

Edgewater Estates HOA Board Meeting
November 20, 2025

Present: S. DeForge, M. Miller, T. Carrino, T. Page, J. Trombley, D. Wardell, L. Bechard
Guests: M. Plympton, Unit #10

- I. Theresa Page called the meeting to order at 6:04 p.m.
- II. Minutes October 9, 2025
The minutes of October 9, 2025 were reviewed with Thelma Carrino. Since there were no questions or discussion, Linda Bechard moved to accept the minutes as written; Diana Wardell seconded the motion. The motion was unanimously approved.
- III. Treasurer/Bookkeeper Report:
Linda Bechard reviewed the budget details as of October 31, 2025. She noted that expenditures were primarily for basic monthly costs. And clarified the line item for beach cleaning is for the rental of the equipment to do so. Andy Finney moved to accept the budget report as written; JoAnn Trombley seconded the motion. The motion was unanimously approved.
- IV. Committee Reports
 - A. Insurance verification updates
-Thelma reported that there are eight homeowners who have not submitted their annual insurance verification; two are significantly overdue. They have been notified in writing and in-person on several occasions. Thelma will continue to contact them again. It is noteworthy to mention that six of the eight are different owners than were included in the October report.
 - B. Fireplace maintenance updates
-Thelma reported that ten homeowners have been contacted again for their reverification of fireplace use. Of those only three may have had a change in use status from “not used” to “used”. The remaining seven have previously indicated a change in type of fireplace or have indicated not used, or have new owners, but have not reverified their information. This is the annual check to be sure Board data is correct.
 - C. Thelma provided the Board with an updated Edgewater Community Directory for “Board Use Only”.
- V. Old Business
 - A. Theresa reported that the recent electrical work went well. The cost for projected materials to be purchased is less than anticipated, with a cost-savings to the HOA. The electrical company will present its revised invoice as soon as the material tally is complete. The work has passed the required inspection and all electrical

panels and circuit panels are now fully at code. The poolroom has also been cleaned and is being reorganized.

B. Theresa reported that all 2025 projects are complete.

VI. New Business

A. Theresa and Linda reviewed the operational maintenance system now being used to run Edgewater and the need to consider a more efficient and user-friendly system. The current use of multiple data bases and monitoring methods is dependent on only 2 or 3 people and all information is kept on their computers, preventing access to anyone else needing to use the information. This restricts access and possible management interference if those people are not available or no longer on the Board in the future. Theresa reviewed a new web-based program called PayHOA. This would put all operational information in one system and allow an easy transfer of information to a new person involved in the property management should the need arise.

It will also allow homeowners to use this electronic system for paying any HOA fees. This is a request from several homeowners that we have been trying to accommodate for some time. Every owner/user would have their own password which would allow them to customize what information is shared, set up their payment calendar and method of payment (automatic or manual through bank, credit card, ATM, etc.). The only direct owner cost would be for the use of a credit card. The system would also include posting access for minutes, notices from the Board to residents/owners, etc. The cost to the HOA Board is sixty-five dollars monthly, based on number of units.

After further discussion with the Board regarding ease of use, technical support, homeowner notification and informational meetings, along with support to new users, Theresa recommended the adoption and implementation of PayHOA. Training with the Board would take place first so that they may also assist homeowners. Andy Finney made a motion to accept Theresa's recommendation and to engage in a trial period of one year; Diana Wardell seconded the motion. The motion was unanimously approved.

B. Appointment of Building and Grounds Manager

Theresa reviewed the position of Building and Grounds Manager which is an annual appointment. After some discussion and review of the work done by Theresa for the 2025 year, the Board expressed their appreciation for her work and invited her to continue as the Edgewater Estates Building and Grounds Manager for 2026. Andy Finney made the motion to reappoint Theresa Page as Buildings and Ground Manager for 2026 with compensation as provided in the proposed 2026 Operating Budget in the amount of \$12,360.00. This complies with the regulation for management positions that salaries must be at least 10% of

the total budget revenue and is the same amount as the 2025 compensation. JoAnn Trombley seconded the motion. The vote passed unanimously with Theresa Page abstaining.

C. Operating Budget 2026

Theresa reported there are no large costs anticipated for 2026 at this time and feels confident we can meet next year's costs without an HOA increase for 2026. Should an unexpected arise, unexpended funds can be transferred or an additional assessment can be issued. Diana Wardell made the motion to accept Theresa's recommendation that no HOA fee increase for 2026 be issued; Andy Finney seconded the motion. The motion was passed unanimously.

Theresa and Linda then reviewed the proposed operational budget for 2026. They indicated that several line item costs will increase for the new year (Casella Waste, overall property maintenance/nor handled by one company) by about 3%, but is offset by the decreasing projected costs for utilities, and some additional roll-over funds from previous year budgets. Andy Finney made the motion to accept the proposed 2026 operational budget as presented; Matt Miller seconded the motion. The motion passed unanimously.

VII. Other

-Mrs. Plympton inquired about the newly installed bench at the front entrance and why granite was chosen. Theresa and other Board members responded that climate, security from theft and the aesthetic blend with the new pavers were all considerations.

VIII. Date of next meeting:

-There will be no pre-scheduled meetings in December and January. Any business needing to be addressed will be scheduled for a special meeting as needed. The Board also discussed the current meeting time of 6:00 p.m. After some discussion about the lateness of the hour, the early dark which makes winter walking difficult, the inconvenience to several Board members and the lack of resident attendance (fewer have attended evening meetings than the previously scheduled late afternoon time), it is the opinion of the Board that the meeting time should revert to the former time of 3:00 p.m. The next scheduled meeting is scheduled for Wednesday, February 25, 2026 at 3:00 p/m.

VIX. Adjournment

The meeting adjourned at 7:23 p.m.

Respectfully submitted,
Thelma Carrino, Secretary
Edgewater Estates Board of Director