

Annual Meeting

December 8, 2021 at 6pm

Held by Zoom

Slides presented by Bethany Muhlebach during the call, attached to these minutes for the record.

Attendance and Introductions:

Attendance:

32 in attendance by Zoom (virtual meeting), 11 of whom had submitted proxies and were voting in person instead.

3 elected to continue voting by proxy, due to inability to stay at the meeting through final votes. Therefore, 29 votes in-force for the meeting

49 Proxies received

-11 who were physically present.

Therefore, 38 proxies in force.

38 proxies

+29 votes in-person

67 members in attendance in person or by proxy.

As a quorum is 1/3 of membership as defined by bylaws, (calculated as 1/3 of 141 households, minus 11 households not in good standing, 44 total were needed for quorum), meeting officially opened.

Matthew Terry (Esq.) in attendance at request of Board of Directors to preside over the meeting.

Guidelines for the meeting: Raise your hand by Zoom or in video if you wish to speak. For each agenda item, 1st comment limited to 3 minutes, 2nd comment to 1 minute.

Housekeeping- Bylaws and Current directors:

The bylaws were located 1 month ago and the board amended them on 11/3/21 to specify that the board will be at least 5 members (vs. 5 members) and there will be no term of expiry for the 2022 fiscal year. Bethany explains this was done to ensure that HOA board membership was sufficient to continue the work of the neighborhood. The intent is not to continue with no term of expiry; instead, the goal is to get more board involvement for HOA stability and staggered term limits moving forward.

Motion was made to vote the current Board of Directors (Dever, Livingstone, Muhlebach, O'Neil, Vatele) to act for the duration of this meeting and the FY2022. Seconded.

Vote **passed** unanimously. Motion passes.

President Report

The Association is on sound financial footing. (see slides attached for details on financials presented)

There is one home in foreclosure in the Association but dues are being paid by the bank who owns the property.

There are several multi-year delinquencies which led to a discussion of what to do about these members. Options include:

- Small claims court has been done in the past, but requires confirmation (per past court appearances) of income for those who owe; some past due accounts do not have current income we can confirm, thus, the board has not gone back to small claims court for these homes.
- Could put a lien against the property which would be discoverable at the time of refinance or sale but would incur legal fees to file.

- There is a cost to pursuing action against these owners. Could recoup these costs once the delinquency is paid, but it would be an upfront expense for the HOA.
- Currently, Board is using the 6D process when properties change hands as the mechanism to collect delinquent dues.

Matt Terry was consulted as a lawyer on the question. He discussed how the cost of putting a lien on the property may well exceed the amount owed, so the 6D option and diligence to payment of past dues at the time of home sale is the option that makes sense currently. Will continue to re-evaluate this annually. This is reviewed at each board meeting as well as the annual meeting.

Water quality as tested in 2021 was fine. Overall, health of pond is significant and important to the HOA.

- Sub-committee re: Water Quality established. Volunteers: Lee Levitt, Guy Tlapa, and Jim Towey.
- APCC.org has a map of testing and advisories for water quality issues.
- Not currently in partnership with other organizations on the pond but agreed that it would be a good idea to do so.
- Water quality/testing sign should be more prominently displayed in 2022 year.

Luau Summer Gathering was huge success with >100 people attending. Plan to continue these events in upcoming years (budget for 2022-2023 adjusted accordingly to align with the attendance and cost of these events)

General neighborhood issues:

Avoid parking on grass at side of roadway.

Keep cars in driveway to keep road clear.

Tree removal requires permission of board

Architectural changes require permission of board.

Solar Panel Policy

- Propose Board review requests on case by case basis as an Architectural change.
- House on Popple Bottom has architectural shingle-look solar, less pronounced. We can evaluate the appearance of these case by case as the intent of the original plan was maintain favorable appearance but also the board does not wish to hamper environmental efforts.

Landscaping

Currently using Hoxie to do all mowing and landscaping.

Quote approved and work order placed to upgrade lighting at entrance and install additional sprinkler head. Will complete in FY21.

