

Minutes of
Grapetree Area Property Owners Association, Inc.
2016 Annual Meeting
January 16, 2016

Location: St. Croix Yacht Club

Quorum: A quorum of 25 members was met.

Handouts: The following documents were made available to the attending members: the Meeting Agenda, the Slate of Candidates Recommended by the Board of Directors for Election, the 2015 Annual Meeting Minutes, the 2015 Profit and Loss Statement, the Statement of Cash Flows – January through December 2015 and the GAPOA Homeowners Balance Owed on Assessments (as of 1/8/16).

The meeting was called to order by President Jim Pedrick at 4:35PM.

1. **Approval of 2015 Annual Meeting Minutes:** Louisa Porter made a motion to approve the 2015 Annual Meeting minutes. The motion was seconded by Evlyn Carlin. There were no additions or corrections. The minutes were unanimously approved.

2. **President's Remarks:** Jim reported 2015 was a good, productive year for GAPOA. He asked the membership to consider volunteering to serve on the board. Currently there are three open positions.

Jim explained the five areas of focus in the past year:

A) Resolving the Overdue Tax Bills: Bob Carlin challenged the assessed values on five Association road and drainage plots. These were reassessed. The prior annual tax bill of \$2400 has now been reduced to \$290/year. The Association also received a 50% discount on the late charges. Jim thanked Bob for his diligent work in resolving these tax issues.

B) Improving Collections: The 2015 collection plan resulted in the Association collecting \$19,000 more than what was expected. Twenty past due accounts paid \$21,710 in assessments. Jim stressed that the improvement has been realized because of an effort to touch base with each delinquent property owner individually. Key to this effort will be maintaining accurate contact information.

C) Continuing the 10 year Road Plan: In 2012 Bob Carlin and the road committee did extensive research and documentation of the Association's seven mile road system. In 2015 significant improvements were made.

D) Improving the Web Site: Under Jan Buell's direction the new web site is up and running. In 2016 Board members will be able to monitor the site, make additions and modify information. An effort will be made to increase the content in the next year.

E) Record Retention: Jan has continued her effort to review the Association's records. During 2016 a defined policy will be put in place explaining which documents should be kept, where they should be stored and for how long. Hopefully a retention plan will be devised that will allow information to be shared by Board members on line.

3. Committee Reports:

A) Treasurer's Report: The Profit & Loss Statement, the Statement of Cash Flow (January thru December 2015) and the GAPOA Homeowners' Balance Owed on Assessments were distributed in advance.

John Roberts reported that the Association's **excess cash for 2015** is \$46,601. **2016 assessments collected in 2015** total \$51,900. The cash Reserve Fund has been restored to the previous balance of \$25,000, bringing the total cash at the end of the period to \$123,501.

John explained the cash surplus is due to three factors: 1) an increase in collections by over \$20,000, 2) a decrease in **budgeted** property taxes **by \$7000** and 3) an \$11,590 surplus in Road Maintenance.

Liens have been placed on **29** properties. These properties owe the Association \$70,995 in past due assessments. Three properties are "lien eligible" owing \$1,850. Eighty-four properties are "lien ineligible" and owe \$25,300.

The total balance owed the Association from overdue assessments is \$97,545. A total of 191 properties (62%) are paid and current.

An Association member questioned why the Association's insurance costs were so high. Bob explained that the \$2,525 spent on the General Liability policy was to protect the association in the event of an accident on one of the Association's roads. The \$5,880 spent on the Errors & Omissions policy (coverage of \$2M) is to protect the Board. The Board agreed to research and discuss the cost of insurance at a future Board meeting.

B) Road Committee: Bob informed the membership that due to the drought there was only one brush cutting costing \$9,000. The first brush cutting of 2016 is in progress. Road grading was \$6,500. In 2015 portions of Turner Hole Road, south Ridge Road, South Grapetree and Iguana Way were recapped at a cost of \$32,462 (\$400 over budget).

Ten estate signs were erected on the main road at a cost of \$500. Bob stated that the VIPD has complimented the Association on the new street and estate signage. They encouraged all homeowners to display their plot numbers at their home. The numbers displayed should be the physical address rather than the mailing address. Hopefully, in 2016 eight reflexive estate signs will be erected on the interior roads. All of these efforts will help response time in an emergency.

