

Linden Ridge Homeowners Association
Members Meeting Minutes
13th December 2008

In attendance:

President: Jim Sieme
Vice-President: John McDonald
Treasurer: Dawn McDonald
Secretary: Wyndi Hills
Board Member: Mike Peacock
Board Member: Rocco D'Aprile
Board Member: Neil Bradshaw
Board Member: Dean Webb

In attendance were representatives of 13 Linden Ridge households total

The meeting commenced at 10:10AM

Motion to Suspend Quorum

As a quorum was not present a motion was raised by Tom Perry, and Seconded by Han Hills, to suspend quorum. The motion was passed unanimously.

A Word of Thanks

President Jim Sieme expressed his thanks to all those taking time to attend and encouraged all homeowners to attend whenever time allowed.

A Note on Resignations and Appointments

After the last members elections there were two resignations from the board, Name redacted at the request of homeowner and Han Hills, both for personal reasons.

The board appointed a replacement member at large, Rocco D'Aprile who we formally welcome to the team.

The new board took a moment to introduce themselves to those present.

Secretary's Report

The Secretary read the minutes of the last Members Meeting on September 20th (available for view on lindenridge.org). A motion to approve the minutes was raised and passed unanimously).

Treasurer's Report

First a note of thanks was giving by Jim Sieme for the many days of hard work put in by the finance committee to completely overhaul the accounts. It was noted that no evidence of wrongdoing was found on the part of the previous treasurer and for that reason an expensive external audit was not deemed necessary. However, Lauren Stoltz

of the Finance Committee will be conducting an internal audit every six months as she has extensive accounting experience.

The total income was recorded as: \$17994.64 (+\$250.84 interest income)
The total expenses were recorded as: \$20093.08
For the period from 01/01/2008 to 12/10/2008

It was noted that \$2723 in outstanding dues has been collected since the last homeowners meeting.

Cash available as of December 10th was reported as \$6698.08.

A motion was unanimously carried to accept the treasurer's report.

Finance Committee Report (see appendix one)

Rocco noted the improved process for dues collection that will be going into effect in 2009.

Jim read the formal collections policy into the record. This states...

April 1st – Issuing of invoices for that financial year, payable 60 (sixty) days.

June 1st – For those NOT paying within the 60 day period an overdue reminder should be sent by mail.

At this point the Treasurer will also attempt telephone contact but cannot or should not overreach to attempt collection. The HOA board is not a collections agency.

From this point ALL overdue amounts will have the application of 12% interest plus a \$5 late fee immediately applied to the total amount owed without refute.

July 1st – Final notice of overdue payment.

July 15th – Notice of intent to seek lien and legal costs incurred thereby.

August 1st – Application made to New Hanover Clerk of Courts for a lien to be placed with costs on the offending property.

The board will no longer be charging 18% interest on overdue debt to the Association, but rather 12% with a \$5 late fee, bringing us in line with the strict letter of the bylaws.

Payment arrangements may be made with the treasurer by any homeowner but if these are defaulted upon at any time interest will then be charged from the beginning of the billing period.

The Finance Committee Report was unanimously approved.

Budget 2009

The proposed budget for 2009 was presented (now available online) and questions pertaining to any line items were addressed:

On the question of why the *Advertising* budget is lower in 2009 Jim responded that this represents a change in sign practices that will save the Association money in putting these signs out (they are now prepared by Jim rather than a sign maker).

The question was asked as to why the *Insurance* budget was lower than the actual spend in 2008. It was explained that this is because last year the treasurer failed to pay our insurance bill for six months and the Association thus incurred late fees. This will not be the case in 2009.

The question was asked as to what "*Donations*" referred to in the budget. It was explained that venues such as the Moose Lodge do not take payment for the use of their premises but that these are rather classed as donations and are thus listed as such in the budget.

Professional Fees for 2009 refers to legal advice on the matter of taking out liens against defaulting homeowners and other possible small legal enquiries needed by the Association during that time.

A Note On Liens

For those homeowners in serious default and not responding to our final notice a lawyer will then be contracted to address the issue. They will issue a ten-day legal demand letter and then place the lien on behalf of the Association with the Clerk of Courts. This will incur an additional cost to the defaulting homeowner of \$250 above the amount owed and Interest accrued. Again the need is strongly impressed upon homeowners to pay their dues on time and thanks offered for the vast majority of homeowners that do so each year.