Storm Drain Clean out:

Each owner should clear the leaves off the top of the drain near their home.

If the drain is clogged, that is a town issue. Call town and put a work order in.

Roads:

Town issue, HOA has little power/making little headway with town.

Vic Smith to draft a letter reminding town of taxes paid by association homes.

HOA encourages each member to send a letter to the town requesting real repair, not quick patch. Lowney family volunteered to draft a form letter.

Covenants: current expiry 2027. Board is evaluating updating and renewing prior to that since we have legal assistance. No vote was held on this at the meeting due to need to fully evaluate budget impact. Full cost of renewal will be included in budget in future years.

Dock Update

Current situation: The docks can't withstand another year safely. Photos of damage were shared (see slides)

Proposed dock replacement from Beacon Marine. Docks will continue to be seasonal docks which are removed and installed annually. Other options had been a permanent structure, but the board decided to keep them seasonal to stay within the original permit.

Town will be contacted regarding their input on this plan; we plan to repair/replace the docks within the existing footprint/scope and they will continue as seasonal. Beacon Marine was on the town list of approved vendors.

Motion to move forward with new docks at Lawrence Pond, seconded.

Voice vote. 1 opposed, majority in favor. **Passed.**

Motion to move \$25k from savings to capital expense for docks, seconded.

Voice vote. 1 opposed, majority in favor. **Passed.**

Motion for Special Assessment for each home (141) and CBA (14) of \$160 per lot.

Since this is a Special Assessment, requires 2/3 of the quorum in order pass. NOTE: CBA will also pay since this is a beach expense and the CBA has beach access.

Roll Call vote 27-1 in favor. **Passed.**

Budget review

Reviewed budget for 2022-23 with dock expense and Special Assessment reflected (see attached budget for reference of what was presented and officially voted).

Currently the Fiscal Year ends March 31. Can this be changed?

Perhaps as part of the covenant and bylaw review but as this is how the budget has always been done, this will take some adjustment to forecasting; also Bethany confirms that we are in compliance with the Jan to Dec budget for tax filing purposes.

Motion to approve budget as presented. Seconded.

Voice vote. 1 opposed, majority in favor. **Passed.**

New Board Members

Jim Weixel self-nominated.

Motion to elect Jim Weixel to Board for 3 year term. Seconded.

Voice vote, unanimous. **Passed.**

Other business (not anticipated, for open discussion)

Joan Karston: Discussed that it has been difficult to work with the existing board. She is disappointed that the Association hired an attorney. She wants to work with the board and board agrees to work together for the best of all in the HOA.

Tricia Lowney: Requested an update on the town bylaw change to allow higher horsepower boats on Lawrence Pond. Update: The town took this off the agenda for town meeting so there is no change to

the current limit. Board thanks the neighbors for providing their input on this town issue so we were able to prepare a response.

Jean Beaudreau: Requested information on CBA. Update: CBA is a subset of the neighborhood which has deeded rights to the pond and picnic area but not tennis or trails. They pay ½ of the annual dues that full members of the HOA pay and are non-voting members. Since the docks will be provided at the beach, CBA members will also pay the special assessment for the dock repair.

Meeting adjourned at 8:25pm.

Rolling Ridge Farm Annual HOA Meeting

Virtual Edition

December 8, 2021

If not using a computer for audio, you can also call in at
(929) 436-2866

Meeting ID: 845 1148 2530

Passcode: 805502

Basic Zoom Rules



MUTE YOUR LINE IF NOT SPEAKING



VIDEO IS OPTIONAL BUT AVAILABLE



VOTES CAN BE CAST IN CHAT AS WELL AS RAISING HAND ON CAMERA

Click on **Participants** tab on your Zoom screen to see the vote options and to raise your hand if you wish to speak.

