

## **Rustic Ridge Home Owners Association**

### **Annual Meeting Minutes**

May 29, 2019

#### **Opening**

The 2019 Annual meeting of the Rustic Ridge HOA Board was called to order at 7:05 pm on May 29, 2019 by Stephen DiGioia.

#### **Present**

Stephen DiGioia – President  
Ben Snyder – Vice President  
Vince Altrudo – Treasurer  
Lisa Wunschel - Absent  
Tom Banta – Absent

#### **Approval of Previous Meeting Minutes**

- Motion to approve Minutes from May 28, 2019 meeting made by Stephen and seconded by Vince.

#### **Annual Meeting Agenda and Notes**

1. Open Meeting
2. Motion to accept minutes of last meeting of the Board of Directors
3. Welcome and Introduction of Board Members
  - Welcome everyone and introduce all the Board Members.
  - Sign-in sheets & Committee Volunteer Sheet (Welcoming & Activities, Other!)
4. 2020 Annual Meeting
  - Beginning in 2020 the Annual Meeting will be moved up to March of each year.
  - Need homeowner involvement for this Association to be successful.
  - The Board is here to run the Association (outlined in our By-laws) and help facilitate improvements.
  - 2020 meeting is scheduled for Wed., March 11 @7pm.
5. Review of Special Meeting Topics
  - Financial review - was completed covering 2011 through 2018.
  - Delinquent dues – to be discussed later in meeting.
  - 2019 Annual Budget – posted on website.
  - Website – Additional functionality added – Lisa will talk about later during meeting.
  - Facebook Page created for homeowners in Rustic Ridge only.
  - By-laws need updated – Stephen will discuss later in meeting.
  - Pavilion needs updated – Security issues
  - Soccer field updates (gravel track and parking lot) – discuss later in meeting.

- Speeding – Traffic Officer monitored speed & issued some tickets!
- Parking on the street.
- Liability Insurance – Board members and soccer field.
- Welcoming committee has been formed looking for additional members (2 currently).

## 6. Achievements

The Board has been meeting regularly since October through Special Board Meetings that we all agreed needed to happen to get things in order once again. Our major achievements accomplishments so are:

1. Replaced the existing Board which was down to 2 members to 5 new members. A huge accomplishment that took much effort by your new Board members and all the homeowners who came out and signed our petition to call a Special Meeting!
2. Replaced Quicken 2005 with QuickBooks as our financial accounting system.
  - QB's allows for easier access to multiple members (3 of us).
  - Will make it very easy and convenient for next Board members to assume control and access.
3. Morris, Paris and Associates completed a financial review from 2011 through 2018 (It is required yearly per our By-laws).
4. Filed Income Tax form for 2018 (Many years have not been filed).
5. Repaired a sink hole on a walking trail adjacent to 57 Rustic Ridge Dr.
6. Closed the original S&T Bank account and opened an account with PNC.
  - No Service Charges and many more free services/ease of use.
7. Updated our website (additional functionality to be added as we progress) which will be our primary form of communication with the Association.
8. Created a Facebook page for Rustic Ridge Homeowners only (work in progress).
9. A significant number of homeowners that were delinquent in paying their annual dues are now up to date. Will talk about details a little later.
10. Pavilion has been repaired and updated (electrical). Also suspicious activities are still occurring at the park (Stephen witnessed one just last weekend).

## 7. Project Updates

Since the Board has been meeting regularly since September, we have divided up some of the major projects among us. The highlights of these projects are:

### A. Finances – Stephen

- Review of financial review result
- 2019 proposed budget

### B. Delinquent Dues Update – Tom (Vince)

- A total of just over \$38,000 was owed to the Association in delinquent annual dues starting with 2005 through 2018!
- 147 letters were mailed out on Feb. 2, 2019 to any homeowners that were delinquent in paying their annual dues since 2005.
- 54 second chance letters were mailed on April 22.
- There are 12 homeowners on payment plans with no interest or late fees. 2 have not made payments!
- A total of \$22,765 has been collected to date.

- A total of \$10,515 is still outstanding (38 homeowners).
- Last chance letters to be mailed shortly. No response may result in bringing these homeowners in front of the magistrate.
- 17 Homeowner's have not responded to either letter that was mailed out!
- Many missed opportunities from some homeowners that have moved out and did not pay any outstanding annual dues (Over \$2000). Things are in place to prevent this from occurring.
- Some homeowners were surprised that they owed anything (No late notices ever went out to our knowledge)
- Tom worked with homeowners to work out a payment plan if necessary.
- We are reviewing a new Delinquent Dues Policy.
- We are just trying to be fair to all those homeowners who have paid their dues in full!

#### C. Website/Social Media – Lisa (Ben)

- Totally revised the HOA website (rusticridgehoa.org).
- Additional functionality will be added as we move forward (i.e. marketplace? etc.).
- The website will be our primary means of communicating with the Association.
- Rustic Ridge Facebook page created just for Rustic Ridge Homeowners.