Bob outlined the Proposed Paving & Grading Plan for 2016 through 2018. Hopefully, the budget for paving will be enough that the customary 10% "transportation" fee will be deducted and allow for more paving. The proposed areas for recapping in 2016 are: a portion of Ridge Road east and Hill Top Circle cul-de-sac. New paving of a section of Ridge Road west would eliminate repeated grading of that area. Weather permitting paving/recapping will begin in May 2016.

C) Communications Report: Jan reported to the Association that the new web site (www.gapoa.com) was launched in May 2015. She encouraged the membership to contact Board members with ideas for content, community service announcements, Association news, photos, etc. These will then be posted on the web site. Other information to be found on the site will include the President's Report, the Annual Meeting minutes, the Architectural Review Form, road repair plans, the Association's Covenants & Restrictions, Association history and

definitions such as “what constitutes a lien”. A secure/private space will be created to house sensitive documents such as board business, specific lien information and possibly a membership directory.

Jan and Bob are currently mapping all the plots in the Association and identifying those that pay assessments and those that don't. They are also mapping road and drainage plots. Once this is finished the only changes will be when plots are combined. Association member Sharyl Mueller volunteered to help write articles for the web site.

A discussion followed regarding why the Board communicates with the membership via the postal service rather than via email. It was pointed out that: 1) not all members use email, 2) historically, there has been better assessment collection response when the membership is supplied with a return, stamped envelope and 3) according to Article V, Section 3 of the Association By-Laws the Annual Meeting notification “shall be mailed postage prepaid and addressed to the Member at the address appearing upon the books of the Association”. Isabel Brady made a motion that “the GAPOA Homeowners’ Board shall consider a By-Laws change that would allow the annual meeting notification and billing to be sent via electronic mailing when possible”. The motion was seconded by Louisa and unanimously approved.

A discussion followed concerning updating the membership data base. It was suggested that on next year's assessment statement the membership be given an option as to how they would prefer to receive information.

D) Architectural Committee: Gayle Moore reported that in 2015 the committee approved two projects: 1) a pool @ #52 North Grapetree and 2) a pool and cistern @ 32/34 South Slob. A plan for new construction on an existing slab @ #66 Turner Hole was submitted. These plans will be reviewed after The property closes in 2016.

E) Beach Committee: Jim reported for Sweeney Toussaint that there was one beach clean-up in April 2015. The next clean-up will be in April 2016 after the Easter holiday.

A discussion followed concerning the possible need for more frequent beach clean-ups and/or the hiring of someone to help with the endeavor. The Board will discuss this issue at the Board meeting in February.

F) Legal Committee: Bob reported that one half of the budget for legal expenses was spent in an effort to collect past due assessments. Attorney Felice Quigley sent letters to delinquent homeowners.

The committee reviewed three requests for the Board to sign Forebearance Agreements in 2015. These were approved by the Board. The Legal Committee voted to consider Forebearance Agreements (rather than waivers) on issues arising before 2011. In order to be considered, all homeowners involved would need to be in agreement.

G) Nominating Committee: Isabel Brady asked for volunteers from the floor to fill three vacant seats on the Board. Homeowners Ona **Alpert**, Karen Heckman and Don James volunteered.

4) **New Business**:

A) The Board was asked to consider ways to address crime in the neighborhood.

B) The membership agreed that an annual community beach cookout would be well received.

C) Roadside trash was discussed. The Board was asked to consider more than a once a year pickup.

5) **Election of Officers & Board of Directors**: Jim thanked the retiring Board members for their service. Those retiring from the Board are Bob Carlin, Fitz Collymore and Gayle Moore.

Bob made a motion that the vote on the slate of candidates for the Board be a voice vote rather than a ballot vote. Louisa seconded. The vote was unanimous in favor of a voice vote.

The Slate of Candidates Recommended by the Board of Directors:

President: Jim Pedrick

Vice President: Isabel Brady

Treasurer: Open

Secretary: **Janice Buell**

At Large Board Members:

Ona **Alpert** (nominated from the floor)

G.B. Bucknell

Jan Buell

Karen Heckman (nominated from the floor)

Don James (nominated from the floor)

Luke Landon

Sara McCambridge

John Roberts

Sweeney Toussaint

A motion was made by Louisa to approve the Slate of Candidates Recommended by the Board of Directors. It was seconded by Bob and passed unanimously.

Evelyn Carlin motioned to adjourn the meeting. Louisa seconded the motion. The motion was passed unanimously and the meeting was adjourned.

Respectfully submitted,

Gayle Moore, Secretary