

Minutes
CDPOA Board Meeting
August 12, 2025
2 pm Jackson Room

The meeting convened at 2:00 pm.
Absent: Jerdone Davis, Diana Manly

Minutes from July 2025 meeting were approved as distributed.

The Treasurer's report is attached to these minutes.

President Webb Smathers discussed dates for the upcoming Town Hall meeting and the Annual Meeting. Per requirements set in the CDPOA Bylaws, the Town Hall meeting will be held at the Corley Center, large conference room, at 2 pm on Wednesday, October 29. The Annual Meeting will be held in the same location on Tuesday, December 2, at 10 am.

Materials related to the Town Hall will be emailed to residents at least 15 days in advance of the meeting. Residents without email addresses will receive a hard copy in the flier boxes. The materials related to the Annual Meeting (voting ballot and supporting information) will be mailed via USPS to each homeowner.

Committee & Coordinator Reports

ARC

There was no report, as there were no applications.

Common Properties Committee

Common Properties Committee report is attached to these minutes.

Communications & Welcoming Committee

- Deadlines for the September Communicator are August 23 for submission of items to be included and August 28 for submission to CARC for copying.
- Kathy McGee continues to welcome new neighbors. Once the new residents have returned the information sheets Kathy gives them, we will recognize them in the Communicator. If you know of someone new moving in, please notify Kathy McGee

Social Committee

The August First Friday had fewer attendees than normal, but those who attended enjoyed the food and the friendship. The next First Friday will be September 5 and will be hosted by Susan & Lamar Robinette.

Rental Committee

Sandy Waskowski reported all rentals are in compliance except 7 Little Lane. The owner of that property recently passed away, and Sandy is working with the daughter to get all the paperwork in order. The board voted unanimously to approve rental of property owned by Caroline Lander, 29 Hickory Way.

Old Business

Insurance coverage has been updated to include the cost of the new bridge, and the amended premium has been paid.

New Business

There are four vacancies on the CDPOA Board of Directors. Webb Smathers will identify a chair for the Nominating Committee. The committee will contact those who are currently serving and who are eligible to serve another term to see if that alters the number of vacancies. The committee will then contact residents. All residents are welcome to contact the CDPOA board to let them know they are willing to run. Bylaws state that there must be one more candidate than there are vacant seats. The committee will then solicit biographies of those who agree to run; those biographies will be distributed in the Town Hall information packet.

Meeting adjourned at 3:07 pm.

The next meeting will be on September 9 at 2 pm in the Jackson Room across from the CARC dining hall.

CDPOA TREASURER'S REPORT
August 12, 2025

BANK TOTALS:

As of 07-31-2025, the #5549 account had \$69,238.98.

CINCINNATI INSURANCE COMPANY RENEWAL:

Our policy EMO 040 29 86 will renew on 09-13-2025 and at that time I will draft \$1,499.00 from SouthState to pay this directly. This policy runs three years, date of expiration 09-13-2028. Attached are significant pages of the policy for your perusal. The entire 20 pages in pdf are filed in Google drive.

2025 BUDGET AND EXPENSES:

See spreadsheet attached. As of July 31, 2025, we have \$27,364.71 remaining in the 2025 budget.

SEARCH FOR NEW ACCOUNTING SERVICES:

Since Webb's statement at the July board meeting, I have not searched for another accounting firm. I agree with Webb that Lindley-Pettigrew have fulfilled what they contracted to do for us. There is always room for discussion if we should decide differently.

Respectfully submitted,
Jerdone Davis
Treasurer, CDPOA
08-12-2025

Attachments

The Cincinnati Insurance Company

A Stock Insurance Company

COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. TO THE EXTENT IT IS NOT OTHERWISE INDICATED, THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY DEFENSE COSTS, AND DEFENSE COSTS WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR DEFENSE COSTS OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Policy Number: **EMO 040 29 86**

Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here.

