



Hunters Creek



Newsletter
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Hunters Creek 1st Edition 2008 Question and Answers Edition

On Saturday, November 17, 2007, we had a special meeting to talk about the state of the association. This meeting was prompted by neighbors who wanted to know what was going on and to possibly disband the association. At the meeting we had a record turn out of about 50 homeowners. Unfortunately, we did not get to answer everyone's question because there were so many, so we are dedicating this issue to hopefully answer those questions.

Q: Is there a Homeowners Association?

A: Yes, the Homeowners Association is still intact. The association cannot be dissolved without a 100% vote by ALL homeowners voting to dissolve it. The proxies were not taken in the meeting because we did not have 100% to take the vote so it was not necessary. An Association protects us as individual homeowners from any accident that might happen in any of our common areas. The insurance that our incorporated association carries protects us in case someone hurts themselves on any Hunters Creek community property up to a certain amount. Without it we would all be exposed to any litigation expenses and payments if an accident and lawsuit ensued. The only known addition to a policy for a homeowner is only effective after the HOA insurance has covered what it will and additional cost has been dispersed to the homeowners. There are no known homeowner's insurance policies that cover a homeowner outside of the personal property.

Q: How is there still a Board of Directors? Why are there only 2 members sitting? How did the 2nd member get voted in?

A: Our Covenants Conditions and Restrictions (CC&R) code state that there has to be at least a 3 member board, which there was up until the beginning of October 2007. At that time 2 board members resigned and left only 1 member to serve. Before officially resigning, the exiting board members voted Deena Burks as President. As a remaining board member, Deena Burks then had the power to appoint members to the remaining seats per the by-laws section 2.3, which gives the board members power to replace members who have resigned before the end of their term. Mylantha Baunjoko was then approached, and accepted the seat of vice president. The reason no other members have been appointed was because Deena was waiting to see what direction the association was going. The board had hoped to open the floor up for a secretary seat and possibly 2 other seats at the Special Session but the meeting was adjourned before that could happen. There were no other special appointments because Deena did not know of anyone else that was willing to serve. If you are interested in being appointed to the board, please submit your name and reasons to hunterscreekhoa1@yahoo.com. At the January 26th, general committee meeting there will be appointments made by Deena and Mylantha of those who are interested and show for the meeting. If response is overwhelming, the first 3 respondents that still want to sit after the January 26th meeting will be appointed. The community will vote in the June annual homeowners meeting for board members to start a new term.

Q: What is going on with our neighborhood?

A: The HOA funds are strained due to homeowners not paying their dues. At this point we are trying to rebuild our neighborhood with the culture that we have and the expenses that we can sustain. When Dominion was still in the neighborhood they helped fund the association so that they could keep the neighborhood to a point that would sell the remaining lots and to also keep the dues to the low level in which they quoted everyone when they bought their homes. When Dominion turned over the Association in 2005 there were already homeowners who had not paid since the neighborhood was erected, so it has been increasingly hard to turn these homeowners into contributing homeowners. We have also been getting hit with a high level of foreclosures due to the sub prime lending that was ramped in our neighborhood as well as the nation.

Q: Why do we have a management company?

A: The management company is Prudential Parks and Weisberg and was chosen to be our management effective May 2007 when our contract with Paragon was up. The change was made due to Homeowners wishes to change management from a development oriented company to one that would work for a maturing community. The decision was discussed with members who attended a January and February General Committee meeting and finalized by the Board of Directors at that time. Prudential offered us better prices and a hope for better services, which they have delivered. They work off of the direction of the Board of Directors which is depicted by current state and homeowner needs. Without a management company someone would have to volunteer their time to do everything that a management company would do which includes, bookkeeping, issue resolution, tax filing, and the list goes on. That

person would then have to be bonded and we would have to trust in their handling of the money and commitment to the job. A management company offers more security and a better way for us to manage our sub division.

Q: Why do we have lawyers?

A: Our lawyers Hebel & Hornung are a team of lawyers who we consult for legal questions which often arise and handle any proceedings that come from foreclosures and/or bankruptcy. They are a trusted company and work based upon the amount of activity we have. If we have no activity they do not get paid, they are not on retainer.

Q: Where is the neighborhood Dominion sold us? Can anything be done to Dominion?

A: Dominion is no longer liable for anything in our neighborhood. When they turned it over to homeowners in 2005, there also went their commitment to have a nice neighborhood with walking trails, a baseball field and nice tot lots. As of now there is nothing we can do to Dominion what they did not finish as it was approved by government agencies. We as a neighborhood can start owning our neighborhood and make it what it is supposed to be. We can do that by paying our dues, volunteering your time when needed and keeping your property in kempt condition. Unfortunately, there is not much that we can do about what Dominion has done but we are always looking for opportunities to pursue anything within reason. If you find out of any new lawsuits or situations that can be beneficial please let us know at hunterscreekhoa1@yahoo.com

Q: Why does there not seem to be fines given when people are in violation of the CC&R's?

A: After the board change, with the unrest that was going on there was a decision by the board to not assess any fees until we got everything situated. At this time we will start to enforce the CC&R's and expect all homeowners and renters alike to abide by those rules. As we get develop a stable Association some of the CC&R's will have to be reviewed and amended to accommodate the current homeowner's desires. The amending will take some time. Though there were many rules and regulations for our neighborhood, the below are the most common fines and are the first to be noticed by future homeowners. To see more restrictions please find the CC&R's at <http://www.neighborhoodlink.com/louisville/hchoa/>

- After trash pick up please remove your garbage can within the next 24 hours.
- Cars can not be parked on the street overnight.

