

**Cottonwood HOA  
Board of Directors and ARC Requests  
Meeting Minutes  
Monday September 27, 2021 (virtual)**

**1. Call to Order**

The meeting was called to order at 5:33 PM by Jon Wright.

**2. Directors Attending**

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

**3. Approval of Minutes**

The minutes for the first September meeting will not be read as they have not yet been finalized.

**4. Special Business**

○ **Special ARC Request**

i. **Middendorf RV Request - 26' RV**

1. Wants to keep his 26 foot RV in his driveway 24/7 and due to medical accommodations and for ease of use with his family as this is now his primary vehicle.
2. **Dave:** Why is it easier in front of the fence than behind?
  - a. It is more functional in front of the fence, and for ease of use. This is an accommodation for health purposes for his family.
3. **Mr. Middendorf:** I understand the concerns. I have an 18 yr old son with a certain routine and OCD issues. Loading everything up in the backyard is possible, but with the amount of rain and weather we have here, it makes it difficult on most days. Also, I do not have any landing area for the RV behind the fence, and there are complications with the pool drain that cause it to be difficult to put in an extension to the driveway for it. With my son's issues, it

also causes bathroom needs that cannot be accommodated during travel by a normal vehicle.

4. **Kaley:**By parking in the driveway, this basically helps you and your family - enhances the family time and family life?
    - a. Yes, we have 5 children, 2 of which are special needs and another 2 are under 2 years old. Between everything, this is the best way for my family to function.
  5. **Jon:** Would it be difficult to move the fence up the 26 feet?
    - a. **Mr. Middendorf:** It's possible to do, but between family life and work, it makes it difficult to make this happen especially in an appropriate amount of time.
- ii. Motion made by Dave to approve parking in the driveway with no stipulations, Larry seconded.
1. Jon - abstained.
  2. Alfonso - approve.
  3. Jen - approve.
  4. Erin - approve.
  5. Fred - approve.
  6. David - approve.
  7. Larry - approve.
  8. Karen - approve.
  9. Jim - approve.

## 5. Homeowner Time

- o **Mr. Brimer:** Financial information question; is this an appropriate issue for this meeting since it was called specifically for Mr. Middendorf's ARC request?
  - i. **Jon:** this was specifically for the ARC request, but you may ask any questions you have. Have you gotten everything from EPM you requested?
  - ii. **Mr. Brimer:** No, I only received an expenditure report which doesn't provide enough detail. I received one month of this year's financials and 2020s financials.
    1. Last year, out of HOA funds, we spent \$660 in gate openers and \$510 this year on the same thing. We're buying remotes for the gates out of HOA funds and when a homeowner needs a remote they pay EPM for the remote they're purchasing, yet we don't get that money back? How much are we paying for a remote?
      - a. The first remote to a new homeowner is free. But, let us speak to EPM about this topic and find out the details about this situation.
      - b. **Larry:** A good question to also ask EPM is if the remote only comes with new homes, or all new homeowners regardless if the home had a prior owner.

2. Frustrated because it seems like every financial question asked has an answer of “I don’t know” or “I’ll ask EPM.”
- iii. **Jon:** Did we provide Mr. Brimer any options on how to resolve his concerns?
  1. Yes, he was provided the option to go down to the EPM office to see everything in person, or allow Kevin a few days to scan the 150-200 pages and email them to him directly.
- iv. **Mr. Brimer:** I believe these documents were due to every resident by the end of 2020, it should not take this long to get something due to us. The covenants say the Board will provide this and you’re not complying.
  1. We aren’t going to send every homeowner copies every year of 100-200 pages of paperwork as it would cause dues to skyrocket. They’re available upon request for any homeowner who seeks them, however. Let’s discuss this further at the next board meeting once we get some answers from EPM.
  2. You’ve been given two options to get the information you’re requesting.
- v. **Mr. Brimer:** What does our contract say about what they’re required to provide to us based on our payments to them? Because they charge us a monthly fee then also all these other small fees for office, mailing, accounting fees, and more.
  1. The management agreement has been signed and we’ll have EPM send a copy to you.
- vi. **Mr. Brimer:** EPM states that they’re going to bill us for scanning and sending the documents to me, and the covenants say that these documents should be provided to members for free. How does he get the authorization to pay himself for these things and how does he pay bills?
  1. It’s in the management agreement that they’re allowed to make these payments.
- vii. **Jim:** Scott brings up some valid reasons and we need to get a hold of this budget and explain some things. I would go over there with some people and sit down and figure things out.

