

Forest Creek Homeowners' Association
Annual Meeting
September 20, 2022 – 7:00 p.m.

Minutes

The meeting was held at the Stage Nature Center.

Present: Board members Denise Ridenour, Denise Sauter, Rick Hughes, Clint Bryant, M.G. Shapiro and seventeen homeowners (sign-in sheets on file); Nancy Dougher, former board member to record minutes.

Absent: Board member Greg Bockart

- Introduction and News from the Board – Denise Ridenour
 - Denise Ridenour introduced herself. Homeowners present introduced themselves by name and the street on which they live.
 - Current board members followed and introduced themselves.
 - M.G. Shapiro is resigning from the board after serving for 8 years. Denise Ridenour is stepping down from the position of president after serving 22 years, but will continue to serve on the board in another capacity,
 - Three board positions are currently unfilled. Denise R. sent out a note to homeowners explaining this situation and asking for volunteers. She received one response/inquiry, but the person did not commit.
 - If there are no volunteers for the open positions, the board will be forced to begin a search for a property management company. There is no way the board, consisting of four people can handle the volume of responsibilities of managing the association.
 - When Denise R. joined the board approximately 22 years ago, there was a management company that charged the association \$5000-\$6000 per year. The cost would be significantly higher now. As things progressed and there was a full board, it was not necessary to have the management company. The board worked as a team, shared responsibilities, and managed the association at a significant cost savings.
 - With the dwindling number of board members, if it becomes necessary to hire a management company, it would be necessary for the board to assess homeowners to raise the funds to cover the cost.
 - M.G. shared that his experience in serving on the board has been very positive and that the board cares about the value of homes in the neighborhood, the people, and maintaining the subdivision so that it is aesthetically pleasing. He also thanked Denise R. for her years of service and asked if any homeowners were aligned with the values of the board listed above, that they consider volunteering for the board.
- Budget – Clint Bryant
 - All homeowners have paid this year's dues, as well as two paying dues owed from last year.
 - Using Constant Contact for communication between the board and homeowners has been extremely helpful.

- The board continually looks for ways to increase revenue without cost to homeowners. An example of this is the implementation of a \$25 charge to title companies for homeowner status letters (to ascertain that dues are paid and there are no liens against the property) that are needed when a home is sold.
- Budget items were increased by 5% from 2022 to 2023 due to increased costs for services to the association, much like what people have experienced on a personal level.
- Items in “red” on budget printout indicate areas in which expenses have increased considerably from last year: Lawn Cutting, Fertilization, Mulch, etc.; Repairs – Sprinkler; Pond Maintenance; and Trees and Shrubs. The rationale for the increases is as follows:
 - Pond Maintenance - Expenses related to the pond have increased because a treatment was missed last year and resulted in considerable overgrowth of phragmites and cattails, which needed to be addressed this year. Denise R. explained that the treatment will need to be repeated in 2023 to contain the regrowth. The overgrowth that created the problem was due to heavy rain that encroached on homeowners’ lawns and was of particular concern near the drains that were in poor repair. The hope is that the overgrowth will be brought under control, expenses will level out, and we can move forward from there.
 - Trees & Shrubs – Two trees fell in the pond area which created another unexpected expense. The trees have been removed. There was also damage to the fence because of the trees falling, which has not yet been addressed.
 - Sprinkling System – A line break in the sprinkling system at the South Boulevard entrance occurred which resulted from a problem when the lines were installed. The repair will require boring beneath the road. As a result of the leak, the water bill increased from the approximate normal of \$150-200 to \$800.
- There are still funds remaining from the special assessment that will help with these expenses. Homeowner Graham Bush asked about the balance of funds remaining from the special assessment, how long that money will last, and what the amount might futures assessments be. Denise R. explained that we do not know at this time, as all is dependent on whether we move to employing a management company, and unexpected costs that may arise.
- The numbers shown in the budget include money that has not yet been spent, as there are bills that will need to be paid through September and October.
- Clint pointed out that our HOA dues are significantly lower than comparable subs in the area – approximately 50% lower than most subs. In his experience, subdivisions like ours have HOA dues of \$200 per year. M.G. pointed out that the board is limited by the governing documents to increasing dues by not more than 5% per year. He used the example of the attempt by some homeowners to change the provision that prohibits sheds. The board supported the effort of these homeowners, while staying neutral on the issue. The process is quite involved requiring a vote of 66&2/3%. In the case of sheds, the vote resulted in most homeowners not in favor of a change in the restriction on sheds. The same process would have to be followed to increase the percent that the board is allowed

to raise the amount that dues can be increased each year. It is therefore more feasible to use a special assessment to replenish the budget's rainy-day fund.

