

High Pointe North  
Homeowners Association  
Meeting Minutes  
October 15, 2007

Bill Mahoney called the meeting to order.

Bob Arnold took roll call.

In attendance:

Bill Mahoney – President

Bill Richardson – Vice President

Liz Martins – Treasurer

Bob Arnold – Secretary

John Endres – Director

Carl Baisden – Director

Andrea Conti – Director

Eugene Hayes – Director

Dan Backes – Director

1. Bill Mahoney noted that we had reworked the Order of Business to include time for open discussion from everyone.
2. Bob Arnold then presented the minutes from the last meeting and asked if there were any changes needed.

Bill asked everyone if Eugene had recommended that all reoccurring expenses get paid automatically or if just the electric and landscaping were what he had referenced in our last meeting. Eugene noted that he had just meant that the landscaping and electric be paid automatically. All agreed. Bob Arnold to change meeting minutes so Bill Mahoney can post on the web site.

3. Bill Mahoney gave Liz Martins the new electric bill and landscaping bill that are due on the 1<sup>st</sup>.

Carl Baisden initiated conversation about putting the association funds into an interest bearing account. All agreed that this should be looked into. Liz Martins will see what our options are.

4. Insurance:  
Bill Mahoney asked Bill Richardson to pass out the Nationwide Insurance quotes. Nationwide can provide High Pointe North with Liability and Property Insurance as well as offer Professional Liability to the HOA.

Carl Baisden brought up the issue of Professional Liability Insurance and the need for it. Bill Mahoney outlined what this covers and why we might need such coverage. Discussion was had by all on the matter and all agreed that this was something that we needed to protect us.

Bill Richardson then explained the forms that he handed out reflected what was covered in both Liability and Property Insurance. The coverage would be for \$1 million on each with a total annual premium of \$2801.86.

Bill Richardson also noted that Allstate was hesitant to quote and that he had called around to numerous companies requesting quotes but found most do not offer insurance as such. Bill Mahoney noted that Andrea Conti had a quote from another agent of Nationwide from the last meeting.

Discussion was had by all about the various quotes and what they covered. Bill Mahoney suggested that we get line by line quotes from both companies and go with the lower quote. All agreed.

Eugene Hayes noted that we needed to discuss Property Insurance and challenged the need for it. Bill Mahoney also noted that we might want to reconsider the need based on coverage for the cost.

Bill Richardson suggested that we have a special meeting on Insurance prior to our next monthly meeting. Bill Mahoney noted that we needed to get additional information so that we can be in a position to make a decision if we do so. Bill also noted that we needed to have detailed information on the policy and coverage's. Discussion was had by all on the matter and all agreed to meet on October 25<sup>th</sup> at 7:00pm. Bill Richardson offered to host the meeting.

5. Lawn Maintenance:

Andrea Conti noted that she had a new quote of \$950.00 per month from Dean's Lawn Service that included spraying the retention ponds. Bill Mahoney outlined what our current lawn service does for \$750.00 per month and that he had an unsolicited quote of \$3200.00 per month from another company.

Discussion was had by all on what we needed from a lawn service and our concerns about them being insured. John Endres noted that he would like to see a detailed contract from Dean's Lawn Service. Bill Mahoney motioned that we get 3 detailed quotes and bring them to the meeting on the 25<sup>th</sup> so that we can all make an informed decision. Bill will extend the contract with Earth Services for another month.

6. Bus Parking:

Carl Baisden had called the county in reference to the bus parking on the grass outside the subdivision. It appears that the bus is no longer parking there. All agreed that it would not be worth the effort to pursue a claim for damage to the grass.

7. Open Forum:

Bill Mahoney noted that as mentioned at the opening of the meeting that we would have an open forum as part of every meeting starting tonight. Everyone is to get 3 minutes of time to discuss any matter that they see fit as a topic of discussion.

8. Attorney Considerations:

Bill Mahoney noted that he had received a summons about a property in foreclosure. Bill noted that the reason the HOA received this is that we will not collect any fees from the property owner until the bank collects their monies owed first.

