

**Cottonwood HOA
Board of Directors and ARC Requests
Meeting Minutes
Monday December 20, 2021 (virtual)**

1. Call to Order

The meeting was called to order at 5:34 PM by Jon, seconded by and approved by Erin.

2. Directors Attending

Jon Wright - HOA President
Jen Ruffini - HOA Treasurer
Erin Cook - HOA Secretary
Fred Hall - Director
David Satore - Director
Larry Blackwell - Director
Karen Williams - Director
Jim Belliant - Director
Kaley Wright - ARC Chairman

3. Approval of Minutes

Larry made a motion to approve the minutes as written, Dave seconded.

4. New Business

○ **Financials with Jen**

- i. November's financials look totally fine, all normal bills and nothing unusual.
- ii. Delinquent dues - letters have been sent to the homeowners on the list, certified, with notice how long they have to pay the past due dues. Total is approximately \$1900 total for the neighborhood with 5 people being responsible.
 1. We're taking this route based on the lawyer's recommendation as opposed to directly going to liens. If they do not pay this back then the lawyer will start putting a lien on the home(s), which would include interest and attorney's fees.
 2. Homeowners have until March 1 to pay all HOA dues; if they are not paid, a letter will be sent advising they have 30 days to pay the past due fees plus additional interest.

○ **Gate Contract**

- i. Contract for the new company, All Tech, was reviewed by each board member to replace Johnson Communication, our prior company.
- ii. Vote to approve All Tech contract. Larry motion to approve, Fred seconded.
- iii. All approved.

- **Street Signs**
 - i. As of now there are at least 10 signs that have significant damage. The third vendor with the sturdier signs still has not gotten back to us. We will hold off on voting on which signs to go with until this cost is known.
 - ii. The sign at the Grey Moss entrance was previously knocked down. We have contacted someone to fix it. Erin reviewed security camera footage that showed it being blown over by the wind, but there may have been car damage to the sign before that which is unknown. For the other street signs that may be leaning in the neighborhood, we'll have the person fixing the Grey Moss sign look at those as well.
- **Management Agreements**
 - i. We are on the same page that moving away from EPM is for the best. Our two main options at this point are Virtuous Management (presented in November) or Elite Housing Management (presented in May). Both use Appfolio software, both are within the same cost margin, and offer a lot of additional benefits for that cost. Elite Housing Management (EHM) doesn't have a lot of HOAs in the area, but they are impressive nonetheless with HOAs in other areas and are looking to break further into this market. Virtuous Management has 12-15 properties in the Pensacola area (including covering DR Horton). Virtuous Management doesn't have a local office, however, the closest options being Miramar Beach and Orange Beach. Our lawyer advised that documents for homeowners must be available within 45 miles of the neighborhood, and Virtuous's closest office is actually 50 miles out.
 - ii. Between the two options, also, Elite was cheaper by a margin at around \$13,500 for the year. EPM wanted to increase their fees to \$10,200 as a reminder, and that's without any additional benefits and dealing with the same issues as always plus the miscellaneous costs we've seen them accrue. Elite also offers ARC assistance at no additional cost, which will relieve a burden on Kaley and future ARC chairmen.
 - iii. Vote to discontinue service with Etheridge.
 - 1. All approved.
 - iv. Larry made a motion to go with EHM.
 - 1. All approved
- **HoA due increase**
 - i. It's agreed that we need an increase to the dues, for the following reasons: increase the neighborhood road fund, increase the contingency fund, and to help cover the costs of several unplanned but necessary expenditures for the year 2021. The cost to replace the roads alone is \$300,000 and we are nowhere near that mark.
 - ii. After discussing with the HOA attorney, we as a board can vote up to a 10% increase on the dues per year without a resident quorum. Currently that means a \$32 increase.

