

FORESTLINE

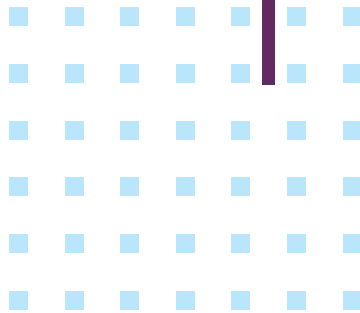
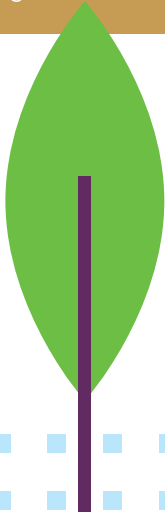
BRENTWOOD FOREST CONDO ASSOCIATION

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Vol. 47 Issue 3-4
Mar | Apr 2024



MESSAGE FROM THE BOARD OF MANAGERS

As you know, the Association, in cooperation with the City of Brentwood, is inspecting all Brentwood Forest Condominium buildings. The engineers began the inspections with the buildings along Eager Road, the northwest area of Brentwood Forest, continuing east toward Brentwood Boulevard and the buildings that back to Brentwood Square. Additionally, the buildings along Swallow and North Swan Circle and portions of West Swan Circle have been completed. By the time you get this edition of *ForestLine*, even more buildings will have been inspected.

The Association is receiving reports as the inspections continue. **The reports are available to all owners on the Owner's Portal of the website.** Once on the portal, scroll down to "Documents" and continue on to "Crawlspace and Deck Inspections 2024 CHE." The inspections are listed by address and building number.

The inspections include the review of the building site (surrounding land), exterior building structure, decks and crawlspace. The reports include recommended repairs, preventative maintenance and environmental improvement recommendations. The buildings inspected to date have been found to be safe for occupancy with no need for further structural review. The inspections indicate the need for preventative measures such as rust resistant paint, vapor barriers, possible mechanical ventilation in crawlspace areas, regular gutter and downspout maintenance, regular drainage and erosion maintenance for the site and joint sealant on entry stoops. Due to age, moisture, and design, many of the buildings are receiving the same recommendations.

The recommendations for repairs include, joist repairs, rebar and concrete repair, and plumbing repairs for the crawlspace and foundation areas. The current plan of deck replacement, with durable composite material will continue. Decks will be prioritized based on recommendations provided in the building inspections. The Association is working with the three top-rated foundation contractors and the CHE engineer team to determine the proposal process, cost projections on proposed repairs and timelines. Please join us at the monthly meetings for updates. We will also provide updates via broadcast email to all owners.

If you are an owner of a unit and it is occupied by a tenant, please make sure to keep them up to date as well. If your building needs urgent attention, we will contact each owner and tenant directly as quickly as possible.

Thank you for your continued interest and understanding as we complete the buildings inspections.

FORESTLINE
GOES
ELECTRONIC
(SEE PAGE 3)

Call for Candidates for the BFCFA Board of Managers

REGISTRATION FOR BOARD CANDIDACY RUNS MARCH 1 – APRIL 15

It's election time again in Brentwood Forest. It's also your opportunity to serve our community as a Board Member, with positions open in all 5 wards:

- Ward 1** > One position open for a two-year term (ends 2026)
> One position open for a one-year term (ends 2025)
- Ward 2** > One position open for a two-year term (ends 2026)
- Ward 3** > One position open for a two-year term (ends 2026)
- Ward 4** > One position open for a two-year term (ends 2026)
- Ward 5** > One position open for a two-year term (ends 2026)

Being a Board member is akin to running a small business or small town with assets approximating \$200M. Successful Board members actively participate, have a desire to learn more about the community and to learn from fellow Board members.

Being on the Board requires objectivity, data-based decision making, the ability to collaborate and resolve conflict and to professionally represent the Board and the community. The Board meets the last Tuesday of each month. Board members serve on Committees and must also be available to attend ad hoc and/or executive session meetings. On average, Board members spend approximately 20-30 hours per month in this significant and important role.