Limit of Insurance:	\$ <u>2,000,000</u>	in the aggregate
Investigative Costs Sublimit:	\$ <u>100,000</u>	in the aggregate
Excess Benefit Transaction Tax Sublimit:	\$ <u>20,000</u>	sublimit per organizational manager

Additional Defense Limit of Insurance:	\$ <u>UNLIMITED</u>	in the aggregate
--	---------------------	------------------

Excess Side A Limit of Insurance:	\$ <u>NOT COVERED</u>	in the aggregate
-----------------------------------	-----------------------	------------------

Deductibles:	\$ <u>0</u>	each claim under Insuring Agreement A (Insured Persons)
	\$ <u>1,000</u>	each claim under Insuring Agreement B (Indemnification)
	\$ <u>1,000</u>	each claim under Insuring Agreement C (Organization)

Retroactive Date:	<u>N/A</u>
-------------------	------------

Prior or Pending Date:	<u>09-11-2007</u>
------------------------	-------------------

Continuity Date:	<u>09-11-2007</u>
------------------	-------------------

Forms and endorsements applicable to this coverage part:

ML106	01/18	COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY COVERAGE
ML207	01/21	CAPITAL ENDORSEMENT
ML357	01/21	AMENDED CYBER EXCLUSION
ML360	09/23	BIOMETRIC INFORMATION PRIVACY EXCLUSION
ML4297	04/24	PROPERTY MANAGER AMENDATORY ENDORSEMENT



The Cincinnati Insurance Company

A Stock Insurance Company

Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141

Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496

www.cinfin.com ■ 513-870-2000

PILLAR COMMON POLICY DECLARATIONS

Billing Method: **DIRECT BILL**

Policy Number: **EMO 040 29 86**

Named Insured: **CLEMSON DOWNS PROPERTY OWNERS ASSOCIATION INC**

Mailing Address: **500 DOWNS LOOP
CLEMSON, SC 29631-2035**

Principal Address: **500 DOWNS LOOP
CLEMSON, SC 29631-2035**

Previous Policy Number: **EMO0402986**

Policy Period: (At 12:01 AM standard time at your principal address shown above.)

FROM: 09-13-2025

TO: 09-13-2028

Agency: **PALMETTO INSURANCE ASSOCIATES, LLC 39-047**
City, State: **CLEMSON, SC**

Shared Annual Aggregate Limit of Liability: **N/A**

Applicable to all **claims** under the following liability coverage parts:

In return for the payment of the premium and subject to all the terms and conditions of this policy, we agree with you to provide the insurance as stated in this policy.

Forms applicable to all coverage parts:

ML400	01/16	SUMMARY OF PREMIUMS CHARGED
ML101	01/20	GENERAL PROVISIONS
IA4234	01/15	POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE
ML4147SC	12/21	SOUTH CAROLINA CHANGES - CANCELLATION AND NONRENEWAL
ML458	01/16	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