- iii. Dave made a motion to increase dues by 10%. Larry seconded the motion.
 - 1. All approved
 - 2. \$332 is now the annual dues amount starting 01/01/2022

5. ARC Requests

- Hall - Iron Gate - Gutters
 - i. Gutters were installed on the house when built. Now they would like to finish the rest of the house. Same color as trim (beige). "5" ; 200 feet of gutters. Only doing the 200 feet of gutter and must use the beige color (to match the trim).
 - ii. All approved
 - iii. Stipulation: gutter color must match the original gutters that came with the house (beige color).
- Hall - Iron Gate - Pergola
 - i. Install a Pergola on their concrete slab on the North side of the house. Pergola is pressure treated Lumber, mounted on concrete, slab with bold down brackets. Color - White vinyl - sleeve). I told Mr. Hall that the color had to match the trim of his house. 12 x 14 (Pergola) ; 12 x 16 Concrete Slab.
 - ii. All approved
 - iii. Stipulation: Must match the color of the house trim
- Doll - Brighton - Tree/Brush Removal
 - i. Severe allergies, doctor recommended removal of all brush and trees
 - ii. All approved
 - iii. Stipulation: Only removing the brush and the trees designated in the pictures.
- Young - Heatherton - Roof
 - i. The home is in need of a new roof prior to closing. The shingles are Tamko Titan XT shingle colors. Info can be found on their website at Tamko.com. Buyers preferences of shingle color from most desired to least desired: 1. Rustic Redwood 2. Rustic Brown 3. Rustic Cedar 4. Aged Wood.
 - ii. All approved
 - iii. Stipulations: The color of Rustic Cedar has been approved for your shingles color.
- Cook - Grey Moss - Camera
 - i. Exchange one of the cameras that the prior owner had installed (Trendnet brand) with a newer camera (Amcrest brand, link provided). The new camera matches the other cameras I've submitted ARC requests for in the past. We then plan to take the original camera and install it to face the north side of our back yard; this is the only side that we can't currently view with our security cameras. It will back up against the camera the prior owner installed which faces the driveway. We'll ensure that it doesn't look into the neighbor's yard to keep their privacy.

- ii. All approved
 - iii. Stipulation: Please make sure that your cameras are not invading any privacy of your neighbor. Please make sure that you check the angles of your camera and make sure that they are only aiming at your property.
- Frontera - Heatherton - Roof
 - i. Roof needs to be replaced with new ice/water and shingles. Color remains the same as installed.
 - ii. All approved.
 - iii. Stipulation: Color of shingles (Pinnacle Pristine Pewter) approved by board; no other colors permitted without board approval.
- Frontera - Heatherton - Fence
 - i. Replace existing fence within identical property lines. Stain with natural wood color. Approved Stain color - Natural wood color. Right side 300 ft. Left Side 100 ft. Back side 200 ft.
 - ii. All approved.
- Frontera - Heatherton - Tree Install
 - i. Add two palm trees to the front lawn facing Heatherton Rd.
 - ii. All approved
- Frontera - Heatherton - Concrete
 - i. Expand concrete driveway to the AC unit. Diagram is attached in the email.
 - ii. Approved with Measurements.

6. Homeowner Time

- Mr. Randolph - I believe our current C&Rs cover that enforcement policy that was being talked about earlier, with the annual dues.
 - i. We will look into this, thank you for bringing to our attention.
- Mr. McCraw - I think a letter should be sent out due to the two major changes (new property manager and increase in dues) that were made this meeting. Not everyone comes to the meeting or looks online or on Facebook.
 - i. We will do so, thank you.
- Mr. McCraw - is the new property management company going to upkeep the fwebsite? A lot of new people moving into the area will go to the site so I think it's important to keep up with.
 - i. That is a good question and we'll ask Elite about this.
- Mr. McCraw - The no solicitation signs, especially at the front gate, are inside the neighborhood instead of facing out so no one who's coming in to solicit will see them until they leave.
- Mr. McCraw - For the road repayment: there was a county program that my old neighborhood took part in where the county covered the cost of the repayment and simply tacked the cost on to the HOA to repay over the course of a few years.
 - i. This is definitely worth checking into, thank you for the information.

7. Adjournment

There being no further business, the meeting was adjourned at 6:57PM by Jon seconded by Larry, and approved by Jen.