Q: At what point are liens placed on homes?

A: It has been a general rule of thumb with the board of directors that liens will be placed on individual properties when dues and fines are in excess or equal to \$300. We do not encourage homeowners to incur fees as it will only cost you more in the end to pay it off. If too many people go without paying that limit can be lowered by a vote of the board. **WE ENCOURAGE EVERYONE TO PAY THEIR CURRENT DUES BY THE SET DUE DATES. IF YOU HAVE ANY BACK DUES AND WOULD LIKE TO WORK ON A PAYMENT PLAN PLESAE CONTACT THE BOARD AT hunterscreekhoa1@yahoo.com OR YOU CAN CONTACT JULIA SMITH WITH PRUDENTIAL.**

Q: What about rentals?

A: Hunters Creek does not have restrictions on rentals. We are looking into what can be done about who rents in our neighborhood. We are also looking into better ways of communicating with renters so they understand the restrictions that they must follow while living in Hunters Creek.

Q: What happens if not everyone pays 2008 dues?

A: Lack of payment restricts the ability for the HOA to pay bills, such as street lights and upkeep of the grounds. At this point fee delinquencies have caused us to be without street light until we can afford to turn them back on. If everyone pays we will be able to do much needed beautification to the neighborhood which includes better grounds upkeep, fixing damaged mailboxes, etc. The Board and the few dedicated neighbors can not do it on their own. See the next page for a tentative budget.

Q: What is being done about individuals with excessive past dues and fines?

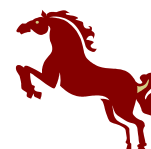
A: At this time, we are doing heavy collections through the management company and placing liens on homeowner's homes. We can not take anyone to small claims court because we are incorporated and thus have to be represented by lawyers and we do not have the funds to be able to do that. If anyone knows any other ways, that are lawful; to pursue, please submit suggestions and ideas to hunterscreekhoa1@yahoo.com.

Contact Information

Board Members:	Deena Burks, President	439-5758	hunterscreekhoa1@yahoo.com
	Mylantha Baunjoko, Vice President	295-9352	mylantha@gmail.com
Management:	Julia Smith, Prudential Parks & Weisberg	459-1928	jsmith@pwprudential.com
Hunters Creek Website:	http://www.neighborhoodlink.com/louisville/hchoa/		
Hunters Creek Email:	hunterscreekhoa1@yahoo.com (email is checked at least once a week)		
Metro Call:	311		
Department of Neighborhoods:	Amanda Clephas, Neighborhood Liasion	574-2717	



Hunters Creek



Future of Hunters Creek

It is possible to keep Hunters Creek HOA going. Many changes need to be made in how we do things. The budget needs to be tightened and decisions need to be made on what we can afford to do at this point. Clear goals need to be set so that homeowners know what needs to be done and when goals can be met. One important thing to understand is that Hunters Creek didn't get to this point in a year. This has been a process stemming from the beginning of the neighborhood. Fixing the mess is not going to be quick, but it can be done.

Budget: A stricter budget needs to be put into place. At this point we need to cover the essential costs of keeping the HOA running the grounds maintained at an appropriate level, and representation to cover homeowners through insurance and legal representation. These are projections based on last years spending, not all expenses may be incurred. For example with, foreclosures slowing down we hopefully will not use as much in legal fees.

2008 Budget (pending)	
Entry lights	300.00
Street lights	0
Office supplies	2400.00
Landscaping	6000.00
Grounds	1000.00
Management	11200.00
Insurance	1500.00
Legal expense	3500.00
Taxes & Annual Filing	300.00
Total	\$26200.00
2008 HOA dues	\$175.00
Number of homeowners	248

Explanation of Budget Items
1. Entry lights A. For children getting on the school busses.
2. Street lights A. Will be turned off until budget can handle the payments.
3. Office supplies A. Additional paperwork needed for communicating with homeowners and collection of fees.
4. Landscaping A. Cutting back the bushes 6 times per summer as needed to prevent fines from the city to the HOA.
5. Grounds A. Minimum care of tot-lot
6. Management A. Collect fees and pay bills. B. Taxes and Annual Filing C. Send letters in violation of the CC&Rs.
7. Legal expense A. Filing of liens and other legal actions against delinquent homeowners. Retain representation in case of lawsuits to Hunters Creek.

Hunters Creek Homeowners Association

Vision: To recognize that everyone who owns a home is part of the Homeowners Association and to realize that everyone has equally vested interest in the future of our neighborhood.

Board of Directors

Vision: To rebuild Hunters Creek Homeowners Association by facilitating better communication to homeowners aligning the Hunters Creek Homeowners Association Vision and to continue to illicit homeowners to invest themselves into making this neighborhood what it needs to be.

Goals

1. Build a budget that works best for our community.
2. Communicate more effectively and efficiently with Homeowners.
3. Facilitate better communication between homeowners and the management company.
4. Hold monthly meetings with homeowners to discuss neighborhood affairs.
5. Establish needed programs for neighborhood (i.e. Block Watch, Communication and Beautification Committee).
6. Update and amend CC&R's
7. Work on long term initiatives to improve the neighborhood (these will have to be done with more funds available)
 - Replace damaged mailboxes
 - Maintain regular ground care
 - Updating walking trails
 - Finishing baseball diamond