Attendance

- ▶ Present attendee count / address cross check
- ▶ # Proxys received
- ▶ Total count of number of attendees
- ▶ Quorum confirmation

Introductions

- ▶ Moderator: Matthey Terry
- ▶ Current Board
 - ▶ Bethany Muhlebach, President
 - ▶ Jim Dever, VP
 - ▶ Alan Livingstone, VP
 - ▶ Jen O'Neil, Secretary
 - ▶ Joe Vatele, Treasurer
- ▶ New homeowner introductions
 - ▶ Anyone on the call new since Dec 2020 who wishes to announce themselves?

Agenda

Call Scheduled to end at 8:00 PM

- ▶ Attendance and Introductions, Moderator
- ▶ Housekeeping- Bylaws and Current directors - vote
- ▶ President Report
- ▶ Treasurer's Report
- ▶ Dock Update- Dock vote
- ▶ Budget review- 2022-2023 Budget vote
- ▶ New Board members- New directors vote
- ▶ Other business not anticipated

Attendance- COUNT PROVIDED

Attendance Dec 8, 2021

Present attendee count	##
# Proxys received	##
Number of proxies present at meeting	##
Total membership represented	(Proxies Attendees) - #proxies present at the meeting
Quorum Achieved? 1/3 of 141 (minus 11 not in good standing)= 44 total needed	

Current Board Membership - VOTE

▶ HOA Board Members:

- ▶ Alan Livingstone
- ▶ Bethany Muhlebach
- ▶ Jen O'Neil
- ▶ Joe Vatele
- ▶ Jim Dever

- *Vote on current Board membership*

▶ We are seeking additional board member volunteers as the current board has been in place for several years and succession planning is important

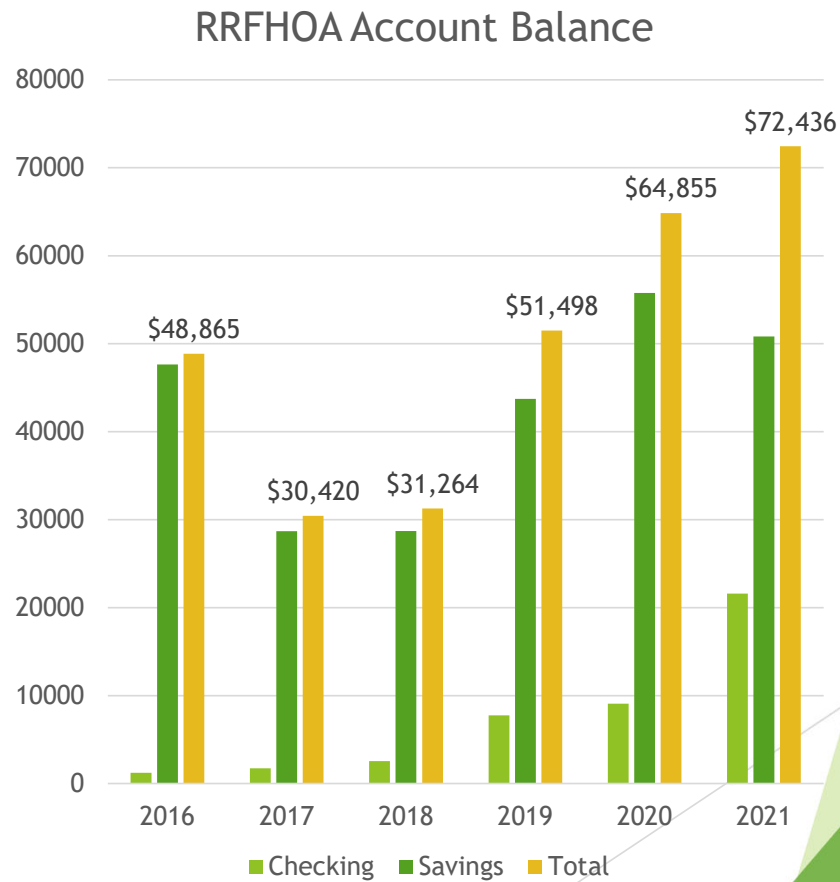
- ▶ A vote will be held at the end for one additional volunteer - Jim Weixel
- ▶ Any self nominees will be voted on at the end of the call also