On the matter of *Landscaping*, we have for years used a company called Prune and Groom. On assuming office the new board obtained multiple estimates from competing services to see that we were getting the best value for money in our landscape maintenance. Prune and Groom were shown to be markedly less expensive than any other quote and therefore the new board will be maintaining this company going forward to maintain communal areas.

Licenses and Permits are expected to remain the same in 2008 as 2009.

On the matter of the proposed *Community Picnic* the Board feels that there are many ways to make significant savings on this in 2009 and the budget figure reflects this. The Community Picnic will be put to member vote at the next Members Meeting in March 2009.

On the matter of *Office Supplies*, the number of stamps and paper used has increased since the new board began overhauling the accounts and assiduously collecting outstanding dues.

As of 2009 a new invoice form will be used for dues billing that combines invoice and return envelope. The 2009 Office Supplies figure represents obtaining a 12 year supply of these invoice types (the minimum number for purchase) and so this budget figure will be reduced in coming years.

The new board believes this new invoice format will significantly improve the ease and speed with which homeowners pay their dues each spring.

On the matter of *Postage*, the new board will be sending out slightly more mailings than previous and the figure for 2009 reflects this. The board will, wherever possible, combine mailings to homeowners to keep costs as low as possible.

On the matter of *Pond Maintenance* the budget to previous spend difference reflects the fact that the board was only responsible for Pond Maintenance for 10 months in 2008.

On the matter of *Pond Repairs* there are still several items that need attention in 2009, mostly as a result of the years of neglect when these were under the care of the developer.

Major ditch work is needed in Hedingham Court. Additionally the original 2008 seeding by the main ditch was killed off by the draught and must be reworked.

Once the 2009 works are complete the drainage areas should be easy to maintain in coming years and this figure will be significantly reduced going forward.

On the matter of *Taxes* the Association now has it's 501 (c) status and certification. The board will also be filing for further exemption in 2009.

On the matter of *Utilities* the spend in 2008 only reflected the cost of meter maintenance. The lights and sprinkler at the entrance were non-operational throughout 2008. Repairs to both these systems are shortly forthcoming so the budget for utilities reflects this expected operational capacity in early 2009 and onwards.

For the *Welcoming Committee* a budget of \$50 was allocated to gift a small outdoor plant to each new homeowner joining the community in 2009.

The budget was unanimously approved by all present.

Welcome and Social Committee Report

Evonne Sidbury, a long time resident of Linden Ridge, has agreed to join the Welcome Committee. In November the Committee gave out two Hosta plants to two new residents, which were well received.

The members of the Welcome Committee are working with the Board to secure block captains.

Block Captains and Community Watch

John McDonald explained the role of Block Captains as providing a fast communication network in the community as needed (for example in the case of Amber Alerts or other emergencies) as well as a means for homeowners to easily convey any concerns or issues they have back to the Board. All board members have agreed to also be block captains for the first year but there are still a couple of places where a captain is needed (each captain covers a small group of homes) and any interested homeowners are strongly encouraged to contact the board.

Two large Community Watch signs are to be placed at the two entrances to the community as a deterrent to the criminal element. Stickers will also be available to households in the community.

The idea of this program is to have neighbors watching out for each other and giving each homeowner a “person to call” on any issue needed.

Architectural and Compliance Committee (see appendix two)

Wyndi presented the report to the Members.

Name redacted at the request of homeowner made the good point that after the 6 monthly reviews homeowners should quickly be contacted regarding any potential issues.

Additionally, any legal issues arising from homeowners aiding others in upkeep are being investigated at this time.

The Common Area

A survey has been undertaken to determine the extent and limits of the common area. The dimensions of the common area have been found to be much smaller than previously assumed.

It was noted by Teresa VanDamme that despite this the community has been maintaining the whole area for the last 7 years. Jim affirmed that the community will only be maintaining the survey affirmed area from January onwards.

At this time no discussion has been had with the homeowner of the adjacent lot, though the board will be informing him very shortly of the surveyors findings.

Importantly at this time the board has no plans to take any action on this matter. Further information will be obtained and every homeowner in Linden Ridge will be informed at that point.