REGISTRATION FOR CANDIDACY:

The registration period for candidacy is March 1 – April 15 and takes place online only. Simply log on to: tieivote.com with the following user name and password.

- > **Username: BFCFA**
- > **Password: 6446**
- > **April 15 is the deadline for applications**

As part of your application, please submit a brief profile stating your background and your reasons for wanting to serve on the Board of Managers. You may also submit a photograph.

ELIGIBILITY:

To be eligible, you must own a condo in the Ward in which you are registering to run. Upon receipt of your application, The Inspectors of Election (tieivote.com), the company again retained by the Association to manage the election, will review applications to determine eligibility.*

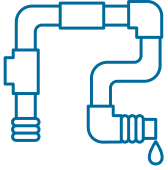
After the application period closes on April 15, each applicant's eligibility will be determined. As a candidate, your information will be published in the May/June issue of *ForestLine*. You will also be sent the election policies and information about canvassing.

Please contact Kurtis Peterson of TieiVote at (888) 211-5332 or info@tieivote.com with any questions about your application or the election process. Please do not contact CPM, our management company. They will not be able to assist you.

On or about May 1, TIE will mail to Unit Owners the Notice of the Annual Meeting of Unit Owners along with the election package and instructions on voting.

* A Unit Owner can only apply to run in one Ward, even if that Unit Owner owns a Unit in more than one Ward.





MOLD PREVENTION

You will be receiving shortly, by mail, the complete *Mold Prevention Plan and Policy Statement*. **The policy is important. It provides prevention steps to control moisture, which**

unaddressed, leads to mold. It is critical for you to address any water or moisture issues in your unit immediately: condensation and wet spots in the interior of your unit, plumbing issues, drainage or standing water issues around the buildings, ensuring cleaning of all heating, ventilation and HVAC drip pans and condensation lines flow properly and unobstructed, ensuring all appliances such as dryers, which produce moisture, are properly vented, maintaining humidity levels below 60% relative humidity. Musty/moldy odors may also indicate "hidden mold."

Unit owners must make all efforts to stop leaks, remove moisture and correct and repair any damage to the unit or its contents. You as an owner are responsible for addressing the issue in a timely manner and are responsible for the cost of correcting the issue and repairing any damage to your unit or its contents. If damage is sustained to an insurable level, owners should contact their personal insurance carrier for further guidance.

Tenants, please contact the owner of the unit to report any exterior or interior water infiltration or moisture concerns immediately so they may be properly addressed in a timely manner.

If you discover (as a unit owner or tenant) a suspected water infiltration that may originate from a common element (roofing, siding, foundation, etc.) please immediately contact the BFCA office (314) 961-3066 to report the discovery.

The *Mold Prevention Plan and Policy* can be found on the Owners' Portal.



TRASH

When we don't put out trash appropriately (in a plastic or paper bag, at the designated times, in a hard sided container with a lid and the street number on both) the Association pays additional fees to collect the trash. **How much additional? About \$100,000 annually.** That's the cost of the truck, labor and

dumping fees. We get free trash pick-up twice weekly from the City of Brentwood so it makes no sense to pay additional. Complying with the trash policy is a significant budget savings.

The Board recently approved a motion allowing CPM to take any cans and lids that aren't marked with your street number or are left out

past retrieval time, by 7:00 a.m. on the morning following trash pick-up day. If your can is taken, you will have to collect it from the office, for a fee of \$15.00. Save yourself and the Association money. Keep the grounds clean and appealing.

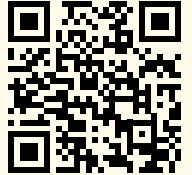
The revised *Trash Policy* can be found on the Owners' Portal.

FORESTLINE

Going Electronic

ForestLine is shifting to electronic format. This move will save printing and mailing costs, but we want to make sure you get your *ForestLine* in the way you prefer.

