



Date of Meeting: 1/18/07 Time: 6-8:30 P.M. Location: Oxford Public Library

Minutes Prepared By: Dave MacQuaid - (Help from Peny Ward w/ recorded audio)

1. Purpose of Meeting

- Review Officer reports
- Review member concerns/posted HOA meeting minutes
- Review Architectural Requests
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2. Attendance at Meeting

<i>Name</i>		<i>Title</i>
Paul Galdes	(PG)	President
Doris Trader-Moulden	(DTM)	Treasurer
David MacQuaid	(DMAC)	Secretary
Peny Ward	(PW)	Member

3. Meeting Schedule

- Roll Call - all from section 2 present. Kathy Curry has excused absence.
- Treasurer- Financial Report-update
 DTM: Received financial report from MAMC
 As of January 18, 2007, bills that were paid:
 \$1785.00 to Landscaper. This covers services on October 9, October 19, and November 6, 2006.
 \$31.61 paid to the attorney to cover fees associated with Unit 124571
 \$1648.00 to Nationwide Insurance to cover the new policy for the 2006-2007 term.
 Unpaid:
 A check to Nationwide for \$1645.00 that had to be voided due to the policy cancellation.
 PW asked if the cancellation was due to the check not being sent on time. DTM said the check was sent on time. The problem was an error



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at Nationwide and that's why they went ahead and reinstated the coverage.

As of the last report received from MAMC there was still \$1375.50 delinquent from the billing for \$62.50. That's 20 homes.

There is \$178.60 in petty cash.

PW asked how many have paid the \$62.50 since the last meeting. DTM responded that 2 payments have been received.

PG asked if everyone on the board was still being sent copies of the balance sheets from MAMC. DTM stated that she had them stop sending out 5 copies due to the extra postage required.

PG asked if everyone had received copies of the final balance sheet for 2006 from MAMC. He asked if there were any questions. PW said that the format is a little confusing, and wasn't sure if the figures in the last row show that the HOA had an excess going forward, or whether that number is actually a deficit. DTM said she had a call in to the person who printed out the balance sheet to get some clarification. PG said that there are 3 reports included in the package – a balance sheet, a ledger, and a transaction report. A discussion ensued about the various reports and what each column indicated. PW noted that one area that was seriously over the budgeted amount in 2006 was legal fees. PG said that that was due to the actions against Unit 124571, and the BEHOA should recoup those costs when the property is sold.

Questions from the December meeting for MAMC:

Do you use bulk rate postage for mailings? MAMC's answer: No. They use a standard postage machine.

Is it necessary to send copies of financial statements to all board members? MAMC's answer: It's not a problem to have the financial statements sent to the Treasurer, Other board members can be removed from the distribution list.

Do you have any copies of other association's rules and/or guidelines that we can look at for future reference? MAMC's answer: There is a guideline that could be printed out for the HOA. It is put together by CAI (Community Association Institute). MAMC suggested that we might want

to Join CAI. PW stated that the board might want to take CAI recommendations with a grain of salt, since they are typically strongly in support of HOA's over any homeowner rights.

When the mailing goes out for the association fees is it possible to extend an installment option to the homeowners with the first installment



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due in March and the second in June? MAMC's answer: There should be no problem with billing in this manner as most of the HOA expenses are pretty consistent and the snow removal fees won't significantly effect the cash flow. DTM asked MAMC to go ahead and inform accounting that we as a board have decided to offer this option as it will work out better for the homeowners.

PW stated that some people have already received their billing, and there is no mention of installments on it. A homeowner present from Unit 124583 volunteered that the billing received just states that \$150 is due, with no indication that this is an installment. DTM said that the billing also states "Quarterly", so some people are asking if the dues will be \$600 per year. PG and DTM agreed that something needs to be posted to the website right away clarifying the billing. There was also confusion caused by the "Capital Contribution Resolution" be included with the Association dues billing.

The final item for the Treasurer's report was that the issue with petty cash had been resolved. MAMC had records that they gave DTM \$300, and that wasn't the case.

PW made a motion to accept the Treasurer's Report. DMAC gave the 2nd. All in favor: all yeas.

- Secretary's Report:

Minutes from December's meeting are in the process of being transcribed. There was some difficulty in being able to access the audio file. That has been resolved and the minutes will be ready for approval soon.

PW made a motion to accept the Secretary's report. DTM gave the 2nd. All in favor: all yeas.

- Presidents Report

We as a board have taken care of a lot of administrative issues. Going forward PG wants to have a newsletter distributed.

The proposal for a new retaining basin engineering report needs to be addressed. A bid from Reserve Advisors has been received. The cost for their assessment would be \$1000 up front and \$1000 when the finished report is turned over. The previous assessment of the retaining basin was done several years ago.

In regards to Association documents MAMC received from the previous board ; PG spoke to Greg Jadlocki and was told that MAMC is putting the documents in order. PG asked that a folder be prepared for each



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homeowner so the information relating to architectural requests, citations, etc are easily accessible. Greg stated that MAMC was shocked that they were only given two or three boxes of documents by the previous board. Typically for a community the size of Brookside Estates there would be closer to fifteen boxes of documentation.

PG wants to put together a "Member's Booklet" to summarize the details of the Declaration, Bylaws, and Rules and Regulations. PW said that the FAQ for the website was intended to answer the types of questions many homeowners have about issues such as fences, sheds, etc. It was asked if a member's booklet would be duplicating the documents that homeowners receive at closing. PG said he wanted to have a booklet, with plain English explanations of what is in the HOA documents. For instance, the clause about cutting live trees is buried in the middle of a 16 page document. For most homeowners, reading the HOA documents at closing is the last thing on their minds.