#### D. Landscaping Bid – Ben

- Steve Kanas has been handling our grass cutting and walking trails for the past 9 years with no increase in cost but has retired.
- A bid was opened in April and O'Neil landscaping has been awarded the job.
- Currently, the walking trails located between homes or adjacent to homes will be maintained. At this point, the walking paths located behind homeowners or adjacent to wooded areas will not be maintained due to the cost and apparent lack of use.
- We (as in all of us - need to decide if we want to continue paying for maintaining many of the walking trails which don't seem to get much use.

#### E. Revising By-laws - Stephen

- There is a need to revise our By-laws to keep up with current electronic financial systems and media:
  1. Allow an option paying of annual dues electronically (through the website, through QuickBooks, etc.)
  2. Allow electronic invoicing for Annual Dues as an option (only paper form currently).
  3. Allow electronic notification of Annual Meeting or any Special Meetings (only paper forms currently).
  4. Revise By-laws to state that a yearly financial review is required rather than the wording "audit" (there are 3 different levels of audits).

5. Update the Covenants (current document is specific details that pertain the Developer/Builders) to include anything that the Association agrees on (appearance, boat parking, etc.)
6. All revisions to our By-laws will require a majority vote of all homeowners qualified to vote (anyone who is delinquent in paying their annual dues is not in good standing). A ballot would have to be sent out for a vote.

8. Regular Board Meeting Schedule

- The scheduled Board meetings are set up quarterly with the schedule for the remainder of the year:

Wed, August 14@7pm

Wed, November 13@7pm

9. Miscellaneous

- A Welcoming Committee has been formed to welcome any new homeowners into our community. Small gifts are presented to them during the welcoming visit! There are currently only 2 members on this committee (see sign-up sheets at the entrance to this room).
- More Committees could be formed!  
Activities Committee? Used to plan various activities throughout the year with financial support of the Association (i.e. Easter Egg Hunt, Summer family Picnic at the park, Fourth of July Celebration, Fall Garage Sale).
- Improvements to grounds?
- Anything anyone else can think of?!
- Again, homeowner participation with these committees and everything else that occurs with the Association is key to all our success!!

10. Questions/Comments/Concerns

11. Adjourn

## Annual Meeting Questions:

Q – Does the school board have anyone to monitor the buses (speed)?

A – Kelly Snyder stated called the bus station and complained about the speed and the way busses were backing up turn around.

Q – Kyle O'Meara, 148 Rustic Ridge – What can we do about busses that make illegal turns?

A – Either call the Plum Police or Plum Dept. of Transportation.

Q – Pat Hannon, 117 Rustic Ridge – Can we expect the Financial Annual review to be much less than the \$5040 that was spent this year?

A – Yes, the \$5040 cost was for 8 years of review. Going forward, each yearly financial review and filing of income tax forms should be less than \$700 per year (assuming we continue to use Morris, Paris and Associates).

Q – Robbin Greenberg-Simpson, 69 Rustic Ridge - Have you changed from using the Accrual based finances?

A – Yes, we are now using the Cash basis of accounting for simplicities sake (and based on recommendations from Morris, Paris and Associates).

Q – Berny Murphy, 57 Rustic Ridge – Why is there no cost for insurance or utilities (electrical) in 2017?

A – Neither bill was paid during 2017 (while the HOA was still operating under the Greenberg's).

Q - Bernard Murphy, 57 Rustic Ridge – How many homes are in Rustic Ridge?

A – There are 227 homes within Rustic Ridge Estates.

Q- Jim Weir, 68 Rustic Ridge – Why did the HOA have to pay for the sinkhole repair between 55 and 57 Rustic Ridge?

A – The Boro stated they did not an easement for access to this drain and this is HOA property so the HOA is responsible for maintaining.

Q – Jeremy Rogers, 145 Rustic Ridge – Do the homeowners get to have input on how to revise the By-laws?

A – Yes, proposed wording will be circulated to all home owners eligible to vote for their input and approval.

Q – Greg Reno, 155 Rustic Ridge – can we create a list of skills from homeowners that can be used instead of paying outside contractors?

A – It is possible, but we must be careful of liability issues too.

Q - Linda Hagerman, 107 Rustic Ridge – I have kept the part of the walking trail adjacent to my property for 19 years. I am getting older now and don't feel I can do it anymore. Can anything be done about this?

A – Yes, this New Board would like all HOA owned property to be maintained by the Association and the Landscaper recently contracted to do so. No homeowners

should be maintaining HOA property unless they would like to and want to (we have 1 homeowner in this situation).

Q – Bernard Murphy, 57 Rustic Ridge – What are the chances of the Association not winning when bringing homeowners to the magistrate?

A – Mike Langhorst explained that what typically happens is if the case is awarded to the HOA, A payment plan is set up by the County for the Homeowners to repay the delinquent dues plus the cost of filing the complaint. If the homeowner elects not to make these payments, the county is so busy with bigger cases that again, nothing gets done about it and then the HOA is in the same predicament of not collecting delinquent dues. Mike suggested the only effective way to handle delinquent homeowners is through a Sheriff's sale.

Q – Kyle O'Meara, 148 Rustic Ridge – Why can't we send them to a collection's agency?