Most importantly, *there are no plans at present to purchase any land*. If this becomes part of the Board’s recommendation to the members at any future time a full vote of all homeowners will be undertaken to ensure that everyone’s wishes are adhered to in any matter regarding a course of action.

We hope to put out more information on this matter in the January newsletter.

Next Members Meeting

The next members meeting is scheduled for March 14th and John McDonald will be checking this date to ensure we will have a comfortable environment to meet in.

The meeting was adjourned at 11:14AM

Minutes prepared by Wyndi Hills, HOA Secretary.

Appendix One
Finance Committee Report
Linden Ridge Quarterly Meeting
December 13, 2008

Overview

After the finances were turned over at the end of September, the Finance Committee spent countless hours auditing the QuickBooks file and trying to make corrections within the existing data. As you can imagine, 6 years of data was a tremendous amount with which to work and it was ultimately decided that the best course of action was to rebuild the QuickBooks file using the documentary evidence we had (deposit slips, copies of checks, copies of invoices and bank statements).

It should be specifically noted that the Committee found no evidence of any wrongdoing. There were simply errors made in the past and within an accounting program such as QuickBooks, little errors left uncorrected can snowball into a much larger problem.

Collections / Unpaid Dues

Efforts to collect outstanding dues have been going well. At the time of the September meeting, there were approximately 51 households that owed dues. At the date of this meeting, that number is down to 24 households. Of the 24, several have made payment arrangements with the Treasurer to clear their debt.

Liens

There are 2 homes that remain seriously past due, with no contact or payment arrangements made on their part, and an attorney has been retained to secure liens against their properties.

Statements / Invoicing

Homeowners with outstanding dues will receive a statement reflecting their balance. **The Finance Committee requests that all balances be cleared before the next billing cycle.** Invoices for 2009 dues will be sent out in March and are due on April 1, 2009. If not paid by June 1, 2009, finance charges will be levied and a reminder letter will be sent. On July 1, 2009 any property in arrears will be turned over to the Association attorney, who will start the lien process.

Appendix Two
Architectural & Compliance Committee Report
Linden Ridge Quarterly Meeting
December 13, 2008

The Architectural & Compliance Committee met November 11, 2008 to devise a checklist with which all properties will be evaluated and the process / timeline that will be followed for evaluation and enforcement of the Covenants and / or Bylaws. Please consult the **Linden Ridge Covenants, Articles 6-10** for specifics about the standards of the neighborhood and the purview of the committee.

Checklist

The A & C Committee is in the process of finalizing a checklist based solely on standards set forth in the Covenants. Though not a complete representation of the list, we know that the checklist will consist of the following items:

- Siding free of unsightly dirt & mildew
- Visible trash can (other than on trash day)
- Shutters / Screens in good repair
- Lawns / Landscaping neat & tidy (mowed, raked, garden beds weeded, etc.)
- Mailboxes clean & in good repair (including a painted post & in compliance with the standard appearance of the neighborhood = plain white box)
- Any unapproved or unsightly structures (sheds, decks, etc.)
- Any unauthorized vehicles (boats, commercial vehicles, abandoned vehicles, etc.)

The Committee members will be surveying the neighborhood in **March and September**, using the checklist to evaluate each property, and their observations will be delivered to each house.

Process / Timeline

If there are any instances of nonobservance noted, homeowners will have **30 days** to correct the infringement. If corrections are not made within 30 days an assessment of **\$30** will be levied each month (30 days) not to exceed 60 days. (The assessments will be billed on the next invoice for annual dues so that the Association will be saved an extra expense for postage.)

If, after **60 days**, a property is still in noncompliance, the Committee will issue a letter stating their intent to have the work undertaken by a third party at the homeowners expense.

The collection process for unpaid assessments will be the same as for unpaid dues.

Money Saving Suggestions

If you and your neighbors are the **DIY** types, consider sharing the expense of renting a pressure washing machine for a weekend.

Some neighbors have expressed a willingness to **volunteer** their time and / or equipment to help out other neighbors in need. If you have a physical ailment or a financial hardship, please contact a Board member so that they can try and put you in contact with a neighbor willing to help. You can also use the **message boards** on the Linden Ridge website (www.lindenridge.org) to volunteer or ask for help.