INCOME	\$503.69	\$-91,667.49	\$-29,664.28	\$445.12	\$-968,295.57	\$0.44	\$-22,343.36	\$0.00	\$-1,111,021.45
NET INCOME	\$64,203.53	\$53,741.01	\$-29,664.28	\$31,756.73	\$-840,156.27	\$7,144.03	\$-2,318.36	\$0.00	\$-715,293.61

# Adirondack Lodges Homeowners Association

## Statement of Cash Flows

January - September, 2024

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	NOT SPECIFIED	TOTAL
<b>OPERATING ACTIVITIES</b>									
Net Income	64,203.53	53,741.01	-29,664.28	31,756.73	-840,156.27	7,144.03	-2,318.36	0.00	\$ -715,293.61
Adjustments to reconcile Net Income to Net Cash provided by operations:									\$0.00
Assessments Receivable	0.00	0.00		0.00	24,749.47	0.00	0.00	0.00	\$24,749.47
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	0.00	24,749.47	0.00	0.00	0.00	\$24,749.47
Net cash provided by operating activities	\$39,203.53	\$53,741.01	\$ -4,664.28	\$31,756.73	\$ -815,406.80	\$7,144.03	\$ -2,318.36	\$0.00	\$ -690,544.14
<b>NET CASH INCREASE FOR PERIOD</b>	<b>\$39,203.53</b>	<b>\$53,741.01</b>	<b>\$ -4,664.28</b>	<b>\$31,756.73</b>	<b>\$ -815,406.80</b>	<b>\$7,144.03</b>	<b>\$ -2,318.36</b>	<b>\$0.00</b>	<b>\$ -690,544.14</b>
Cash at beginning 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	\$1,515,267.93
<b>CASH AT END OF PERIOD</b>	<b>\$69,461.13</b>	<b>\$94,373.06</b>	<b>\$118,012.72</b>	<b>\$78,919.29</b>	<b>\$424,074.48</b>	<b>\$24,760.34</b>	<b>\$15,122.77</b>	<b>\$0.00</b>	<b>\$824,723.79</b>

# Adirondack Lodges Homeowners Association

## Budget vs. Actuals: Budget\_FY24\_P&L - FY24 P&L

January - December 2024

		TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
A2- Reserve May Assessment	145,800.00	145,800.00	0.00	100.00 %
A2- Working Assessment	124,200.00	124,200.00	0.00	100.00 %
A3- Resale Assess	1,200.00		1,200.00	
A3- Reserve May Asses Late Fee				
A3- Reserve May Assessment	124,800.00	124,800.00	0.00	100.00 %
A3- Working Assessment	101,400.00	101,400.00	0.00	100.00 %
A3- Wrkng Asses Late/Misc Fees	3,174.80		3,174.80	
Garage May Reserve Assessment	20,025.00	20,025.00	0.00	100.00 %
Garage- Working January Assessment	20,470.00	20,470.00	0.00	100.00 %
<b>Total Income</b>	<b>\$541,069.80</b>	<b>\$536,695.00</b>	<b>\$4,374.80</b>	<b>100.82 %</b>
<b>GROSS PROFIT</b>	<b>\$541,069.80</b>	<b>\$536,695.00</b>	<b>\$4,374.80</b>	<b>100.82 %</b>
<b>Expenses</b>				
A2- Building Maintenance	3,814.67	4,500.00	-685.33	84.77 %
A2- Contract Services	37,737.00	48,807.00	-11,070.00	77.32 %
A2- Corporate Tax	465.00	1,075.00	-610.00	43.26 %
A2- Electric	3,465.40	7,500.00	-4,034.60	46.21 %
A2- Equipment Maintenance	90.48	850.00	-759.52	10.64 %
A2- Grounds Maintenance	11,374.24	11,000.00	374.24	103.40 %
A2- Insurance	600.00	700.00	-100.00	85.71 %
A2- Legal and Professional Fees		100.00	-100.00	
A2- Miscellaneous		450.00	-450.00	
A2- Postage/Office		0.00	0.00	
A2- Septic System	28.11	4,000.00	-3,971.89	0.70 %
A2- Water System	3,357.26	10,500.00	-7,142.74	31.97 %
A3 - Lot 70 Taxes	326.24	450.00	-123.76	72.50 %
A3- Assn Social Events	121.99	500.00	-378.01	24.40 %
A3- Bank Charges		25.00	-25.00	
A3- Building Maintenance	128.40	200.00	-71.60	64.20 %
A3- Contract Services	37,737.00	48,808.00	-11,071.00	77.32 %
A3- Corporate Taxes	1,222.00	1,200.00	22.00	101.83 %
A3- Electric	1,196.57	1,100.00	96.57	108.78 %
A3 Equipment Maintonancoo	63.63	1,425.00	-1,361.37	4.47 %
A3- Garage May Reserve Assessment	675.00	675.00	0.00	100.00 %
A3- Garage Working Assessment	690.00	690.00	0.00	100.00 %
A3- Grounds Maintenance	10,173.41	11,750.00	-1,576.59	86.58 %
A3- Insurance	10,430.90	14,400.00	-3,969.10	72.44 %
A3- Legal/ Prof Fees/Permits	2,012.81	9,500.00	-7,487.19	21.19 %
A3- Maintenance Office Propane	264.24	750.00	-485.76	35.23 %
A3- Miscellaneous		1,150.00	-1,150.00	
A3- Septic System		100.00	-100.00	
A3- Telephone/Postage/ Office	1,516.48	2,600.00	-1,083.52	58.33 %
A3- Trash Disposal	4,524.72	6,500.00	-1,975.28	69.61 %

