

Tuscan Ridge Master Homeowners Association, Inc.

Special Board Meeting
January 7, 2009 – 6:00 p.m.
Held at 124 Dolcetto Drive

MINUTES - Draft

Agenda:

- I. Establish Quorum
- II. Call to Order
- III. Welcome
- IV. Reading of Minutes from 12.19.09
- V. Negating Prince Contract for Non-Performance
- VI. Proposal of new liability insurance
- VII. Exploring other options for improved fountain landscaping needs
 - a. Cost
 - b. Separation of services
 - c. Curb appeal
- VIII. Budget for 2009
- IX. Approval of Budget for 2009
- X. Extension for Assessment for 2009
- XI. Closing Statement
- XII. Adjournment

PRESENT:

Board members and Officers: Michele Joseph, Kimberly D. Davis-Carter, Billy Halliday, Roger Wood, Jan Yunker, and Clarine Leslie (via tele-conference)

Other attendees: Robert Leslie, Luis Rodriguez, Andrea Waugh, Deb Yunker, and Ron Yunker

Proceedings:

I. Establish Quorum:

A quorum was established with 5 Directors present.

II. Call to Order:

After establishment of a quorum, President, Michele Joseph, called the meeting to order at 6:01 p.m.

III. Welcome:

The President welcomed everyone to the meeting.

IV. Reading of minutes from 12.19.08 – minutes were read by secretary, Clarine Leslie. It was voted to approve the minutes as amended. [The amendments requested were to list reasons for the absence of two directors at the 12.19.08 meeting, i.e., Roger Wood was not present due to weather conditions; Jan Yunker was not present due to family commitments.]

It was noted that there was an issue regarding transfer of records from the previous Secretary to the current President, but that transfer has now been completed. At this point, Jan Yunker read a prepared statement regarding her discontentment with the handling of the transfer and communication regarding it. Upon completion of that reading, Mrs. Yunker, Mr. Yunker, and Deb Yunker left the meeting.

V. *Negating Prince Contract for Non-Performance:* Michele Joseph stated that a letter has been prepared to Prince giving them 30 days notice that the Master Homeowners Association is pulling their contract. Discussion followed, including that specifics should be included if we are telling them their work is unsatisfactory. The contract says either party can cancel with 30 days notice, with or without cause. It was voted to table this discussion to another meeting pending more investigation.

VI. *Proposal of new Liability Insurance:*

The Master Association currently has general liability insurance through July 2009, the premium has been paid, but for the future we would like to seek other options that might be available. We have asked Luis Rodriguez, who deals in insurance, to help guide us to possible options, to find the most cost-effective way to insure the board and its directors. Luis Rodriguez stated that he felt the current premium is excessive. He stated that he will not serve as broker himself, as it would produce a conflict of interest, but he will work with the current broker to have him take another look and rewrite the policy. There is some lack of understanding that the Master Association only has responsibility for the front entrance and the fountain. He is explaining to them that both the Countryside and the Village have their own policies. There is a possibility that all three Associations could get a better deal if efforts are combined. Because we are mid-year in our policy, and it is paid out of last year's budget, we have time to work on this prior to renewal time. Michele Joseph stated that we would invite the President of the Countryside HOA and the President of the Village HOA to a future Master meeting where the insurance options could be discussed. Michele Joseph thanked Luis Rodriguez for his work on our behalf, and he left the meeting. It was voted that this discussion be tabled to a future meeting with the Presidents of the Countryside HOA and the Village HOA in attendance.

VII. *Exploring other options for improved fountain and landscaping needs* – It was voted that this be tabled for a later time after we discuss budget and get quotes, and have taken care of the Prince issues.

VIII. *Budget for 2009* –

Michele Joseph presented the proposed budget for 2009, and explained that it took the numbers from last year, added items having to do with things this Board wants to accomplish this year, numbers available at this time, and ways to economize going forward. This budget can be amended at any point in time, so that if we get a new landscaping contract, for example, and it is less than we budgeted, we can move that money to another line that might be more than anticipated. For example, using the mailbox at 932 Corvina Drive would not cost the association anything, and the cost for the post office box at Champions Gate could be reclaimed. That is currently paid through spring, but it could not be renewed, saving money. That would mean changing the address at Sunbiz, the bank, and on the letterhead. Andrea Waugh has the keys for 932 Corvina and will turn them over to Michele Joseph next week. It was voted to make the official mailing address of the Master Association 932 Corvina Drive, and use the Registered Agent's address (Kim Carter) as the physical address. That just saves this budget \$1300 for the post office box rental.

The goal of the 2009 budget is to not raise the assessment. With the state of the economy and joblessness in our own community, this board is committed to bridging the gap and being compassionate to our homeowners. These lighting upgrades will include reworking to accommodate solar energy so that there won't be as much power usage if it is solar during the day. There was a brief discussion about the expense of the Association's cell phone. It is on the flat rate for businesses, and can be an effective tool for communicating with homeowners. It was pointed out that there is no charge for the teleconferencing capability we have for the meetings so that the Secretary can attend when she is not in Tuscan Ridge.

We have already filed the Sunbiz report for 2009. The bank account is no longer at Bank of America, but instead at Sun Trust. We are able to have homeowners electronically transfer funds to the account with no charge to the Association.

Special Board meetings will continue, for now, to be held at 124 Dolcetto, and it will continue to be communicated that all homeowners are welcome to attend. There is \$500 in the budget for off-site quarterly association meetings.

So the total of the proposed 2009 budget is \$43,980.00. It was pointed out that the Association can raise the assessment by 10% without needing a vote of the owners, and the board may find itself in a position where they wish they had done that. The President responded that the Board is committed to keeping this year's assessment flat, and that they will make every effort to find economies throughout the year so as to stick under the bottom line. All bookkeeping will be done in QuickBooks and owners will be informed via the website.

It was moved to approve the budget with edits and revisions as discussed. There will be a meeting on Saturday, January 24, at 2:30 P.M. to set the assessment, and 14-day notice will be sent to all homeowners.

IX. *Extension for Assessment for 2009* – The responsible thing to do is to grant an extension for assessment payment because of the lateness of the setting of the assessment. It was voted to give homeowners until February 28 to pay without additional late fees.

Robert Leslie asked that the record state that the behavior of Mrs. Yunker and the reading of her statement was out of order, personally offensive, and inappropriate. He asked that the board better control meetings in the future.

X. *Closing Statement* – All homeowners should feel welcome coming to any board meeting, because this is their home. We all live here whether we are here all year or for a day, this is our home.

XII. *Adjournment*

- Meeting adjourned at 7:49 p.m. by President, Michele Joseph**
- Minutes respectfully submitted by Secretary, Clarine Leslie**