- With the unique additional expenses mentioned above, there is potential for risk of having inadequate funds and a special assessment might be necessary.
 - To ensure that we are not being overcharged for services, quotes for insurance and lawn care were obtained. Lawn care is one of the biggest costs to the association, and the results were that the quotes from the competing bids were all very close to what we are paying now. Hundich provides excellent service, and we will continue to use them.
 - New signage has been ordered for the north end of the pond where an opening exists due to some of the fencing being removed by an unknown source. The insurance company advised that a new sign with verbiage like the one at the Mountain would protect the association from potential liability.
- Treasurer's Report – Denise Sauter
 - The account balance at the end of last year was \$21,074.49
 - Constant Contact for HOA news and dues billing resulted in a significant savings. In 2021 the cost of printing and mailing the bills was \$388. Using Constant Contact created a savings of \$220.
 - Dues – 100% of homeowners paid dues by July 1st! This is the earliest date ever.
 - Email addresses – please provide the board with your current email address if we do not already have it to ensure that you receive communications sent via Constant Contact.
 - Dues for April 1, 2023 to March 31, 2024 will increase to \$92.50, which is under the 5% increase allowed by the governing documents. The processing fee for those paying online will increase from \$2.50 to \$3.00 because the original fee did not fully cover the fees charged to us by the company that processes the collections. Homeowners who prefer to pay by check will not incur charges other than the dues amount.
 - Status Letters – a \$25 charge to the title companies has been implemented for status letters that are provided to them upon the sale of a home. These letters verify that there are no outstanding dues and no liens on the property.
 - Current account balance is \$27,225.09. Payment for removal of the trees at the pond and landscape expenses for the remainder of the season still need to be paid.
 - Landscape and Lawn Services - Rick Hughes
 - Rick explained that bids were obtained from other landscape companies, and they were competitive with what is charged by Hundich.
 - We are very satisfied with the service provided by Hundich and will continue to contract them. Denise R. added that it is very nice that the company “stays on top” of what needs to be done without the board needing to follow up and provide reminders to them.
 - Hundich has provided quality service including lawn mowing, planting, and maintaining the flowers at the entrances, fertilization and weed control at the islands, spring and fall clean up, and application of mulch to the 19 island every other year. Homeowner Ed Ceglarz praised the job that Hundich does as compared to companies that have provided service in the past.

- New Projects – Denise Ridenour
 - New sign at pond, in the northeast corner of the property. There was previously a fence that ran along the north end of the pond property all the way to the corner where FCHA meets the Elm Court HOA property. At some point, someone removed a portion of the fencing, and it is rolled up and remains in the back corner of the pond area. This created an opening to the pond area. As this opening could present a liability to the HOA, it was decided that a new wood sign would be placed in that area. The verbiage will be like that on the sign at the Mountain entrance.
- Questions or comments from the floor --
 - Elm Court Subdivision
 - Homeowner Sam Crowl asked why the homes on Elm Court are not a part of our subdivision. Denise R. explained that when those homes were built, because there is no barrier and the Forest Creek streets provide the only access to that subdivision, homeowners assumed they would be part of FCHA. There is a swampy area to the west of that subdivision that would have created an increase in liability/insurance costs to the association. Those homeowners formed their own HOA.
 - Another homeowner J. Li asked for an explanation of the “barrier” – it was explained that when the Elm Court homes were built, there was a barrier at the end of Elm and Mountain. Construction of the homes was via a dirt road from South Boulevard. Upon completion of the sub, the barrier was removed, and the dirt road was eliminated.
 - Question from homeowner (did not get name) asked if the homeowners from that sub contribute to maintenance since they use the roads and enjoy the holiday lights, etc. They do not.
 - Homeowner Ryan Enderle suggested that if those homeowners joined our association, their dues (\$175) would cover the cost of the insurance on the swampy area.
 - Denise R. shared information regarding the Elm Court HOA hiring a service to eradicate wildlife 2021.
 - Homeowner Graham Bush mentioned that there are several empty homes in the Elm Park Court subdivision.
 - M.G. Shapiro encouraged homeowners to consider joining the board. He again mentioned the financial aspect if there is a need to bring in a management company – that a deficit of \$5000 to \$8000 could result, but he believes it may be even as high as \$15,000 to \$20,000. A couple of homeowners (Katie Austin & Michael Griffioen had questions regarding the time commitment that would be required of a board member. It was explained that much of the communication is managed via email, with meetings being held every couple of months. That everyone “does what they can” and shares responsibility. Amount of time required varies with the time of year and the board position.

- Homeowner Graham Bush had the following displays set up and encouraged homeowners to visit and chat on their way out -
 - Information regarding sprinkler backflow testing that is required by the city every 3 years. He has coordinated this with a plumber for several years so that any homeowner interested can sign up and the plumber goes from home to home to complete the testing.
 - Avondale Theatre Group – Graham has resumed the “2nd Saturday of the Month” collection of returnables to help fund the group’s upcoming trip to Edinburg, Scotland. The group has been invited to participate in a prestigious competition.
 - I75 Noise committee – Graham introduced a gentleman who is assisting him with sound studies
- The meeting was adjourned at 7:40 p.m.

Respectfully submitted,

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