# Adirondack Lodges Homeowners Association

## Budget vs. Actuals: Budget\_FY24\_P&L - FY24 P&L

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Garage- Building/Grounds Maint.	256.18	2,000.00	-1,743.82	12.81 %
Garage- Contract Services		3,019.00	-3,019.00	
Garage- Electric		650.00	-650.00	
Garage- Insurance	4,775.71	5,900.00	-1,124.29	80.94 %
Garage- Miscellaneous		50.00	-50.00	
Garage- Taxes	8,294.52	8,500.00	-205.48	97.58 %
<b>Total Expenses</b>	<b>\$145,341.96</b>	<b>\$211,424.00</b>	<b>\$ -66,082.04</b>	<b>68.74 %</b>
NET OPERATING INCOME	<b>\$395,727.84</b>	<b>\$325,271.00</b>	<b>\$70,456.84</b>	<b>121.66 %</b>
Other Income				
Interest Income	15,308.66	530.00	14,778.66	2,888.43 %
<b>Total Other Income</b>	<b>\$15,308.66</b>	<b>\$530.00</b>	<b>\$14,778.66</b>	<b>2,888.43 %</b>
Other Expenses				
A2 Staining Corporate Taxes	208.00		208.00	
A2- Reserve Expense				
A2 - Equipment Reserve Expense	6,711.46		6,711.46	
A2 - General Reserve Expenses	5,961.00		5,961.00	
A2 - Roads, Parking Reserve Exp	7,800.00	21,000.00	-13,200.00	37.14 %
A2 - Roofs, Siding, Decks	73,578.00	79,399.00	-5,821.00	92.67 %
<b>Total A2- Reserve Expense</b>	<b>94,050.46</b>	<b>100,399.00</b>	<b>-6,348.54</b>	<b>93.68 %</b>
A2- Staining Expense	30,015.00	35,000.00	-4,985.00	85.76 %
A3- Reserve Expense				
A3 - Equipment Reserve Expense	4,634.15		4,634.15	
A3 - General Reserve Expenses	46,361.79		46,361.79	
A3 - Harbr, Dredg, Dcks, Beach	928,703.96		928,703.96	
<b>Total A3- Reserve Expense</b>	<b>979,699.90</b>		<b>979,699.90</b>	
Garage Corporate Taxes	9.00	50.00	-41.00	18.00 %
Garage Reserve Expense	22,347.75	20,100.00	2,247.75	111.18 %
<b>Total Other Expenses</b>	<b>\$1,126,330.11</b>	<b>\$155,549.00</b>	<b>\$970,781.11</b>	<b>724.10 %</b>
NET OTHER INCOME	<b>\$ -1,111,021.45</b>	<b>\$ -155,019.00</b>	<b>\$ -956,002.45</b>	<b>716.70 %</b>
NET INCOME	<b>\$ -715,293.61</b>	<b>\$170,252.00</b>	<b>\$ -885,545.61</b>	<b>-420.14 %</b>

