

Twin Harbors Property Owners Association, Inc.
Board of Directors Meeting
November 14, 2015

Directors Present:

Joseph Polizzi, Paul Laverty, Bill Belcher, Melvin Cassel, Ken Van Hook, Steven Eckert, Cliff Budd, and B. Milton (Chip) Choate

Directors Absent:

None

Guests Present:

Tony Jackson, Hazen and Nannette Fanjoy, Kyle Kelly, Kenny Holder, Don Uptegraph, Jim and Wendi Wilder

Joseph Polizzi, President, called the meeting to order at 9:01 AM.

Joseph Polizzi asked the board to review the Minutes for the October 17, 2015 board meeting. Cliff Budd made a motion to approve the minutes for October 17, 2015. The motion was seconded and approved.

Treasurer's Report:

Treasurer Paul Laverty, reported the cash bank balances as of end of October, 2015.

Account	Balance
THPOA - Regular Checking	\$83,675.96
THPOA - Special Assessment Checking	72,704.76
THPOA - Petty Cash	15.40
Total Available THPOA Cash Balance	\$156,396.12
Road Deposits	3,000.00
Donations for Pool Fund	1,903.18
Donations for Tractor Storage Building	2,700.00
TOTAL BANK BALANCE	\$163,999.30

The board reviewed the balance sheet for the month ending October 31, 2015, the income statement and the statement of cash flow for the two (2) months ending October 31, 2015.

Chip Choate made a motion to approve the Treasurer's Report, the motion was seconded and approved.

A written report form was reviewed. The form will detail the actions of each month for managing the accounts receivable and collection activities. Steve Eckert made a motion to approve the form and the submission of the form at subsequent board meetings. The motion was seconded and approved.

Paul requested the board consider the manner of reporting financial information to the board, either the accrual basis or the cash basis. Joseph felt the cash basis was a more appropriate manner of reporting and Cliff felt the cash basis should be the method used to present financial information to the board. Paul indicated that henceforth, he would present financial information to the board using the cash basis of presentation.

Paul presented a list of accounts receivable which are deemed to be uncollectible. Kelly asked if these represented just lots and Paul advised these are only of lots. In some cases, the lots have already been foreclosed by Polk County, in other instances the individuals cannot be located, and there are others where the individual is deceased. All accounts have received numerous collection letters, some have received demand and final demand letters. Cliff made a motion to approve charging off the accounts presented. The motion was seconded and approved.

Paul stated that if Polk County has a tax foreclosure on a lot, the POA cannot collect any additional monies from the property owner and if we had filed a tax lien, that lien is also wiped out. The property owner has two years from the date of tax foreclosure to reclaim the property by paying a 25% premium to the purchaser.

Ken indicated that he was looking at the Polk County records and some of the records of Polk County and the Twin Harbors office do not match. Paul said that he was aware of some inconsistencies and that he has compiled a listing of all Twin Harbors lots based on the records of Polk County. The records of Polk County are not always right. Paul will email Ken the prepared report so Ken may review and compare.

Ken said that at this time there are no Twin Harbors properties posted for tax foreclosure by Polk County and Paul confirmed this statement as he reviews the posting on a monthly basis.

Paul reaffirmed the position of the board that a winter schedule is in effect from October through April. This means that the hours of our office manager and field maintenance

manager are reduced. In addition we are reducing the number of pool treatments during the winter, plus we have discontinued trash pickup. Other measures are being taken as the opportunity dictates.

Joseph said that the office manager is dependable and was performing well.

Kelly acknowledged that she has volunteered to help in the office and Paul accepted her offer to assist. Paul is to meet with Kelly and discuss how and when she may be of assistance.

Open Forum:

Hazen Fanjoy appeared in Open Forum to inform the board that he will furnish the materials to modify the "days open" sign on the front fence. At first a temporary covering will be placed on the sign to be replaced by an attachment that may be easily removed around the first of May.

Hazen also questioned why the only road in The Point has not been added to the County Sync. Hazen was assured that The Point road will be added to the County Sync and there is no intention of not including this road.

Kelly Kyle appeared in Open Forum to discuss the topic of a Neighborhood Watch Program. There are a number of property owners who want to proceed with the creation of an active program. Currently a sign at the main entrance to Twin Harbors says there is a neighborhood watch group; however, such a group has not been active for years. All members of the board agreed they were in support of the concept of a neighborhood watch program and asked Kelly to proceed with the establishment of an active program and the coordination of the project with the local authorities.

Tony Jackson appeared in Open Forum to discuss the significant number of dead trees in Twin Harbors. Recently a dead tree fell across a road causing a problem for Tony. Removing dead trees are the responsibility of property owners. Tony suggested that the association write a letter to property owners with dead trees to get action on this problem. The board opted to place a notice in The Winds newsletter advising property owners of their responsibility to remove dead trees. Melvin Cassel said that if a dead tree causes damage, an insurance carrier will not pay for the damages, the tree must be alive when the damage occurs in order for the insurance carrier to pay damages.

Jim Wilder appeared in Open Forum to request that minutes be added to the website in a more timely basis.

Jim also requested that financial statements be added to the website so that property owners may have the ability to gauge the financial strength of the association. Jim would like to see both balance sheet and income statement.

Next, Jim brought forth the issue of the new tractor, which he acknowledges received a great deal of attention at an earlier board meeting as well as the annual meeting. Jim would like to know the exact purchase price of the tractor and Jim expressed that the tractor was purchased without input from the property owners, even though Jim indicated that he would probably have voted for the purchase of the tractor. Selling the tractor without first obtaining board approval was not appropriate. Jim quoted Cliff Budd who said the tractor sale was a real screw-up. Every board has screwed-up at some time. Selling the tractor gave a bad impression to property owners.

