

**WEST FORK VILLAGE
HOMEOWNERS' ASSOCIATION
BOARD OF DIRECTORS' MEETING
NOVEMBER 20, 2025**

Board Members Present:

Rose Dittmar – President

Matthew Shewmon – Vice President

Tammi Guerrero – Voting Member

Nate Buie – Voting Member

Jan Massey – Treasurer

Lisa Shewmon -- Secretary

Rachel Wood – Voting Member

Unit owners:

Chad Maney, Unit 1412

Wayne Leighton, Unit 1408

Ken Eberly, Unit 509

Rick Hohnstein, Unit 408

Guest:

Matt Chafin, State Farm Insurance Agent

Meeting Start Time: 6:00 PM

Meeting End Time: 7:02 PM

Roll: All attendees introduced themselves.

Review of Insurance Information by Matt Chafin:

- Master Policy Premium increased to \$118,454 annually from \$115,035. It makes the most sense to keep the 1% deductible because the price difference between 2% and 1%, only saves the association approx. \$7,500 in premium, but our deductible would double. Also, once a policy is increased to 2%, the option to decrease it back to 1% does not exist.
- Commercial Umbrella and Fidelity Bond premiums were unchanged.

Financial Reports:

- Financial reports were reviewed, and questions were answered by Jan.

Old Business:

- No updates.

Update on Activities Since Last Meeting:

- No updates.

New Business:

- Budget meeting will be Saturday, December 13, 2025.
- Fall 2025 clean-up will be occurring soon.
- Our website will be the main point of contact for residents moving forward.
- New security system will be set up soon and we will be updating all resident information.
- Pets will also need to be registered.

- Moving forward, WFV will be hiring an outside management company, Advance HOA Management. The plan is to have a manager on-site for two half-days per week. We are looking at keeping Marc as our on-site maintenance person.

Open Discussion:

- Deck on 205 has wood framing construction occurring on the deck.

Meeting was adjourned.