**Adirondack Lodges Homeowners Assoc., Inc. (ALHA)**  
**Community Water System (CWS)**  
**October 12, 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, maintenance office and maintenance area hose bibs. All daily water readings, monthly operational reports, bacteriological water sampling, required testing, lab analyses and inspections, due to date, have been performed and reported in compliance with New York State Department of Health standards, including triennial sampling for lead and copper. ALHA's Lead Service Line Inventory (LSLI), required in 10/2024 NYS under new federal regulations, was submitted.
2. Morris Coolidge continues to co-operate ALHA's CWS as a contractor, along with volunteer operator 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. All are thanked for their service to ALHA!
3. In September Debbie Karl completed 6 hours of continuing education on Chemical Safety for Water and Wastewater Treatment.
4. To promote optimal functioning of the CWS, ALHA's Water Co-Operators assess and oversee repairs, preventive maintenance and capital improvements. Debbie Karl 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. Several pieces of equipment in the water plant have been identified as potentially needing replacement over the coming year.
5. Since 2021 ALHA has been required by NYS to annually test for per- and polyfluoroalkyl substances (PFAS) via expensive laboratory analyses. Very low detections have been noted for ALHA. In 2020 NYS developed Maximum Contaminant levels (MCLs) of 10 parts per trillion for the two most common PFAS: PFOS and PFOA. This April the Environmental Protection Agency (EPA) finalized a new PFAS National Primary Drinking Water Regulation which will entail expensive remediation if detections to MCLs are found. As recommended by the National Rural Water Association (NRWA), ALHA joined a class action lawsuit against the manufacturers of PFAS chemicals that have contaminated groundwater supplies across the country. Being a member of this class action lawsuit, ALHA potentially benefits from resulting settlements or judgments. The law firm handling this litigation is representing participants on a contingent fee basis. To date, extensive documentation has been provided as requested by class action attorneys for submittal of claims. Awards may begin over the coming year.
6. ALHA's water co-operators continue to consider installation of SCADA (supervisory control and data acquisition), a system of software and hardware technology that would allow for local and remote monitoring, alerts and control of our water plant processes. As new SCADA products and vendors continue to emerge meriting consideration, 2026 is now the earliest target for system conversion.
7. ALHA's water operators, assisted by Jason Younes, investigate water waste on an on-going basis. We ask all townhome owners to ensure that water is not wasted from leaking faucets,

running toilets or unattended taps. We request you shut off your water when you are not residing at your unit.

**8. ALHA Townhome residents: Please read and heed the FALL/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 Wifi thermostat or other notification system and a “Winter Watchman” (temperature-controlled lamp which can provide a visible alert—red bulbs installed in alert lamps are especially visible). Also recommended is to shut 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 can 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 for a week or more, it is advised that water be run from all 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 that 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. Jason Younes (518) 409-6482**
- 3. Gil Frank (516) 426-0401**
- 4. Mike Purdy (518) 423-9028**
- 5. Morris Coolidge (518) 929-3560**
- 6. Glens Falls Department of Health (518) 793-3893**

**[If you do not have ready access to this list, contact any ALHA Board Member]**



To: Board of Directors – ALHA  
From: Gil Frank & Mike Purdy  
Date: October 12, 2024  
Re: Buildings and Grounds Report

1. Once again, thanks to the volunteers who completed:
  - Swim rope removal: Gil Frank, Mike Purdy, Kevin Granger along with Jason
  - Row Dock removal: Kevin Granger, who towed the docks to our channel, and the helped Jason take them out of the water.
  - Outside Dock removal: With Jason directing the operation another record was set- 48 minutes. Thanks to a very efficient crew of Gil Frank, Kevin Granger, Kent Molino, Jim Clement, Rich Lockwood, Bob Lockwood, Gary Karl, John Uggla, Bo Pritchard, Ken (unit 13B) and Kevin (unit 21B)
2. Skyway roofing replaced the roof on garage 1 and the roofs on units 3,5 and 24 along with many of the skylights (at owners cost.) The roofs scheduled for 2025 are garage 2, and townhome units 8,19 and 23.
3. Once again Chris Campbell and C&C Construction completed numerous repairs around campus. They built the structures enclosing the pumps and timers in the harbor, made repairs to decks, deck supports, siding, railings and handrails, chimney chases and rebuilt staircases. The units involved were 14B,20B,20A,24B,7A,1A,1B,15B,13B,5A,10B,3C,3A,3B,15A. He also stained buildings 21, 22 and 6.  
We have heard from many of the homeowners whose units were stained, and their impression was Chris's crew did a great job.  
There are also several repairs that are anticipated in the Spring.
4. The tennis court project is well under way. (Nancy Esterline will provide update)
5. Four owners elected to have their fireplaces cleaned at their expense, last week. Building and grounds arranges for the cleaning.
6. Jason has complete trimming of all bushes and small trees. Looks great.
7. In October, before Fall clean- up, Jason will be working on replacing bad deck boards and railing cap boards.
8. Jason and his own helpers will be removing the harbor docks Columbus Day weekend.
9. The irrigation system at the harbor has been winterized. (thanks Mike Sposili for arranging.)