- Residents and Owners can receive *ForestLine* directly to your email.
- If you prefer to receive a paper copy, please complete the form by March 29 via <https://forms.office.com/r/89Jv26X7FK> or this QR code. You can also register for a paper copy at the office.
- You can view each volume online via brentwoodforest.com or the Owner's Portal.



If we don't hear from you by March 29, you will begin receiving subsequent issues of *ForestLine* by email.

STAN is Coming to Brentwood Forest

STAN is coming to Brentwood Forest soon. The tool is provided by our management company, CPM, that enables the Association to send important information and reminders to you in the form of text messages. Make sure to review your current phone number on file so that you can utilize this wonderful feature when it comes available.

by Yvonne Homeyer
Chairperson of the Finance Committee

The Association's insurance policies renew in September annually. Previously, the Association paid the annual premium in monthly installments. The new property insurance carrier required that the annual premium be paid in full in September. The premiums increased by over one million dollars and the premium was due in full in September. Fortunately, the Association had sufficient cash on hand, in reserves, to cover the full amount of the new insurance premiums for the period Sept. 2023 through Sept. 2024. The Association did not need to borrow money to cover the increased premiums. However, our cash reserves were seriously diminished by this situation, which led to the Board passing a budget adjustment for 2023 at a special Board meeting in November, called the "Further Assessment," to replenish those reserves.

As unit owners pay the Further Assessment, our cash reserves grow. The Finance Committee has met several times with our bankers at First Citizens Bank (formerly CIT) to discuss the bank's laddered Certificate of Deposit program, called CDARS. In December, the Finance Committee recommended (and the Board approved in January) that the Association open a CDARS account at First Citizens and make an initial investment of \$250,000. These funds, like all funds in the CDARS program, are divided into thirds, which mature in 13, 26, and 52 weeks. The amounts can be rolled over or withdrawn at maturity. The CD rate for the initial investment is 4.75%.

The Association will be closing its investment account with Ameriprise when the last CD matures in March. The Board voted several months ago to transfer all our cash reserves to First Citizens, which transfers had already taken place when we spent most of those reserves for insurance premiums. By the end of March, all the Association's funds will be with First Citizens.

Some time ago, the Association opened an ICS account with First Citizens to hold money market funds in various banks through the bank's ICS program. These money market accounts in the ICS accounts are kept below \$250,000 so that they are fully insured by FDIC.

The Finance Committee will continue to monitor our cash reserves and recommend further investments in the CDARS program or regular CDs when appropriate. CPM has suggested that the Association retain some uninvested cash on hand for liquidity, so that we have a cushion to pay for unexpected expenses or for expenses in the budget that exceed the budgeted amount.

Please note that our condo fees are deposited into our operating account. These condo fees are tied to the budget, so budgeted expenses are covered by the condo fees (kind of like a wash, although revenues and expenses don't match up evenly every month). Because our condo fees are earmarked for current budgeted expenses, these funds remain in our operating account because they will be spent in the short term. They will not be invested in the ICS program or the CDARS program.

Our property
insurance
annual premium
increased by over
\$1 mil
in Sept. 2023,
resulting in
the need for
a "Further
Assessment"
to grow our
cash reserves.



INSURANCE

It bears repeating to understand why our insurance increased so significantly and what we're doing about it in the coming years. The insurance industry has been described as "on fire," especially for condominium communities. As a result, and as you know, in 2023 we were hit with a big insurance bill to cover the property through September 2024.

Why is this happening?

BFCA is not unique to this insurance climate but that's no consolation. Community associations across the country are facing an insurance market unlike any seen in decades — largely due to catastrophic weather events, regardless of the region in which they occur. The challenge BFCA faces in this climate, however, is the size and age of our buildings. Although we can't control the climate or the age of our buildings, we can proactively manage knowing these weaknesses.