President's Report



Current Financial Status

- ▶ Total Assets:
 - ▶ Checking: \$21,607.60
 - ▶ Savings: \$50,828.54
 - ▶ Total: \$72,436.14

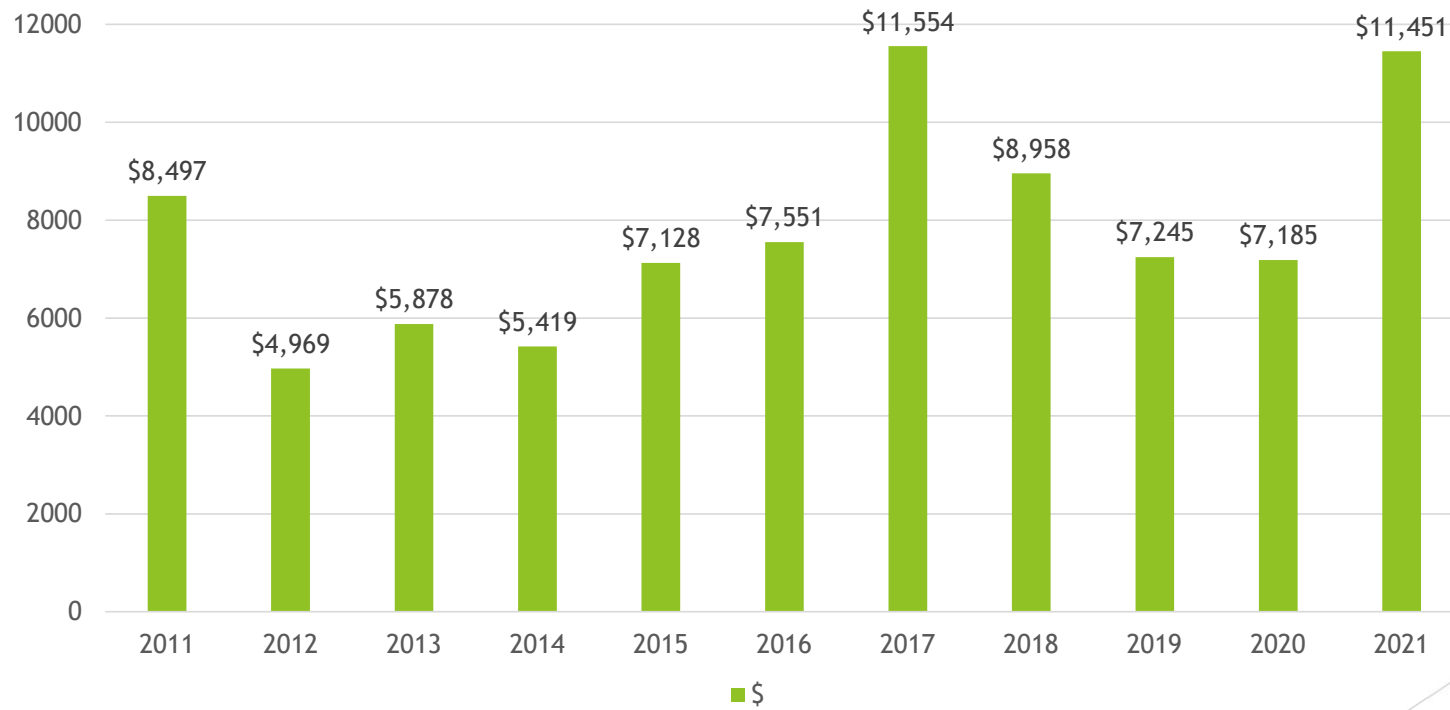


Current Financial Status

	Apr '20 - Mar 21	Apr '19 - Mar 20
Ordinary Income/Expense		
Income		
Boat Rack	610.00	0.00
CBA Dues	2,275.00	2,275.00
HOA Dues	45,825.00	45,825.00
Other Fees	0.00	15.00
Finance Charges	1,081.06	984.88
Total Income	49,791.06	49,099.88
Expense		
Annual Meeting Expense	265.79	387.15
Beach Water Testing	448.00	448.00
Bouse House Expense	0.00	608.83
Dock Removal & Repair	2,524.00	1,374.50
Fence Repairs	3,031.99	0.00
Filing Fees	18.50	18.50
Hospitality Expense	126.36	269.57
Insurance	5,209.00	5,083.00
Landscape Maintenance	16,439.83	18,508.66
Legal & Professional Fees	1,800.00	1,900.00
Miscellaneous Expenses	200.00	1,032.38
Office Supplies and Expenses	22.17	0.00
Postage Expense	456.59	135.00
Repair & Maintenance	937.54	0.00
Sign Expense	0.00	435.00
Taxes		
Mass State Tax	2.00	2.00
Total Taxes	2.00	2.00
Tennis Court Winter/Maintenance	0.00	127.78
Utilities	189.17	234.86
Website Expenses	348.08	0.00
Total Expense	32,019.02	30,565.23
Net Ordinary Income	17,772.04	18,534.65
Other Income/Expense		
Other Income		
Interest Income	41.26	37.02
Total Other Income	41.26	37.02
Net Other Income	41.26	37.02
Net Income	17,813.30	18,571.67

Accounts Receivable

\$ Total amount in A/R to-date at same time per year- Cumulative



Represents 11 total households, 5 are multi-year; 6 for 2021 only



Tennis court, Pond and Beach Updates

Tennis court

- Cleaning completed in the spring and repeated this week by Jim Weixel (photo)

Beach nourishment

- Completed along with repairs to the road to the pond
- Thanks to Brian Kutcher for assistance with navigating Conservation Committee

Pond summer update

- Successful, well-attended clean up day. Thanks!
- No new locks, keys needed
- Water testing good all year
- Pond health in the town has been general concern- Committee interest