10. Our lawn mower, which was at the dealer for most of the summer, is back on campus after a replacement part was finally delivered and installed, and a full service was completed. We are still waiting to see if the part will be covered by our warranty.

11. Preparation for Winter:

- You are required to heat your unit as per Article X, Section 10.5 General, b, "Obligation to Maintain Utility Service."
- Owners are reminded to have some type of monitoring system for their heat. Many owners use a winter watchmen hooked to a lamp that comes on when the temperature drops below a specific temperature. If you use this be sure it is plugged in to an outlet on an internal wall (not an inside outlet on an external wall,) place the light so it can be seen from your parking area and notify Jason where it is as he checks it daily. Other owners are installing thermostats that can be monitored on the internet by the owner or freeze alarms that call you when the temperature drops in their unit.
- Turn off your hot water heater
- It is extremely important that you turn off your water and drain your unit to the lowest level whenever you are not there.
- Change batteries in smoke alarms, CO detectors and thermostat
- Remove all hoses from outside faucets.

## **ALHA SOCIAL COMMITTEE – OCTOBER 2024**

### **REPORT TO BOARD OF DIRECTORS**

- We held two formal events for Association Members and guests this summer:
  - Harbor Ribbon Cutting Celebration was held on August 2, 2024
    - Final attendee count was not tracked – 92 adult, 22 child RSVP
    - Amount Spent - \$284
  - ALHA Annual Picnic was held on August 3, 2024
    - Picnic Attendees
      - Representation from 36 Units/Properties
      - 77 Owner Affiliated Adults
      - 21 Owner Children
      - 57 Guests
    - Finances
      - Amount Spent - \$730
      - Fees from attending guests - \$285
    - A huge thanks to all that helped set up and break down the event, with a special shoutout to Tom Hazen for use of the event gas grill and to our grillmasters!
- On Labor Day weekend, we had Chilly Willy's ice cream truck at the beach for the enjoyment of all, followed by a lively multi-court cornhole tournament that will definitely return in the Summer of 2025
- We are looking into a potential holiday gathering over the Christmas/New Year break and will be scheduling a ALHA Ski Day at Gore
- Email distribution lists should be up and running shortly – we will send a notification to the members as soon as they are live
- Stay tuned for future dates via Facebook or Event Distribution List
- Have an idea for an event/gathering? Want to join the private ALHA Social Facebook page? Email Kara Pritchard (kara.pritchard@me.com ) or Dianna Firth (diannafirth@gmail.com)

## **RENTAL COMMITTEE REPORT TO THE BOARD OF DIRECTORS**

**OCTOBER 12, 2024**

Number of rental guests 2024 YTD: 15

Number of rental periods 2024 YTD: 2

Number of nights 2024 YTD: 8

Number of complaints since last report on Aug. 3, 2024: 0

The team welcomes our newest member, Bridget Rourke. She is replacing Beth Merz who sold her home in Mill Creek. We appreciate Beth's contributions to the team, and we look forward to working with Bridget.

The Rental Team is currently working on updates to the three 2024 rental documents. As usual, these updates will take effect in 2025 after approval by the board of directors.

There were two rental periods in August. Both sets of rental guests were greeted by an Ambassador from the Rental Team. There were no complaints filed.