Specifically for condo associations, insurance providers look at the history of claims for wind and hail

damage to roofs in deciding whether to offer coverage, and at what cost. In St. Louis, we're not strangers to storms and tornadoes. Water leaks in aging buildings and burst pipes are also of concern to insurers, along with negligence and fire-related claims. Some of these issues can be mitigated by each of us in properly maintaining our own units, while some depend on the association to ensure property maintenance. Historically, insurance companies have looked for roofs to be replaced at about twenty years. Carriers are now asking for roof replacement at 12 to 13 years.

On the plus side, Brentwood Forest Condo Association has a comprehensive plan to continually address roof maintenance and replacement; we are replacing decks with composite materials which dramatically extend their life. We also have no claims outstanding for roofs and are replacing them on a rotating schedule. Additionally, our relatively new program to assess the health of the trees on our property is viewed as a plus by insurance carriers.

Our insurance policies renew each September. The Board has already begun to seek competitive bids and discussions with brokers in order to manage the cost and ensure sufficient coverage.

If you are impacted by an event, please contact your insurance carrier for instructions on how to proceed. Make certain that your carrier has a copy of the Brentwood Forest Master Policy which you can find on the website at the Owners' Portal.

Pool Update

Once again, we look forward to an enjoyable and safe pool season. The Board is reviewing competitive bids to ensure the pool is safe, clean, well-managed and enjoyable for the community. The Board is considering the benefits of implementing an electronic pool entry system with cameras. Such a system would allow residents easy access to the pool and ensure compliance with pool rules. As in previous years, owners/residents will apply for a pool permit at the Association Office but will receive a fob or a phone app option instead of a paper pass.

The system would not replace lifeguards or pool supervisors at the Main pool.

You may have noticed activity at the pool. The sunbathing decks and surround are being power washed and stained. Both pools are being inspected for any maintenance or repair needs before the pool season. You will be kept up-to-date as more information is available about the pool opening.



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Office: 800-439-7773 Ext. 660
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Please call the office for ad rates.

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1 SINCE '96

*FEWEST DAYS ON MKT.

*HIGHEST % LIST PRICE

*GREATEST # RECORD TRANSACTIONS

*(MARIS/MLS: SINCE 1996, BRENTWOOD FOREST DATA)

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LAND CARE UPDATE

In January, the Board approved a one year extension of the landcare agreement with Greenwood Group at 2023 prices. This extension saves money while allowing the Association to review the scope of the contract and to seek competitive bids in 2025 and beyond. **This calendar provides a look at Greenwood’s schedule through 2024.**

Description	Qty	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Mowing & Trimming	30												
Sidewalk & Curb Edging	8												
Lawn Applications (1-5)	5												
Aeration	1												
Overseeding	1												
Tree/Shrub IPM Dormant Oil	1												
Shrub Pruning	2												
Perennial Care	2												
Dormant Winter Prune	1												
Tree Pruning	1												
Pre Emergent Bed Weed Control	1												
Bed Maintenance	16												
Spade Edge Beds & Tree Rings	1												
Mulch Application	1												
Mulch Cultivation	1												
Spring Clean Up	1												
Gumball Clean Up	16												
Fall Clean Up	1												
Annual Flower Prep	1												
Annual Flower Installation	1												
Annual Flower Fertilization	6												
Annual Flower Removal	1												
Irrigation Maintenance – Start Up	1												
Irrigation Maintenance – Weekly Technician	24												
Irrigation Maintenance – Shut Down	1												
Irrigation Maintenance – Backflow Inspection	1												

THE FINE PRINT

Brentwood Forest Board of Managers Mission Statement

The Brentwood Forest Condominium Association and its Board of Managers strive to provide all current and future Brentwood Forest residents with distinct, high quality community living; enhancement of property values through excellent care and maintenance of its buildings and grounds; sound fiscal policy; firm support of the rules and regulations which govern the day-to-day operation of Brentwood Forest; and enforcement of its policies.

