

Cedarwoods Homeowners Association  
2016 Annual Meeting  
Thursday, September 22, 2016  
Rafter J Office 6:00 pm  
Meeting Minutes

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**In Attendance:**

Directors: Edie Herro (1 Proxy), Stan Czarniak, Andrew Weller, Patti Boyd (6 Proxies), and Steve Friedlander

Homeowners: Troy Beauchamp, Chuck Herro, Greg Brondos, and Susan Berger (1 Proxy)

Property Manager: Cynthia Wiley

1. Roll Call & Establish a Quorum

Edie Herro, President, called the meeting to order at 6:07 p.m.

The meeting was quorate (8 proxies and 9 condos represented).

2. Approve Meeting Minutes from October 7, 2015

Greg Brondos moved to approve the 2015 Annual minutes. The motion was seconded by Steve Friedlander. It passed unanimously.

3. Directors Report (Old Business)

Edie Herro stated the property looks good and thanked the homeowners for maintaining their property.

Scott Eaton wanted homeowners to know the following - The Cedarwoods HOA and owners should know that the only way Cynthia can be effective is if we owners and residents do our job by advising Cynthia of arising day to day issues.

4. New Business

a) Dogs on Property

Dogs must be restrained or leashed at all times they are outside. This includes visiting dogs.

Owners are responsible for picking up after their dogs on all common areas.

b) Trash can reminder

All trash cans must be clearly marked with the owner's unit #.

All trash containers must be stored inside the garage, except for trash pickup day.

Trash cans must be put back in the garage the day of trash pickup.

c) Flood Insurance

The recent renewal of the Flood Insurance Policy has been a long drawn out process. Some of the problems we experienced were the out of state insurance company made multiple mistakes and the Post Office delivered mail directly to homeowners rather than Cedarwoods HOA. We are hoping to have the policy finalized soon. The local insurance company suggested the HOA turn the individual policies over to each unit homeowner. A number of questions/comments came up:

- How do we guarantee the policies are paid? Cedarwoods HOA will be listed on all policies so we would get notified when a policy is not paid and can then ensure it is paid. Whether we pay it and then collect from the owner or send gentle reminders that it needs to be paid.

- Cedarwoods would add an item to our “Rules and Regulations” that states we require all homeowners to have flood insurance.
  - Owners are still responsible to make sure that our preferred rate policies are signed over to a new owner when they sell a unit.
  - Because the maps were redrawn in 2010 and placed us in a flood plain, it is not possible to remove the flood plain designation.
  - Can we rewrite the policies so that we have 8 condo building policies instead of 32 individual policies? JR Berezay with HUB International Insurance Company is still researching this, but so far he has discovered we would lose our “preferred” pricing. In order to bid 8 buildings, we would have to go to the county to obtain the original plats and non-flood plain designation for all 8 buildings. The county charges \$50.00/hour for any research so it could potentially cost us \$400.00. We would likely have to obtain 8 elevation surveys which would cost us \$8,000.00.
  - Should we have a flood, and buildings were damaged, could an individual homeowner take the insurance proceeds and not repair his or her unit? Yes, this is a possibility, but we have that same possibility now because they are written as 32 individual policies. We just write the check for the policies. JR said in the case of damage, the insurance company pays an amount up front and then doesn’t pay out the entire policy until the unit is repaired. Mortgage companies will require the damage to be repaired. This doesn’t help the units that have no mortgage.
- d) Homeowners planting new vegetation in open space  
 The cost to the HOA to maintain the existing landscape and trees continues to increase each year. Homeowners are responsible to maintain all landscaping, including trees, in existing beds and the immediate vicinity of the unit. The planting of additional landscaping, including gardens, is encouraged, but no planting or modification of the landscaped areas shall be made outside of existing beds and the immediate vicinity of the unit without the pre-approval of the Management Committee. Homeowners are responsible to keep branches off the roofs and buildings, and spray for diseased trees. Homeowners must weed the beds on a regular basis.

## 5. Financial Report

### a) Approve 2017 Budget

Cynthia Wiley, Property Manager, worked with the Board to finalize a budget for 2017. There are some big expenses coming up within the next 3-5 years. The tennis courts will either need to be removed and/or resurfaced. The cost to remove one tennis court and sod/irrigate is approximately \$33,000. The roads need to be resurfaced or paved. The cost will be between \$85,000 - \$137,000 depending on when the work is done. The siding on all the garages will need to be redone, and painting two buildings each year needs to start next year. The irrigation system is aging and will need to be addressed.

Edie Herro’s recommendation would be, we approve the option of turning the policies over to the individual homeowners as of their renewal date (30 are in August of 2017, 1 in February of 2017 and 1 in June of 2017), and increase our dues to \$310.00 per month so we can start building more of a reserve for future repairs.

Patti Boyd moved to approve the 2017 budget; the motion was seconded by Chuck Herro. It passed unanimously. Troy Beauchamp, a homeowner, was not in favor of raising the dues. He suggested selling part of Cedarwoods open space and even lowering the fees.

For fiscal Year 2017, Homeowner's dues will be raised to \$310 per month (\$10 increase). Per the CC&R's, homeowners will pay for their individual sewer bill and Flood Insurance Policy.

#### 6. Election of Management Committee for the Association

##### a) Vote on the proposed Slate of Officers

Board of Directors election: Stan Czariank, Steve Friedlander, Susan Berger, and Joe Gawaldo were on the ballot for two open Board positions.

Stan Czarniak and Joe Gawaldo will be new Board Members for a two-year term. Steve Friedlander is no longer on the Board. The Board thanked Steve for his service.

#### Board Seats

Eddie Hero – President : Stan Czarniak – Vice President  
Patti Boyd – Secretary : Andrew Weller – Treasurer : Joe Gawaldo – Director

#### 7. Matters from the Owners

##### a) Trees – 800 Building

Troy Beauchamp, unit 803, gave an overview of his side of the tree removal. No one thought the HOA should or could endorse the planting of trees on property that does not belong to Cedarwoods nor should we go to Rafter J to lobby for it. However, everyone encouraged Troy and Joe to go to the Rafter J HOA meeting on their own and plead their case that Rafter J gave permission for the berm and trees in 2008 without any conditions other than to take care of the trees. Troy also expressed willingness to compromise about the type of vegetation planted on the berm if planting was allowed by Rafter J HOA Board without conditions. The Board asked Troy to report back to them once they meet with the Rafter J HOA Board and a final decision is made. Once Troy and Joe determine what they are allowed to plant and where, Troy was encouraged to get the money from Candace. The money would be held in escrow for planting of the vegetation until planting season.

I was at the meeting when the trees were discussed. There should be something stated in the minutes specifically stating that the trees were removed without permission and against the rules by Candace Garber. Unless the board disputes this fact, it should be clearly stated in the minutes since it was discussed at the meeting. Since a homeowner violated the rules it should be the Cedarwoods HOA that is responsible for collecting damages and not Troy Beauchamp's as one homeowner.

#### 8. Adjournment

Chuck Herro moved to adjourn, the motion was seconded by Andrew Weller, and it passed unanimously. The meeting adjourned at 8:15 p.m.