- Volleyball court replenished; new net
- Minimal damage or vandalism this past year

Boats at the pond

- Remove all boats from Nov to April
- No boats left outside of racks if not in use
- Rack spots available (16 total) for \$70 each. 13 of 16 racks were reserved last year.

Docks update

- Docks have deteriorated to point of potential safety concern
- Vote and presentation on dock replacement upcoming tonight

Thanks for Attending the Summer Luau!



*Thank you also to those who set up
and cleaned up!*



Thanks for Attending the Summer Luau!



General Neighborhood Issues

- ▶ Avoid parking on grass of common areas
- ▶ Keep cars in driveway when possible
- ▶ Tree removals
 - ▶ Require permission of the Board
 - ▶ Usually not paid by Board/HOA funds
- ▶ Home updates
 - ▶ Many require Board approval
 - ▶ Generally, those that impact exterior, including paint if a different color
 - ▶ Roof replacement is okay as long as existing shingle replacement
 - ▶ Solar panels- Question on consideration to change of policy as technology improves and appearance less conspicuous; i.e., architectural changes where plans are provided to the board and approved case-by-case?

Landscaping Issues

▶ Enhancements

- ▶ New lighting planned for entrance in the spring (approved in last year's budget; contract signed with Hoxie)

▶ Maintenance

- ▶ Hoxie continues to do most upkeep, but minimal services have been included to avoid costs; currently includes only
 - ▶ Weekly lawn mowing and weeding throughout 14 weeks of spring- early fall for 2 entrances only at Highfield Drive/GHR and Popple Bottom/Highfield Drive
 - ▶ Bi-weekly mowing of field, pond and other areas
 - ▶ Spring clean up - 1x
 - ▶ Tennis court brush mowing - 2x annually
- ▶ Other things needed include maximizing the use of plants and shifting plantings for coverage, removal of trees and brush due to storm damage, general aesthetic adjustments for seasons