Brentwood Forest Condo Association Staff

Adrienne Watson, PCAM — *BFCA Property Manager*
 Tiara Rooks-Thomas — *BFCA Office Manager*
 Kathie Ebeling — *BFCA Assistant Manager*
 Elliott Bulejski — *BFCA Onsite Maintenance Supervisor*
 Will Burkowitz & David Jeckstadt — *BFCA Maintenance Technicians*

Brentwood Forest Condo Association ForestLine

The **ForestLine** is published bi-monthly by the Brentwood Forest Condominium Association. The purpose is to provide on-going communication of policies, events and matters of interest to condo owners and residents. All advertisements are paid for by the advertisers. Brentwood Forest does not endorse the advertisements printed in this newsletter. All rights to articles and editing are the responsibility of Brentwood Forest. Brentwood Forest, at its sole discretion, retains the right to accept or reject contents.

The ForestLine is the official method for distributing news and policy regulations to all Unit Owners and Residents of Brentwood Forest. The Board of Managers expects that all Unit Owners and Residents are properly notified when policy regulations are distributed in this manner.

Upcoming Board Meetings:

March 26

April 30

May 28

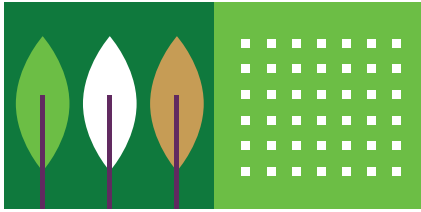
June 18

(Annual Owner's Meeting)

June 25

July 30

August 27



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BRENTWOOD FOREST

CONDO ASSOCIATION

1401 Thrush Place
Brentwood, MO 63144

brentwoodforest.com

email: office@brentwoodforest.com

office: (314) 961-3066

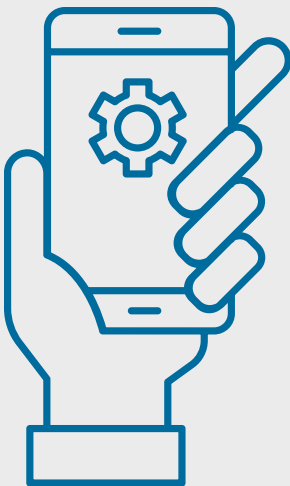
fax: (314) 961-4935

BFCA maintenance emergency number:

(636) 227-8688, for maintenance emergencies

after hours and on weekends

For Your Convenience



Have questions about maintenance, paying your condo fees, or the Rental Cap?

- > **Brentwood Forest Office**
(314) 961-3066
- > **CPM Customer Service**
(636) 227-8688
customerservice@cpmgateway.com
- > **Owner's Portal**
brentwoodforest.com
- > **BF Association Office**
1401 Thrush Place
7:30 a.m. – 4:00 p.m. Mon. – Fri.
- > **Laundry Facility**
Behind 1612 – 1614 High School

BFCA BOARD MEMBERS

WARD 1

Bill Reck (Board Term: 2022 – 2024)
bill.reck@brentwoodforest.com

Vacant position

WARD 2

Mary Ann Moore (Board Term: 2023 – 2025)
mary.ann.moore@brentwoodforest.com

Troy Chaney (Board Term: present to 2024)
troy.chaney@brentwoodforest.com

WARD 3

Stephanie Bass (Board Term: present to 2024)
stephanie.bass@brentwoodforest.com

Bob Behymer (Board Term: 2023 – 2025)
robert.behymer@brentwoodforest.com

WARD 4

Anne Koken (Board Term: 2023 – 2025)
anne.koken@brentwoodforest.com

Jardi Schmalz (Board Term: present to 2024)
jardi.schmalz@brentwoodforest.com

WARD 5

Deb Behrendt (Board Term: 2022 – 2024)
debra.behrendt@brentwoodforest.com

Yvonne Homeyer (Board Term: 2023 – 2025)
yvonne.homeyer@brentwoodforest.com