PG wants to review our governing documents. There are changes that could clarify a number of items. Some resolutions appear to be in the wrong areas (under Rules and Regulations instead of under the Declaration). PG wants to really focus on these documents at the next meeting to make sure that things are clear, fair, and equitable.

- Committee Reports

Email and Web Updates

A member has expressed concern over the posted web minutes. The primary complaint was that there is sensitive information contained within the minutes that becomes public knowledge once it's on the website. Greg Jadlocki's recommendation on this subject was to take out addresses and names. DTM suggested going with case numbers. PG said account numbers could be used. DMAC asked if we should employ this method in the minutes already approved. Content of the minutes would not change, only the way homeowners are identified. PW stated that the format of more detailed minutes should be kept in place, as it allows homeowners to know that items were actually discussed and that thought was put into the decisions made by the board. Greg will be contacted for account numbers. PG said that he would like to pull the minutes from the website until these changes can be put in place.



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Architectural Requests

A request for a shed was submitted by Unit 124498 through MAMC. Greg Jadlocki sent the paperwork to PG stating that it appears to fall within the board's requirements and only needs to be approved or rejected. As the request was being reviewed it was noted that no materials list was included. The board decided to wait until more information is obtained before taking a vote on the request.

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A request for an addition to the home was made by Unit 124583. The request is for a garage to be added to the existing home with a bathroom above to be attached to the master bedroom. DTM asked if this was the same as request submitted previously. The previous request was for a detached garage, whereas this request is for an addition to the home. DMAC asked if this request had been sent through MAMC. PG replied that a copy was mailed to MAMC. DTM asked if there were any blue prints. The homeowner stated that no blueprints have been ordered yet due to the cost. If the request is approved blue prints will be obtained. DTM said that she couldn't visualize how the addition would look. PW asked if the siding would be purchased from the original manufacturer used when the home was built. The homeowner said that the original siding materials product codes were available and could be provided. PG said that the would need to have MAMC review the request and determine if there were any issues. He also wanted all members present when a vote for this request is taken.

board

- Old Business

Unpaid dues /Fees/Actions Needed

The Delinquency Aging Report issued by MAMC shows which units are currently delinquent. PG stated that he would like to revise the governing documents to raise the fines for delinquencies on assessments, as the current fines (1.5% per month) are not an incentive for homeowners to keep their accounts current. In discussions with Greg Jadlocki, PG was told that most communities impose a flat rate of \$25 per month for delinquent accounts. There is currently a document listed under HOA documents that address delinquencies. This would need to be amended to reflect the change in fees. PW asked if the Delinquency Aging Report is truly up-to date, as there were some members who had not paid association dues for 2006 that are not being



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shown on the report. DTM said the laptop lacks a lot of detail on accounts. The HOA documents provide for fining violations at a flat rate, but delinquencies aren't treated the same. PG stated that it might not hurt to pursue getting the Declaration amended so that only 67% of the voting members are required to approve changes. He said that with many people in violation at the moment, it would be easier to get 90% of the eligible members to make that change. DMAC asked if Greg Jadlocki with MAMC was going to be turning the delinquent accounts over to the attorney for collection.

PG went over a list of items that have had actions assigned:

Unit 124583 extension for driveway repair. An update needs to be provided by April 1, 2007. PG also needs to get a copy of the letter MAMC sent out regarding this issue.

Unit 124566 trees removed without board approval. MAMC has sent a letter. Greg Jadlocki told PG that the appropriate response is to let the member know that the trees must be replaced. PG said that the tree replacement couldn't be done until spring. He also said that it isn't easy to go out and purchase 15' evergreen trees. Greg suggested 5' to 7' trees could be put in to replace the trees that were removed. DMAC asked what the circumstance was that caused the trees to be removed. The details aren't clear as to why trees were taken out. There is documentation as to when the trees were taken out. PW said that we should ask Greg what type of tree would be an acceptable replacement. PG said that it needs to be specified that a sufficient number of trees to recreate the barrier must be put in place.

Unit 124547 fence documentation. PG said that the member must submit an architectural request form. DTM said that the previous board fined the member \$25 on 6-14-06. PG asked if the fine was paid. DTM had no record of payment. PG stated that he thought it would be fair to ask for the architectural request be submitted within 14 days or fines will be imposed retroactively dated back to the original fine. A discussion ensued about the circumstance of the member not being able to get documentation from the builder's attorney. DTM had received an e-mail from a previous board member regarding the unit in question. PG read the email to the group. With no further information on whether the member paid the fine, PG took a vote on progressing as discussed. All yeas.

Unit 124571 outstanding fines. The home may be up for Sheriff's Sale. No other information on any change in status. The attorney has filed paperwork with the appropriate parties to make sure that any title search will reveal the outstanding balance owed.



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Unit 124592 tree removed without approval. Member was contacted and responded that tree was cut down due to broken limb causing hazard to children. Tree will be replaced when weather permits.

Unit 124498 architectural request for a shed. Request is being returned to MAMC so that a materials list can be obtained prior to giving approval.

PG said that for the next meeting he wants to focus on the documents.

- Meeting adjourned

4. Action Items

Action	Assigned to	Due Date	Status
Meeting minutes	DMAC	asap	In progress
Contact MAMC about missing information on Architectural request	PG	asap	pending

5. Next Meeting

<i>Target Date:</i>	2-15-07	<i>Time:</i>	6:00-8:00 P.M. EST	<i>Location:</i>	Oxford public Library
<i>Objectives:</i>	Meet with MAMC; Address tabled items				