

*The Courtyards at The Links HOA Executive Board*

Annual Meeting Minutes

October 18, 2016

---

- I. **Opening.** Bud Vance convened the meeting at 7:00 p.m. and welcomed everyone. He explained that Tom Fischer, Secretary-Treasurer was absent because of a personal emergency. He then commended the work done voluntarily by many of the residents of our community and thanked them all: Frank Negro who collects our newspapers for the Boy Scouts; Cliff and Connie Feldman for their volunteer efforts and Cliff's ongoing work on the resident's and workers directories and distribution of information throughout the community; Tai and Bruce Landis for the Links Newsletter, as well as Bruce for his role in upgrading the fitness equipment; the members of the Architectural Committee (ARC) and Community Center Oversight Committee (CCOC) for their ongoing contributions; Jerry Dougherty and Fred Jensen for their assistance regarding their work on the Master Association Capital Funds Committee; and Liz Zaic, Tom Fischer, and past HOA board members, Stu Kravits, Alice Kabatt, John Kuntzman, and Chris Denham for their help and support.
  
- II. **Quorum.** Dennis Bowman verified that a quorum was present, saying that 41 members of the community had signed in thereby satisfying the need for a quorum of 26.
  
- III. **Minutes of 2015 Annual Meeting.** Bud advised that the minutes of the 2015 Courtyards HOA Annual Meeting had been distributed by email. A motion to not read the minutes was made, seconded, and approved. A motion to approve the minutes was then made, seconded and approved.
  
- IV. **Year-to-Date Review of 2016 Budget.** Bud reviewed the expenditures year-to-date, noting that the budget had been based on projections of 98 homes which we now have. He discussed the various budget expenditures and highlighted significantly increased costs in sprinkler maintenance and services. He also discussed the decline in quality of lawn service and the replacement of the Leland cypresses with arborvitae which are better suited to our area but were an unanticipated cost. Paver maintenance is in process and is expected to be under budget. Trash and dumpster fees are on track, as are fixed-price utilities.

Two-thirds of the 2016 budget for snow removal was spent in the early part of this year, and ice melt has been purchased at a reduced rate for 2017. Bud outlined the process for snow removal: using one crew on each side of Mason Dixon Road, the contractor starts with the

main streets to facilitate emergency access if needed; the courtyards, driveways and walkways are then cleared.

Bud asked if there were any questions on the 2016 budget. There were none.

#### **V. New Initiatives.**

Bud has met with the other HOA's at The Links to write a statement of work (SOW) for 2017 lawn care. The numerous complaints and issues this year have provided specific line items for the SOW, such as, need for soil samples, fertilizer quantities, inspection, disease applications, pruning, and leaf removal. A panel of members from each of the three HOA Boards will review the bids received and make the decision on the contract award.

Fred Jensen asked if weeds on lots such as his are coming from the golf course, should the golf course pay for treatment. Bud agreed to discuss this issue with Rick Klein. Arlene Rosenberg asked if aging lawns need special attention. Bud replied that the SOW will have ad hoc specifications for special services. Andy Friedrich raised the issue of construction dumping which detracts from the appearance of the community. Bud agreed to discuss this ongoing problem with Rick. Bud is also working with Rick to try to get a fixed-price contract on trash pickup and sprinklers, including repair.

Bud stated that, because sprinkler costs have doubled in the last five years, a fixed-price contract is needed. Stu advised that part of the sprinkler cost is based on the cost of the sprinkler infrastructure, which was not included in the Neighborhood Improvement District (NID) funding. Dennis added that the original HOA Board, Stu, Chris and himself, did a flow analysis to determine how much water goes to homes and to the golf course and that the sprinkler costs include maintenance, repairs, and pumping. Gil Clark added that only two of the ponds are connected to the system. Stu added that the sprinkler costs have gone from \$10 per household to \$21 per household in 10 years. NOTE: Homeowners did not begin paying for sprinklers until 2011.

Bud again thanked Tai and Bruce Landis for getting The Links Newsletter back up and running.

#### **VI. ARC Report.**

Bud announced that Gil Clark has resigned from the ARC chairmanship and Lenn Fagan is the new chair of the ARC. Lenn proceeded to brief on the committee's efforts this year, including revision of the application for email requests. **Submitting photos of requested plants at maturity is now part of the application process.** The ARC has received 10 requests this year, 6 for landscaping, 2 for patio and/or deck, 1 for lighting and 1 for an entry door.