The Rental Committee again notes that a Warren County Rental Occupancy Tax ("bed tax") was imposed in September 2020 mandating that short term rental homeowners in the county register with the Treasurer's Office and pay the tax. 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

Team Members:

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

2025 A2 Budget Wkst			2023 Adopted	2024 Adopted	2025 Proposed	2025 Adopted
units	Working Assess.	54.00	1,985	2,300	1,865	1,865
A2 - Working Assessment			101,790	124,200	100,710	100,710
A2 - Working Asses Late Fees			-	-	-	-
A2 - Resale fee		1,250.00	101,790	124,200	100,710	100,710
A2 - Staining Interest			-	-	530	530
A2 - Reserve Int			-	-	-	-
A2 - Work Res Interest Income			-	-	365	365
A2 - Misc Income			-	-	-	-
A2 - Working Misc Income			-	-	-	-
A2 - From Prior Year Surplus			-	-	895	895
A2 - Bank Charges/invest fees			-	-	-	-
A2 - Building Maintenance			4,000	4,500	5,000	5,000
A2 - Contract Services			46,327	48,807	51,082	51,082
A2 - Corporate Tax			412	1,075	500	500
A2 - Electric			7,500	7,500	7,000	7,000
A2 - Equipment Maintenance			850	850	950	950
A2 - Grounds Maintenance			10,000	11,000	15,000	15,000
A2 - Insurance			500	700	805	805
A2 - Legal and Professional Fees			100	100	100	100
A2 - Miscellaneous			450	450	450	450
A2 - Postage/Office			100	-	-	-
A2 - Septic System			3,000	4,000	10,000	10,000
A2 - Water System			9,000	10,500	10,500	10,500
			82,239	89,482	101,387	101,387
Expenses			82,239	89,482	101,387	101,387
Transfer for staning			25,000	25,000	-	-
Total Expense			107,239	114,482	101,387	101,387
Income to meet expenses			101,790	124,200	101,605	101,605
Excess/shortage			(5,449)	9,718	218	218
Cash			12/31/2023	8/31/2024		
	Checking	3,023.03	6,703.28			
	Savings	27,234.57	68,780.07			
		30,257.60	75,483.35			
Cash			12/31/2022	8/31/2023		
	Checking	5,751.92	6,601.91			
	Savings	24,390.67	57,152.72			
		30,142.59	63,754.63			
Cash increase/decrease			115.01	11,728.72		dha10/6/24

2025 A2 Budget Wkst				2023 Adopted	2024 Adopted	2025 Proposed	2025 Adopted
	units	Reserve Assess.	54	800	2,700	3,200	3,200
Income							
billed May	A2 - Reserve Assessment			43,200	145,800	172,800	172,800
	A2 - Reserve Asses Late Fee					-	
	A2 - Resale Assessment		1,250			-	
				43,200	145,800	172,800	172,800
Other Income							
	A2 - Reserve Int			-	-	-	
	A2 - Misc Income			-	-	-	
	A2 - From Prior Year Surplus			-	-	-	
Expense							
	A2 - Equipment reserve						-
	A2 - General reserve						
	A2 - Road & parking resrve						
	A2 - Roofs, siding & decks reserve						
	A2 - Septic system reserve						
	A2 - Water system reserve						
	A2 - Fire pond reserve						
				-	-	-	-
Cash							
		12/31/2023	8/31/2024				
	CD	22,000.00	22,560.06				
	Savings	18,632.05	73,755.16				
		40,632.05	96,315.22				
Cash							
		12/31/2022	8/31/2023				
	CD	22,072.44	22,000.00				
	Savings	79,091.09	111,846.83				
		101,163.53	133,846.83				
Cash increase/decrease				(60,531.48)	(37,531.61)		dha 10/6/24