Jim reminded board members that they should never make unauthorized pronouncements because it might get the speaker or the board in trouble. Most of the time it is best to keep your mouth shut and suggest referring the query to the board.

Jim continued with a reference to the voting on the special assessment and the procedures for updating the deed restrictions. Both issues failed to pass. Jim said that a number of property owners felt that voting yes would give the board the authority to change all deed restrictions without referring to the property owners. We should be very specific in telling property owners that any change to the deed restrictions must first be approved by the property owners. The board approved submitting to property owners a ballot which increased the special assessment from \$60.00 per lot per annum to \$95.00 per lot per annum. Where did the figure of \$95.00 come from? Be very specific when discussing the amount of the special assessment and make sure property owners know all special assessment funds are used entirely for Twin Harbors roads.

Jim's final point cautioned the board and property owners to listen to everyone's ideas and not dismiss an individual outright just because that individual presents his/her comments in a dictatorial or ill conceived manner. Sometimes good ideas are poorly presented and when this happens a good idea is not received favorably. Just keep an open mind.

Correspondence:

Chip Choate reported no correspondence received in the month of October.

Complaints:

Paul Lavery reported that no complaints were received in the month of October.

Building Permits:

Cliff Budd reported that one Building Permit was requested and approved in the month of October. This permit was for the construction of a wrap around porch and a porta cache.

Pool Report:

Bill reported there were no security issues during the month of October 2015. Backyard Oasis is now providing routine cleaning and maintenance every other Monday. The pool is now closed for the winter season, and the pool and equipment will be inspected to locate potential problems.

Other Business:

Chip Choate initiated a discussion of a culvert drain in The Point. Years ago, the culvert was installed by the original developers as a means of draining rain water from the property in The Point as well as rain water that flows into The Point from the street in Section 4. Several property owners in The Point recently replaced bulkheads and in doing so the original culvert became three (3) feet too short, which means the drain water would cause a problem for the newly installed bulkhead. A three (3) foot culvert could not be purchased and only a twenty (20) foot culvert was available. The board was asked to consider purchasing the remaining culvert of seventeen (17) feet. Precinct 2 Commissioner Ronnie Vincent has pledged the culvert will be used in his Twin Harbors road project. Cliff Budd made a motion of the board to approve the purchase of the remains culvert, seventeen (17) feet, with the understanding the culvert will be utilized to replace an old culvert when Twin Harbors roads are repaired. The motion was seconded and approved.

Joseph Polizzi initiated a discussion on the purchase of a tractor storage building. A bid has been received from Cardinal Carports for an 18 X 31 metal building at a cost of \$4,624.40. It was suggested that an 14 X 52 slab in the back of the swimming pool be used for the proposed storage building; however, an additional footer would need to be laid. Bill Belcher made a motion to give Cliff the authority to commit up to \$6,000 for the purchase of the storage building and the construction of a footer to enlarge the slab area. The motion was seconded and approved.

Chip Choate initiated a discussion on revising the special assessment ballot and submitting the ballot to property owners. The board requested Treasurer Paul Laverty to prepare different cost comparisons on the special assessment and to report to the board at the December meeting.

Chip Choate reported to the board that Twin Harbors road work has been deferred until the spring of 2016. This deferral was made necessary by the cold and rainy weather we are not experiencing.

Ken Van Hook initiated a discussion of insurance for interns or volunteers. Ken indicated that despite several attempts he has not been able to make follow-up contact with our insurance representative. If subsequent efforts prove fruitless, Ken and Chip will make a joint call to the insurance agent. Ken will report on this issue at the December meeting.

Paul Laverty initiated a discussion of using architectural fees as opposed to road deposit fees. The board requested Paul to prepare an updated proposal and present his suggestions and finding at the December meeting.

Chip Choate initiated a discussion on approving a board member to whom the association's field maintenance supervisor is to report. Chip also provided a form for the board member to complete for each board meeting. Chip made a motion to approve Cliff Budd as the board member to whom the field maintenance supervisor is to report and to approve the reporting for each meeting. The motion was seconded and approved.

Chip Choate initiated a discussion on approving a board member to whom the office manager is to report. Chip made a motion to approve Paul Laverty as the board member to whom the office manager is to report. The motion was seconded and approved.

Chip Choate initiated a discussion on approving a monthly written report that the #1 Architect will submit each to the board. Paul Laverty made a motion to approve the proposed report to be completed and submitted by the #1 Architect. The motion was seconded and approved.

Chip Choate initiated a discussion on approving a board member to manage complaints and to submit a monthly report to the board concerning complaints received and resolved. Chip made a motion to approve Steve Eckert as the board member to manage complaints. The motion was seconded and approved.

Chip Choate initiated a discussion on approving a board member as coordinator of special projects. The coordinator will select a committee of property owners to be called out as needed. Cliff Budd made a motion to approve Ken Van Hook as coordinator of special projects. The motion was seconded and approved.

Chip Choate initiated a discussion to approve \$100.00 for the Decorating Committee for the upcoming holiday season. Paul Laverty and Cliff Budd jointly made a motion to

approve up to \$400.00 for the Decorating Committee for the upcoming holiday season. The motion was seconded and approved.

Joseph made the following announcements.

The next board meeting is scheduled for Saturday, December 12, 2015.

The Aqua Nuts expressed their thanks to those who made donations and to those who purchased the items at their garage sale. Thanks for a terrific turnout

Paul Lavery made a motion to adjourn. The motion was seconded and approved. The meeting was adjourned at 11:27 AM.

Respectfully submitted,

B. Milton (Chip) Choate
Secretary