#### **VII. Election for Board Position.**

Liz noted that, for the Board position she is vacating, there was only one candidate, Karen Landry. Our HOA's governing document, the Public Offering Statement (POS), however,

states that nominations from the floor may be requested. A motion to proceed without a call for further nominations was made, seconded, and approved. A motion to elect Karen by acclimation was made, seconded, and approved. Karen was then elected by acclimation.

### **VIII. 2017 Budget.**

Bud reviewed the 2017 proposed budget. He explained the decision to put a lawyer on retainer, as did Garrison Falls, to deal with contract reviews and other issues which may arise, such as non-payment of HOA dues.

He anticipates a 20% increase in sprinklers and a 38% increase in sprinkler maintenance and expects the possibility of a 10% increase in lawn care under the new SOW. Because we are doing a joint SOW with other HOA's, however, there may be better unit pricing in the lawn contract. In response to the question of a penalty for ending a contract early, Bud responded that we will be able to break a contract with 30 days' notice, based on what is required vis-à-vis what service is received.

Landscaping maintenance and replacement are very important to maintaining the appearance of our community at the quality level we all want. Bud noted that every lawn and landscaping vendor who has looked at our property recently has stated that the Cleveland Pear trees primarily on Battery Ridge need to be thinned to prevent them from breaking. That process alone would cost an estimated \$3,000 in 2017. Dumpster fees will be down slightly, as costs are based on number of homes. With more development in Garrison Falls and the Retreat, our Courtyards percentage declines.

Dennis discussed the year-to-date balance sheet.

The anticipated increased costs have led to a \$10 increase in monthly Courtyards HOA dues. As of January 1, 2017, monthly dues will be \$165.00. Residents may pay monthly or in advance on a quarterly, semiannual, or annual basis.

Stu asked if there was going to be a budget carryover this year. Dennis replied no because there are still large bills outstanding. Kim Stavely suggested shifting our budget year to the Federal cycle, October 1 to September 30, to coincide with our Annual Meeting and help us all better understand the budget. She also expressed concern about the capital reserves. A discussion ensued about the capital reserves and approving the budget as is without certainty of a carryover. A motion was finally made to accept the budget as submitted with the proviso that the Board will reevaluate the budget at the end of this year to determine if the \$10 increase is actually needed. The motion was seconded and approved. Bud said that, after the end of the year, he will email the budget and an explanation of where we stand to the Courtyards homeowners.

The issue of capital reserves was touched upon. Although not fully covered in the discussion, the capital reserves are currently in a savings account. A laddered CD-investment plan, based on the recommendations of the Financial Advisory Committee, was developed, but has not yet been implemented. Our current capital reserves are \$81,625.69 and \$6,900 is scheduled to be added to those reserves at the end of this budget year. (Our goal has been

to attain a balance of \$100,000. All three financial institutions that we contacted about investing our capital reserves advised that we would need a minimum of \$100k for them to issue laddered CDs.

## **IX. Miscellaneous**

Bud reminded residents that the POS specifies that signs, such as election signs, must be placed only in a window and may only be in place for 2 weeks prior to the election. He also reminded everyone that Holiday Decorations may be displayed starting on Thanksgiving, Nov 24, 2016 and must be removed no later than January 15, 2017.

The Master Association Annual Meeting will be held on November 15, 2016 at 7:00 p.m. at the Premier Clubhouse. All homeowners are invited and encouraged to attend.

Bud explained that Tom is looking at the potential of LED lighting and is in contact with Adams Electric to assess our electrical systems, corroded conduits, etc. to determine the best approach for us to address our systemic electrical issues.

Bud thanked Gil for his 10 years of service to the community and presented him with a gift. Gil expressed his thanks to all. He was then asked to speak about Mt Joy Township in his role as a Supervisor. Gil spoke briefly, noting the township's past property tax reduction and possibility of another and the long-term agreement with fire and rescue services. He also said that he has served as a Supervisor for 8 years and will not be running for reelection next year. He encouraged residents to run for the Mount Joy Township Supervisor position he will be vacating.

Bud then thanked Liz for her 9 years of service to the community on both the ARC and the HOA Board and presented her with a gift. She expressed her thanks to Bud and the community.

The meeting ended at 9:15 p.m.

Respectfully submitted,

Your Courtyards HOA Executive Board  
Bud, Tom, and Karen