2025 A3 Budget Wkst		2023 Adopted	2024 Adopted	2025 Proposed	2025 Adopted
78 Units					
	Working Assessment	1,275	1,300	1,320	1,320
Ordinary Income/Expense					
billed Jan.	A3 - Working Assessment	99,450	101,400	102,960	102,960
	A3 - Working Asses Late Fees	-	-	-	-
		99,450	101,400	102,960	102,960
Other Income	A3-Working -Interest	-	-	650	650
		-	-	650	650
Expense	A3- Assn Social Events	250	250	500	500
	A3- Bank Charges	25	25	25	25
	A3- Building Maintenance	150	150	200	200
	A3- Contract Services	46,327	46,327	51,082	51,082
	A3- Corporate Taxes	732	732	500	500
	A3- Electric	1,200	1,200	1,300	1,300
	A3- Equipment Maintenance	750	750	1,200	1,200
	A3- Garage Assessment	675	600	720	720
	A3- Garage Maint. Assessment	600	675	975	975
	A3- Grounds Maintenance	9,500	9,500	14,000	14,000
	A3- Insurance	24,500	24,500	16,500	16,500
	A3- Legal/ Prof Fees/Permits	5,500	5,500	5,000	5,000
	A3- Maintenance Office Propane	600	600	750	750
	A3- Miscellaneous	400	400	400	400
	A3- Real Estate Tax - Lot 70	425	425	475	475
	A3- Septic System	100	100	100	100
	A3- Telephone/Postage Office	2,100	2,100	2,800	2,800
	A3- Trash Disposal	5,500	5,500	7,000	7,000
		99,334	99,334	103,527	103,527
	Total expenses	99,334	99,334	103,527	103,527
	Transfer for pollution	4,000	-		
	Total Expense	103,334	99,334	103,527	103,527
Summary	Income to meet expenses	99,450	101,400	103,610	103,610
	Excess/Shortage	(3,884)	2,066	83	83
Cash	12/31/2023	8/31/2024			
Checking	8,020.78	8,671.14			
Savings	39,141.78	79,870.61			
	47,162.56	88,541.75			
Cash	12/31/2022	8/31/2023			
Checking	3,470.08	6,958.01			
Savings	23,338.58	62,041.06			
	26,808.66	68,999.07			
Cash increase	20,353.90	19,542.68			dha 10/6/24

2025 A3 Budget Wkst				2023 Adopted	2024 Adopted	2025 Proposed	2025 Adopted
78 Units							
	78	Reserve Assessment		925	1,600	1,950	1,950
Ordinary Income/Expense							
	billed May	A3 - Reserve Assessment		72,150	124,800	152,100	152,100
		A3 - Reserve Asses Late Fee		-	-	-	-
		A3 - Resale Assessment	1,500.00	-	-	-	-
				72,150	124,800	152,100	152,100
	Other Income	A3- Maintenance Reserve -Interest		-	-	-	-
		A3- Maint. Reserve Interest		-	-	-	-
				-	-	-	-
	Expense	A3- Equipment reserve					
		A3- General reserve					
		A3- Harbor, dredging, docks & beach					
		A3- Tennis courts					
		A3- Road reserve					
Total expenses				-	-	-	-
Cash		12/31/2023	8/31/2024				
	Savings	195,445.04	310,288.10				
		195,445.04	310,288.10				
Cash		12/31/2022	8/31/2023				
	Savings	130,148.28	198,360.86				
		130,148.28	198,360.86				
Cash increase/decre		65,296.76	111,927.24				
dha 10/6/24							

dha 10/6/24



## 2025 Garage Budget Wkst

				2023 Adopted	2024 Adopted	2025 Proposed	2025 Adopted
		Billed January	Working Assessment Reserve	200	230	240	240
Units 89		Billed May	Assessment	225	225	325	325
Ordinary Income/Expense							
Income							
	Garage - Working Assessment	Billed Jan.		17,800	20,470	21,360	21,360
	Garage - Reserve Assessment	Billed May		20,025	20,025	28,925	28,925
	Garage- Working Assess. Late Fees			-	-	-	-
	Garage- Reserve Assess. Late Fees			-	-	-	-
	Garage - Resale Fee			37,825	40,495	50,285	50,285
Expense							
	Garage- Building/Grounds Maint.			2,000	2,000	2,000	2,000
	Garage- Contract Services			2,866	3,019	3,160	3,160
	Garage- Electric			500	650	650	650
	Garage- Insurance			4,000	5,900	6,785	6,785
	Garage- Miscellaneous			50	50	50	50
	Garage- Taxes			8,200	8,500	8,650	8,650
	Garage- Corporate taxes			-	50	50	50
	Garage- Staining			-	-	-	-
				17,616	20,169	21,345	21,345
Summary		Expenses		17,616	20,169	21,345	21,345
		Stain reserve		-	-	-	-
		Total Expense		17,616	20,169	21,345	21,345
		Income to meet E		17,800	20,470	21,360	21,360
		Excess/Shortage		184	301	15	15
				Checking	Reserve	Checking	Reserve
12/31/23				17,616.31	17,441.13	24,759.67	15,120.82
12/31/22				17,612.33	13,239.90	25,816.38	32,480.86
Net change				3.98	4,201.23	(1,056.71)	(17,360.04)
				dha 10/6/24			