## **6. Adjournment**

There being no further business, the meeting was adjourned at 6:20 PM by Jon Wright. Motion by Jim, seconded by Larry, and Jon approved.

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

**1. Call to Order**

The meeting was called to order at 5:33 PM by Jon Wright, seconded by Alfonso and approved by Jen.

**2. Directors Attending**

Jon Wright - President  
Alfonso Robinson - Vice President  
Jen Ruffini - Treasurer  
Fred Hall - Director  
David Satore - Director  
Larry Blackwell - Director  
Karen Williams - Director  
Jim Belliant - Director  
Kaley Wright - ARC Chairman

**3. Approval of Minutes**

The minutes for August were read by Erin Cook. Jon made a motion to approve the minutes, Alfonso approved, and Jen seconded.

**4. Old business**

○ **Reminders**

- i. Animals must be on the leash at all times unless in the back yard/behind a fence. We're still having a problem, and we don't want anyone getting hurt. So please make sure animals stay inside or in a fenced in yard.
  1. We've had several issues with this recently, including the last month with aggressive animals. Animal control, the homeowner, and EPM have been contacted about the matter.
  2. Fines for repeat offenders have been discussed with the attorney who is doing the research to see if this is possible based on our covenants, and potentially putting up a fine committee from the board for future situations.
- ii. Trash cans need to be put up promptly. Holidays may be an exception, with the trash companies behind schedule, but in general please bring in your bins.
- iii. Yard maintenance - please make sure to edge, mow, and remove cuttings from the street especially with the pressure washing if it kicks up anything.

○ **Sign/Wooden Fence**

- i. Wood fence has been completed and put in. Sign came in during the month and we obtained an estimate from a contractor to put the sign up. Contractor gave an estimate of \$500 which we thought was too high, so we're scoping out our options including the pricing to put plexiglass up over the sign to maintain it in the long term. Sign itself is 24x48 inches, and will not be hung on the gate itself as the fence sways slightly in high winds. Instead, it'll be held up on its own stand made out of wood and painted. Quote from a second contractor - to include the plexiglass - is \$300.
    - 1. Motion to move forward with this idea, and approved.
- o **Financials with Jen**
  - i. Financials all look fine. Street lights have been moved off to another pool of funds based on last month's conversation. Still need to contact Johnson Communication about the battery prices from last month. Kaley does have copies of the invoices.
  - ii. **Larry:** There's a variance of \$10,000 of variance under road funds but doesn't explain where it's going. Bottom line, total net income we have a variance showing of \$7,300 and since year to date actual is almost \$21k and the budget is \$13k, where did this come from?
    - 1. This question has been asked to EPM, and we're in contact with them about board members meeting with Kevin and discussing this and other financial questions.
    - 2. Attorney said as of now, between September and December (with upcoming expenses), it'd be best for the board to sit down with EPM and go over the budget, the dues, the assessments, and capital improvements.
    - 3. Please send questions for EPM to Jen so she can compile them and send them over.
- o **Bus Update with Jen**
  - i. Bus company supervisor: still waiting for a call back from her about the bus/gate situation from last month.
- o **Delinquent Dues**
  - i. Jon spoke with EPM to see if they were dragging their feet about getting the fees taken care of. Also spoke with the HOA attorney; they spoke with the two homeowners that owe \$605 each (two years worth of dues). He has proceeded to place a lien on the properties and is taking these homeowners to court. For the other 4 that owe this year (3 full dues, and 1 partial), he's going to send a letter and give them 30 days before giving the board next steps on how to pursue those homeowners.
- o **Food Truck with Kaley**
  - i. Greek's food truck came in and wanted to state how awesome and polite everyone was, and how they appreciated us inviting them in. They asked when they could come back.

- ii. As of now, no scheduled food trucks. Let Kaley know if there's someone you'd like to come back in. Fresh Food Factory and Greeks would both like to come back in.