Covenants Update

- ▶ Covenants and bylaws are under review and will be undergoing renewal in approx. 5 years for 2027 renewal.
- ▶ Current board is evaluating doing this sooner since we have legal assistance with this currently engaged
- ▶ Full Cost of this renewal will be assessed and included in budget in the coming years

Dock Updates

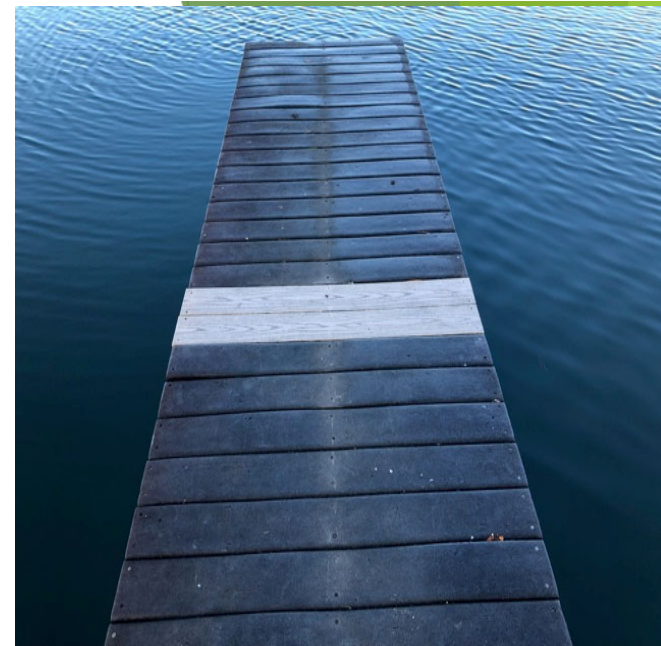
Introduction for Dock Replacement



Current Dock Status

Docks are no longer intact and stable for use

- ▶ Some of the planks have been replaced with 2 different types of material, but others need to be replaced.
- ▶ Blue floatation material breaking off and polluting water in small pieces
- ▶ Screws holding in the planks have a tendency to back out and need to be inspected and refastened regularly. Concern for injury with people walking/running on the docks, typically with no shoes.
- ▶ Dock sections are attached to each other with attachment plates on each side of the dock- ends overlap and are bolted together. Over the years the plate holes have worn, bolts and washers are lost, and dock sections becoming loose.
- ▶ Currently, dock sections are held together by one side only in 4 places. Being fastened on one side only allows the end planks to work against each other and one plank or the other can be torn off.
- ▶ Recently dock sections have separated again and are currently afloat (but anchored below) pending approval from HOA to remove and dispose of current docks.



Proposed Dock Replacement

- ▶ Goal to obtain docks that are durable, lightweight and made of material that will not disintegrate over time.
- ▶ Proposals from dock companies reviewed, and multiple options reviewed including real wood, artificial wood, and different methods of floatation
- ▶ Determination from Board on review:
 - ▶ Goal of long-term survival and low maintenance
 - ▶ Aluminum framework and stringers
 - ▶ Composite decking fastened with stainless steel screws
 - ▶ 12" encapsulated poly tub flotation (to avoid pieces of floatation breaking loose as happens with current docks)
 - ▶ Local, responsive company
 - ▶ Maintain current overall appearance
- ▶ Aesthetics played a role in the selection as the current design is a distinguishing characteristic of the RRFHOA pond
 - ▶ Place for people to jump off, ladders to get on the dock, specific shape and design

Decision by Jan 10 is needed to confirm the order in time to have pre-freeze removal/disposal, order of new docks and replacement for next season.

Proposed Dock Replacement



Representative picture of model proposed

Proposed Dock Replacement



Representative picture of model proposed

Alternative Dock Replacement



Alternative of wood and non-encapsulated foam NOT model proposed

Alternative Dock Replacement



Alternative dock option

Alternative Dock Replacement



Alternative dock option

Proposed Dock Replacement

▶ Votes / Input needed

- ▶ Dock replacement, Beacon option, as recommended
- ▶ Motion to move funds of \$25,000 savings to capital expense for docks
- ▶ Special assessment of \$160/household, including CBA for 2022

Decision by Jan 10 is needed to confirm the order in time to have pre-freeze removal/disposal, order of new docks and replacement for next season.