A – Robbin Greenberg replied that the Association would lose part of the money it is trying to collect which defeats the purpose of collecting the outstanding dues.

Q – Bernard Murphy, 57 Rustic Ridge – Would this process be explained in the letter sent to delinquent homeowners?

A – Yes, this process would be explained but a better solution is for the homeowners to make an attempt to get caught up through a payment plan.

Q – Kelly Snyder, 163 Rustic Ridge – Will the 3<sup>rd</sup> letter (Last Chance letter) for delinquent dues be sent through certified mail?

A – We can consider this as an option.

Comment – Heather Johnson, 55 Rustic Ridge – Perhaps someone in the plan has the skillset to help determine the best way to collect these delinquent dues.

Q – Jack Myler, 159 Rustic Ridge, Maybe we let the delinquent amounts get to a predetermined level before going through any legal process?

A – That may be a good approach to these delinquent dues.

Q- (name of homeowner not stated) – Can you post the names of those homeowners that are delinquent with the annual dues?

A – On advice of an attorney, the recommendation was not to publicly post these names.

Q – Pat Hannon, 117 Rustic Ridge – Our neighbor was notorious for not paying their water bill. Did we get the money owed to the HOA when they moved?

A – Not sure but there were many homeowner's that did not pay any outstanding dues during their closing due to no one on the Board followed up for the homeowner's request for a Re-Sale Certificate. The Rustic Ridge HOA email account went idle for almost 1 ½ years with no responses to all emails sent during this period.

Comment – Robbin Greenberg rebutted and stated that there was no one that didn't close without paying their dues except for foreclosures.

Q – Linda Hagerman, 107 Rustic Ridge – IS there a special day when the landscaper comes to cut the grass?

A – Yes, He his scheduled is to come every Friday – weather permitting.

Q – Karen Saich, 28 Ridgetop – Someone suggested putting a chain across the entrance to the park?

A – Someone would have to disconnect chain and connect daily which probably doesn't make this a feasible way of keeping people out of the park after dark. Also, it appears that some young adults are using the walking trail from Rustic Ridge to access the park.

Q – Laura Zullo, 67 Rustic Ridge – What is the cost to re-gravel the walking track at the park?

A – The one quote so far was \$12750 for leveling out the parking area and putting down new gravel and re-gravelling the walking track.

Q – Kyle O'Meara, 148 Rustic Ridge – Are the public Board of Directors meetings just for the homeowners to observe?

A – There are 2 board meetings scheduled (quarterly) for any homeowners to attend and to also hear their feedback on the issues discussed. These are interactive sessions and we encourage as many homeowners to attend as possible.

Q – Pat Hannon, 117 Rustic Ridge – With the fees involved in revising the by-laws, will we have an idea of what is proposed to be revised before they are actually revised?

A - Yes, the proposed changes will be circulated and voted on before actually paying to have these revised.

Q - Kyle O'Meara, 148 Rustic Ridge – Is this 51% of the people who choose to vote?

A – A majority vote (51%) is needed to approve any changes to the by-laws. A proxy would be mailed to each homeowner that is qualified to vote (in good standing) and the proxies returned would be tallied up. A majority vote would be determined of those that returned their proxy.

Q - Kyle O'Meara, 148 Rustic Ridge – IS that one vote per home?

A – Yes that is correct. Only one vote per home is permitted under our by-laws.

Q – Jim Weir, 68 Rustic Ridge – There are 2 large depressions, one next to Michelle Grasinger's home and the other at the southern end of the park. The boro has a large pile of dirt they are trying to get rid of. Can we strike a deal to get some of this dirt?

A – We can inquire about that.

Q – Bernard Murphy, 57 Rustic Ridge – Is the second entrance a dead issue or can it be resurrected?

A – This is a dead issue as far as the Board is concerned. Any homeowners that wish to pursue this should do so with the Boro.

Comment - Heather Johnson, 55 Rustic Ridge – I would be interested in someone to look into how many houses does there need to be before having another entrance.

Comment - Kyle O'Meara, 148 Rustic Ridge – Perhaps there is a violation of how many houses there can be before a second entrance is needed.

Comment – Stephen DiGioia, 83 Rustic Ridge – I'm sure the developers are within the County and Boro rules and regulations when they were seeking approval of this plan before moving forward with it.

Q – Rina DiFrank, 74 Rustic Ridge – Is there going to be any playground or equipment for kids installed at the park?

A – That idea is currently being evaluated as part of the improvements to the park.

Comment – Jack Myler, 159 Rustic Ridge – I think we all should congratulate the Board members and their spouses for all the hard work they have done ion getting the HOA back up and functional again.

Comment – Pat Hannon, 117 Rustic Ridge – We only had 4 households participate on the annual cleanup this year. The Board did post on the website and Facebook reminding all of this cleanup date.

Comment – The front entrances look great with the new flowers planted! – Thank You Murphy's!!

### **Adjournment**

Meeting was adjourned at 8:56 pm by Stephen, seconded by Ben.

Minutes submitted by: Stephen DiGioia