## 5. New Business

- o **Annual Dues - Increase Discussion**

- i. **Larry:** Might wish to assess a \$25 special fee. I agree with increasing the dues and I would go with about 10% of the current yearly dues. We need to prepare for things, especially things like replacing EPM as our property managers.
    - 1. EPM has caused many problems due to miscommunications and not doing things they are supposed to be doing, which potentially caused higher costs for us in the long run.
    - 2. Attorney advised not to take a vote just yet, but start the discussion.
  - ii. **Jen, Jon, and Erin** will sit down with EPM to discuss the financials thoroughly, as the attorney suggested.
    - 1. The board should discuss what these three should be discussing and what kind of answers we're looking for. Attorney would like to be involved as well.
    - 2. **Larry:** We should probably get together as a board so we're on the same page, and talking about the major topics and all current questions we have.
    - 3. Attorney recommended we should discuss the storm drains so that this isn't a surprise expense again in the future, despite the contractor who fixed the drains stating they'd be okay for 10-15 years.
      - a. **Larry:** The companies (Mediacom, AT&T, etc) coming in and boring down may be part of this problem. With the school being built, additional complications such as these may arise and cause more damages, such as a sewer system for the school. We should have something to cover situations like this.
      - b. Attorney also recommended we get the estimates for our utilities and vendor payments between now and the rest of the year so we understand what we're going to have to budget for, at minimum.
- o **Gate Discussion**
    - i. **Jim:** What do you think EPM should've done in regards to the front gate? When things like cables get run, etc, who do we have to contact within the neighborhood about this? HOA, EPM, the county, etc?
      - 1. Currently, these utility companies aren't notifying EPM or the HOA board at all. We may need to proactively go to these companies and the county when these things begin.

- ii. **Larry:** EPM should have the responsibility for keeping up with remotes and codes for the gates and we don't know if they've been contacted about the current situation.
  - 1. **Kaley:** I've been on call all week with Johnson and EPM about the gate situation; Johnson states they don't have the remote codes or anything. The person I originally spoke with no longer wishes to speak with me, so now I speak with the owner. He states that when they come out, they report all findings back to EPM, and they do not take a backup. They gave us what they had (92 homeowners) that have people who no longer live here while also missing people who have been here for a long time. When contacting EPM they did not have any backups at all - gate codes, remote codes, etc - except what people had when they closed on their houses.
  - 2. **Jon:** One of the reasons we're looking to move away from Johnson Communication is that they dropped the ball hard with the codes and the gate and have caused Kaley specifically to deal with this, get the names, addressees, phone numbers, codes, and remotes sent in so that they can get it all put in correctly and also put in a backup system. The new gate company has a cloud system so they have an auto backup, the property management company will have a backup, and then 2 board members will have a backup as well so the information is never lost again.
  - 3. **Kaley:** A huge thank you to everyone who's helped with this process as it could not have been done without you, especially Jen, Jim, Karen, David, and all homeowners and renters we've spoken with.
- iii. **Jon:** The new gate company is All Tech, who a homeowner recommended as he worked with them for many years. When this company came out, they didn't even charge an assessment fee to determine what was wrong with the gates, so we'll be having a further conversation about them soon.
  - 1. **Jim:** We should get a contract with All Tech about the service level agreements so that we know exactly how they will react in emergency situations.
  - 2. **Kaley:** The quote will be done by Wednesday or Thursday, if we get everyone's codes and numbers.
- iv. **Larry:** We need to confirm that people aren't giving duplicate codes.
  - 1. **Jon:** This is already an issue with current codes, so we're going to be preventing any duplications going forward.
  - 2. Gate company also suggested having a code for pizza/delivery places, garbage companies, etc.
- o **Vote** - Approval of the circuit board and chip for the front gate at \$3100.00, in which they are waiving the labor fees for the install.

- i. Larry, motion to approve, Jon seconded.
  - ii. Carried and approved unanimously.
- **Vote**- Current system is a landline system. In order to prevent these disasters from happening again in the future, we need to move to a cellular system. This upgrade is \$2500.00 and is 70% less likely to be hit by lightning than the current system.
  - i. Jim, motion to approve, Dave seconded.
  - ii. Carried and approved unanimously.
- **Vote** - Terminating Johnson Communications and implementing All Tech as the new gate company.
  - i. Larry, motion to approve, Jen seconded.
  - ii. Carried and approved unanimously.
  - iii. EPM will send a letter to Johnson Communication to terminate services pending the outcome of this vote.
- **Funding for these items:** EPM stated there's a contingency fund we can use for these items.
- **Fall Garage Sale Date**
  - i. **Jen:** October 23rd with a backup of November 6th so we don't hit Halloween weekend.
    - 1. David, motion to approve, Fred seconded.
    - 2. Unanimously approved.
  - ii. **Jen:** Let's approve a Spring one for April 23rd with a backup of April 30th.
    - 1. Jon, motion to approve, Dave seconded.
    - 2. Unanimously approved.
- **Ambulance Discussion**
  - i. **Kaley:** Spoke to the attorney today and the homeowner (owner of the ambulance). We asked several questions and we're awaiting a response. Attorney stated pending the answers to the questions, we need to wait to discuss and vote on anything with this topic.
    - 1. **Jim:** Concerned that if we approve the ambulance then we may have to approve other industry vehicles for homeowners in the future (big rigs, lawn trucks, etc).
    - 2. **Larry:** The ambulance may be covered due to protected vehicle laws. Attorney most likely looking into such a thing.
- **Speeding Concerns**
  - i. We're still having a speeding issue. Speed bumps may need to be discussed, but they're expensive and may not be the solution. Attorney has been advised of this discussion, but he wants the information one homeowner was looking into for speed bumps.
  - ii. Do we want the sheriff's department back out again for this? It's been several months since we last had them here.
    - 1. Paying for this is more money that we're spending out, and everyone drives fine when the cops are here but afterward the