Budget

Budget for 2022-2023



Proposed Budget for Vote (2022-2023)

RRFHOA Budget for 2021-2022 and Proposed for Budget 2022-2023:

WITH DOCK approval

Income		Proposed Amount 2022-2023
No. homes in HOA	141	\$325.0
Special assessment	155	\$160.0
No. homes in CBA	14	\$162.5
INCOME not including Capital expense		\$49,220.0
Special assessment; includes boat rack spots		
INCOME Adjusted for delinquent dues		\$44,370.0
INCOME including Capital expense assessment, adjusted for delinquent dues and special assessments		\$69,170.0

Expenses	Approved Budget Apr 1, 2021-Mar 31, 2022	Actual and Projected Apr 1, 2021-Mar 31, 2022	Budget Apr 1, 2022-Mar 31, 2023 (Proposed)
Annual meeting	\$300.00	\$3,300.00	\$3,000.0
Beach keys and Locks	\$0.00	-\$25.00	\$0.0
Beach nourishment and road repair	\$8,500.00	\$7,578.50	\$0.0
Beach water testing	\$500.00	\$416.00	\$500.0
Beach geese decoy replacement	\$300.00	\$103.05	\$150.0
Bouse house	\$1,950.00	\$1,561.28	\$1,600.0
NEW Docks Includes town permits, Dock removal and disposal with +10% for any issues	\$3,000.00	\$0.00 (included with dock cost)	\$54,000.0
Electric repairs	\$500.00	\$0.00	\$400.0
Hospitality committee	\$250.00	\$95.36	\$225.0
Insurance	\$5,500.00	\$5,278.00	\$5,300.0
Landscaping maintenance	\$23,000.00	\$18,000.00	\$18,000.0
Legal and professional fees/filing fees	\$1,600.00	\$6,595.00	\$8,900.0
Misc. expenses (includes annual \$100 holiday "thank you" to accountant)	\$500.00	\$100.00	\$400.0
Office supplies	\$200.00	\$0.00	\$200.0
Postage	\$250.00	\$250.00	\$250.0
Signage	\$3,500.00	\$0.00	\$1,250.0
Mass State Taxes	\$2.00	\$2.00	\$2.0
Utilities	\$400.00	\$71.78	\$350.0
Website	\$0.00	\$590.00	\$250.0
Assoc pond committee activities	\$1,000.00	\$974.89	\$1,800.0
Boat rack	\$500.00	\$559.83	\$0.0
Picnic area maintenance	\$0.00	\$0.00	\$0.0
Tennis court maintenance and repairs	\$5,000.00	\$1,828.17	\$1,500.0
Landscape enhancement: 2021 lighting main entrance & associated electrical work, new bush for Rolling Ridge Ln, new sprinkler head	\$6,900.00	\$6,900.00	\$0.0
TOTAL EXPENSES (with docks)	\$63,652.00	\$54,178.86	\$98,077.0
EXPENSE vs. INCOME			-28,907.0
VOTE to move savings to dedicated capital expense account for the purpose of docks			\$25,000.0
TOTAL amount projected to be paid from HOA accounts for expenses for 2022-2023			-\$3,907.0

To be presented in Word document for legibility on call

VOTE



Board Membership

- ▶ Jim Weixel
- ▶ Self-nominated at the meeting (if applicable)

Vote on 3 year term for new member(s) of the board

VOTE



Neighbor Discussion

- ▶ Items not included in the Agenda for open discussion

How to Communicate with the Board

- ▶ board@rollingridgefarm.org
- ▶ Facebook site: Rolling Ridge Farm Homeowners Association, Inc.
- ▶ Website: <http://www.rollingridgefarm.org/>

RRFHOA Budget for 2021-2022 and Proposed for Budget 2022-2023-
WITH DOCK approval

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