Bill Mahoney went on to explain why we needed an attorney. Andrea Conti noted that she had found an attorney that handles HOA issues and suggested that we keep an attorney on retainer. They bill at \$200.00 per hour. Discussion was had by all on the matter. Bill Mahoney recommended that we hold all further conversation until we discussed code enforcement later.

9. Association Fees:

Bill Mahoney motioned that we start the process to collect HOA fees due by December 31, 2007. Bill also suggested that we leave fees at a rate of \$250.00. All agreed.

10. Neighborhood Watch:

Bill Richardson noted that Heather Spence from the Polk County Sheriff's department cannot meet with us on October 23<sup>rd</sup> as planned. Bill Mahoney thinks that we might be able to switch to the 30<sup>th</sup> but will have to check with Churchwell Elementary to see if the facilities are available.

11. Code Enforcement:

Dan Backes handed out a recap of past violations by date sent and violation.

Carl Baisden brought up the issue of sheds. Discussion was had by all on this as both Carl and one other homeowner had received permission to have a shed from Bowen. Bill Richardson noted that the precedent had been set and that we would have a tough time of seeing that no new sheds are put in. Bill Mahoney noted that no judge would side with us to Bill Richardson's point.

Dan Backes suggested that we send out post cards to the 42 homeowners with past violations detailing the violation and asking them to correct the issue in 15 days. Andrea Conti suggested that we send these out in Registered Mail. All agreed.

Bill Mahoney also suggested that we treat the old violations different than the new ones. Bill suggested that we initially send a letter asking for compliance with a friendly tone. If the violation persists then we send a more demanding letter with a threat of involving an attorney with the last option being that we get an attorney involved. Where the home is being rented we would need to send a letter to the renter and the home owner.

Dan Backes offered to have a postcard ready for the meeting on the 25<sup>th</sup> that would be used for the initial contact.

Bill Mahoney then brought up again the need for an attorney. All agreed that this is necessary.

#### 12. Open Forum:

- A. Dan Backes: Dan raised a concern about having signs for the retention ponds noting that alligators are present. Bob Arnold to contact a friend at the Fish & Game and see if they have signs.
- B. Andrea Conti: Andrea raised concern over people walking the neighborhood at odd hours. Bill Mahoney suggested that she contact the Sheriff's department noting that there is an e-mail link on the HOA website.
- C. John Endres: John noted that we should put out a newsletter to the community that would keep them informed as to what we were doing as a HOA and make them feel as part of the community.
- D. Carl Baisden: Carl noted that the newsletter would be a good idea and that everybody needed to add their opinions and ideas.
- E. Eugene Hayes: Eugene noted that the lights that shine on the front entrance wall were not working. Bob Arnold noted that he would replace the bulbs this weekend. Bill Mahoney suggested that if they needed anything more than a bulb then we would need to have someone else look at them.
- F. Bob Arnold: Bob suggested that in a newsletter that we have a Yard of the Month for the community. This might inspire others to keep their yards up. We could give out a \$50 or \$100 gift card to Home Depot for the winner. Bob also suggested that we offer up ideas as to when to fertilize, when to plant, how to get recycling bins, etc.
- G. Liz Martins: Liz had nothing that needed to be brought up.
- H. Bill Richardson: Bill had nothing that needed to be brought up.

- I. Bill Mahoney: Bill mentioned that he had 2 letters from homeowners. One had to do with someone wanting to be involved in the HOA meetings and the other from a homeowner concerned about a dog using her yard. Bill noted that he appreciated the homeowner that wanted to get involved as we would need new Directors in 9 months.

- 13. Bill Mahoney asked for dates that would work for everyone for the next meeting. It was decided that we would meet again on November 12<sup>th</sup> at Bob Arnold's house. We will also be meeting on October 25<sup>th</sup> to wrap up details on an insurance company and a lawn service.
- 14. Bill Mahoney made a motion that the meeting be adjourned. All agreed.