speeders speed back up again, so this may not even be helpful in the long run.

- **Vehicle in Neighborhood**
  - i. There was a suspicious person on Heatherton taking photos of 3 different homeowner's homes, including one board member. The police were called, and a homeowner confronted him. The man stated he was a 'process server' which was false as they work for the sheriff's department, so the police knew immediately this was false. The man then went to another homeowner's house and scared the wife. Larry Blackwell spoke to him plus another homeowner and supposedly he was a private investigator (presented ID to the police), so they told him he was trespassing and made to leave the neighborhood. We aren't sure if he's been back, but he was seen the following day around Locklin. Sheriff knows and they've dealt with him before so they're watching him and several homeowners are on the lookout.

## 6. ARC Requests

- **Bellinger - Heatherton - Gutters**
  - i. White colored gutter install. Total of 28 feet of guttering for the front of the house over two windows. Opposite sides of the front door there's a right angled turn from one roof to the other at each window. Pictures were attached to the request. The right angle raise of each side are 5+ inches and 7+ inches. On each side there's a total of 58 feet straight downspout with a 14 foot curved connector at the new gutter on the ground in the bushes is black plastic piping attached to the downspout to keep the water away from the house due to washaways. Leaf protectors are added to the guttering to keep leaves out in the fall and spring.
    - 1. All approved
  - ii.
- **Morgan - Huntingdon - Drain Field Install**
  - i. Originally requested to remove trees in front and back yard due to damaging of the current drain field. Changed request to keep the trees, and instead wants to put in a new drain field to assist with sewage backups. Septic drain in the front yard must be replaced due to the tree root systems causing the system not to work as needed. Boyette will handle the replacement. Work will be 1-2 months out due to the current work backlog. Invoice, permit, repair, and sizing information were all submitted. Roots will be removed before the new drain field is put in.
    - 1. All approved
- **Cook - Grey Moss - Landscaping**
  - i. Install a purple bush known as "fringe flower" in the backyard. Common bush in the area and several homeowners currently have this in their landscaping, it's easy to recognize and comes in everyone's flowering package.

- 1. All approved.
  - ii. **Stipulations:** Landscaping - no owner may permit the growth of noxious weeds or vegetation on the owner's lot or on the land lying between the street pavement and the front lot line of the owner's lot. All unimproved areas of the elot must be maintained in an attractively landscaped and sightly manner.
- **Hall - Iron Gate - Paint Front Porch**
  - i. 10'8" by 6'9" concrete paint, same color as the trim which is light beige and matches the trim. Need to paint the porch due to red stains left by the contractors.
    - 1. All approved
- **Hall - Iron Gate - Landscaping**
  - i. Rain washes out their mulch, so they want to take bricks to border the plants and bushes to prevent mulch washing out to the front yard.
    - 1. All approved.
  - ii. **Stipulations:** Landscaping - no owner may permit the growth of noxious weeds or vegetation on the owner's lot or on the land lying between the street pavement and the front lot line of the owner's lot. All unimproved areas of the elot must be maintained in an attractively landscaped and sightly manner.
- **Middendorf - Iron Gate - RV Permanent Parking**
  - i. Requesting he be allowed to park his 26' class CRV in the driveway on a permanent basis as their new primary family vehicle. They have 5 children, 2 with special needs and they take their children to therapy 3 times a week to Navarre and the vehicle allows them their needed flexibility. They answered all the questions we had during the prior meeting and provided their medical information. He is willing to put it in his backyard if we cannot approve the driveway/front yard parking.
  - ii. Was this one of the houses where they are allowed this special permission anyway?
    - 1. Yes, it can be parked in the backyard due to special stipulations. But due to medical accomodations and concerns, the attorney stated they provided everything necessary to submit the request for the front yard.
    - 2. All approved.
  - iii. **Stipulation:** Must be parked in the backyard, behind the fence.
    - 1. **NOTE:** Special Board meeting took place on 09/27/2021 to further discuss this topic. Please see those minutes for further information, and change of approval status.
- **Burns - Iron Gate - Metal Fencing Install**
  - i. Wants to install a 6' foot standard stockade natural color, 3 sides metal black rod fence.
    - 1. Spoke to the attorney about this and did some research on the topic. One question the attorney asked is if anyone else had put

the request in; yes, a few have requested the same thing, but they were all denied by previous boards. Attorney stated that since they were denied in the past this might be considered selective enforcement if approved.