ML 501 01 16
07-22-2025 10:41

Page 1 of 2
EMO 040 29 86

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
1	CDPOA BOARD 2025 BUDGET -- EXPENSES																			
2		2025	January	February	March	April 2025	May 2025	June 2025	July 2025	August	September	October	November	December	Total 2025	Remaining				
3		Budget	2025	2025	2025	Expenses	Expenses	Expenses	Expenses	2025	2025	2025	2025	2025	Expenses	Budget				
4		EXPENSES																		
5		Administrative:																		
6	Insurance	\$3,165.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						\$10.00	\$3,155.00				
7	Attorney	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						\$0.00	\$2,000.00				
8	Accounting: Bookkeeping & Tax	\$1700.00	\$60.90	\$360.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00						\$1020.90	\$679.10				
9	Copies/Stamps/Other	\$2,000.00	\$96.56	\$0.00	\$0.00	\$453.52	\$36.30	\$167.78	\$36.60						\$790.76	\$1,209.24				
10	Website	\$1,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1420.00						\$1420.00	\$180.00				
11	Social	\$1,166.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$36.97	\$0.00						\$36.97	\$1129.03				
12	Total Operating Expense: Administrative	\$11,631.00	\$157.46	\$370.00	\$120.00	\$573.52	\$156.30	\$324.75	\$1576.60						\$3,278.63	\$8,352.37				
13	Property:																			
14	Irrigation Water	\$450.00	\$15.23	\$4.62	\$4.62	\$5.95	\$20.09	\$37.77	\$21.86						\$110.14	\$339.86				
15	Mowing Contract	\$21,000.00	\$1,500.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00						\$12,300.00	\$8,700.00				
16	General Property Maintenance	\$11,100.00	\$0.00	\$0.00	\$106.99	\$50.00	\$0.00	\$75.53	\$895.00						\$1127.52	\$9,972.48				
17	Total Operating Expense: Property	\$32,550.00	\$1,515.23	\$1,804.62	\$1,911.61	\$1,855.95	\$1820.09	\$1913.30	\$2716.86						\$13,537.66	\$19,012.34				
18	TOTAL OPERATING EXPENSE (TOE)	\$44,181.00	\$1,672.69	\$2,174.62	\$2,031.61	\$2,429.47	\$1,976.39	\$2,238.05	\$4,293.46						\$16816.29	\$27,364.71				
19	2024-2025	WOODLAND	WALK	DONATION	AND	INS. PAY							GFM FEE	PAYOUTS						
20	DATES	Sept. 24	Oct. 24	Nov. 24	Dec. 24	Jan. 25	Feb. 25	Mar. 25	25-Apr	25-May	25-Jun	TOTALS					Taxable TOTAL	Balance with Insurance		
21	CDPOwners Income		\$3,875.00	\$450.00	\$280.00	\$100.00	\$1,000.00	\$2,000.00	\$50.00			\$7,755.00					\$7,755.00			
22	Cincinnati Insurance Pay	\$3,282.00										\$3,282.00						\$3,282.00		
23	GoFundMe Income		\$3,536.93									\$3,536.93	\$113.07					\$3,423.86		
24	Mod.Wdmen of Am.				\$1,135.15							\$1,135.15		\$1,135.15	D. Bagwell			\$1,330.00		
25	Other Donations				\$100.00	\$50.00	\$1,150.00			\$30.00		\$1,330.00						\$1,330.00		
26												\$17,039.08						12,508.86		
27														\$12,000.00	Clemson			\$508.86	\$508.86	
28														\$535.00	Ground			\$0.00	(\$26.14)	
29																			B: \$3,255.86	
30				CONTINGENCY:	\$4,418.10				IRS:	\$2,537.39	BAL:	\$1,880.71								

**Clemson Downs POA
Common Properties Report
CDPOA Board - August 12, 2025**

Tree Removal

Sill in the queue with Mullinax for removal of tree cluster lying across WW creek.

Received request from Gladys Vaughan to allow Mullinax to remove 3 large limbs from common property tree that are hanging over her property. CPC approved. Mullinax requires written permission from POA Board. No cost to POA.

Gazebo Irrigation

Gary Newkirk notified Nancy Palisin that irrigation at gazebo either not working or shut off. Noticed Lenton Roses declining and no AM water marks on concrete. Had Ryan Smith investigate. Irrigation working. Comes on at 4:30AM. Will increase from 15 to 20 min. And will add an extra day.

Library book box needs to be moved. Ryan Smith cannot access gazebo common property behind gazebo to pick up large piles of debris. Needs to be able to come down sidewalk from Downs Loop; library box post in the way.

Woodland Walk

No response yet regarding when and how the edge of the fiberglass flooring on the bridge will be repaired.

Ryan Smith and his crew, Logan and Avery, reinstalled fencing leading up to bridge on Camelot and Bayberry sides, using some original and some new fencing materials. On Bayberry side they constructed fencing in a manner that hopefully will prevent bikes jumping down the steps. We still have the posts that were used to block golf carts from trying to cross the bridge. If necessary, these can be reinstalled and a sign added, "WALK BIKES ACROSS BRIDGE".

Woodland Walk Bridge Insurance

On 8/6/25 our insurance agent Amy Williams sent email notification that changes to bridge and gazebo coverage came through. In treasurer Jerdone's absence, Anne Snider arranged online for bank payment of \$212.00 by 8/18/25.

Woodland Walk Creek Erosion

Ryan Jones of GeoMetrix, inc along with Clemson Grad students installed jute matting along the eroding stream bank in the whirlpool area of the Woodland Walk creek on July 12, 2025. The Board-approved expense of \$895.00 was paid out of the bridge fund.