2. She stated that she had a letter from Timberland for this, but Jon spoke with Timberland about this and they never provided her a letter. We've asked for a copy of the letter from her just in case, but it was never provided.
3. All denied.

## 7. Homeowner Time

- **Mr. Brimer:** Last meeting, I brought up an issue in the covenants in 2014 about the Board providing the expenses and receipts to the members within 90 days of the end to the calendar year. We're now in September and I haven't heard anything back about this topic.
  - i. **Jen:** I spoke with EPM (Kevin) about this topic and I can put it out on the Facebook page once I'm home. He states he puts everything out at the annual meeting, but he doesn't give them out every 30 days. You can call as a homeowner at any time and they will give you anything you ask for on this topic.
  - ii. **Kaley:** Jen spoke to Dawn Dodson at EPM who stated they (she and Kevin) would be getting the information from the accountant (Kim) and that they would be contacting you directly about this matter.
  - iii. **Jim:** I know you've brought this up before, and we do have this information and if you'd like you can get a copy from Larry. It shows expenses for a 6 month period.
    1. **Mr. Brimer:** This is not what I'm asking for, the covenants say it will be provided as receipts and all income and expenditures.
- **Mr. Henderson:** I agree with Mr. Brimer especially when we speak about raising dues, I'd like to know where the funds are going. I also still support closing the gates especially after we had a visitor causing trouble this month.
- **Fred:** On Huntingdon, there's a cable/powerbox that's been tilted over for 3-4 months and that can be dangerous if there's power under there.
  - i. **Kaley:** According to EPM and AT&T, AT&T is coming out and fixing it. They were working on a line trying to fix it; it's an issue that has an ongoing resolution.
- **Jon:** What else do we need regarding the information for the front gate?
  - i. Yesterday, Jen went around the curve and cul-de-sac of Heatheron. Jim is working in the other section of Heatheron, Kaley went down Brighton and Paige Point and Broadfield. Met a lot of really nice people and got a majority of the people in these areas. Someone will be coming down Huntingdon. Karen and David worked hard on Iron Gate already, there's some on Brighton that need following up with.

- ii. If people don't volunteer their information, they can't be put into the gate or the keypad meaning they can't get into the gate with a code or remote code. Outside of providing the information to Kaley, people can contact EPM directly and provide it to them instead via going to the website at <https://www.cottonwoodhoa.net/> or to any of the other board members.
- iii. **Karen:** How will the change in the front gate affect the back gate?
  - 1. Your same codes and remotes for the backgate will continue to work as is, it's on a different system.
- **Mr. Brimer:** What's the mailing address for Etheridge?
  - i. % Etheridge Property Management, ATTN Dawn Dodson, Cottonwood HOA 908 Gardengate Circle, Pensacola, FL 32504.
- **Mr. Henderson:** Does the new gate code have a limit, and do we have a temporary code we can give people and family members?
  - i. **Kaley:** You'd have to give them your code. If they call through the machine, they have a minute to speak to you and let you know who they are. You'll press 9 on your phone and it'll open the gate for them. There are currently no temporary codes.
- **Mrs. Turnage:** Our old codes do not work on the new front gate system, so in addition to needing to know the info on our remotes you want us to choose new codes?
  - i. You can choose the same code you were using before, we just need to know what you'd like to use with the new system because we don't have a copy of what the old one was. If your vehicles are programmed to your remotes, those shouldn't change. If a homeowner has an issue with a 3rd party purchased remote that they've programmed, the company we're using volunteered to reprogram and so did one of our more technically sound homeowners.
  - ii. For clarification, the gate code is the number you punch in to get in the gate. The remote code is the code identifying the remote, nothing else; the remote, when clicked, opens the gate with no code needing to be punched into the system.

## 8. **Adjournment**

There being no further business, the meeting was adjourned at 7:17 PM. Motion by David, seconded by Larry, and Jon approved.