

Cumberland Ridge Homeowner's Association
Annual Meeting Minutes
May 22, 2021

Call to Order & Proof of Quorum:

President Don Jackson called the meeting to Order at 10:02am

Secretary Leslie Fight advised that the body satisfied quorum. There were 72 attendees representing 51 households.

Approve Minutes from 2020-2021:

A motion to approve the minutes from the 2020-2021 Meeting was made by Sam Emond. Motion was seconded by Wayne Russell.

Approve April, 2021 Financials:

A motion to approve the April, 2021 Financial Statement was made by Paul Donnelly. Motion was seconded by Steve Ellis.

Board Introductions & Recognition of New Residents:

President Jackson introduced each current board member: Paul Trotter, Kim Baker, Keith Roberts, Arturo Hernandez, and Leslie Fight. Homeowner's present offered applause.

President Jackson then asked all residents who were attending their first Annual Meeting to stand. A round of applause was offered to the large group in attendance.

State of Cumberland Ridge & Reflections on 2019-2020. Including accomplishments & challenges:

President Jackson offered a moment of reflection on the 3 long-time neighbors who died in the past year, including Lynne Thompson, Erik Akerlund, and Gerald Blankenship.

President Jackson then detailed the key accomplishments of the Cumberland Ridge HOA. Under the board's leadership:

New signage was adopted and signs have begun to be installed

The one-night surge of crime in the neighborhood prompted an audit of our security/video cameras. As they were determined to be failed and ineffective, the board unanimously voted to install the FLOCK security cameras at the entrance to the neighborhood. This camera and monitoring system has effectively reduced crime, with no break-ins reported since installation.

The board continues to assess and repair road damage caused by heavy trucks, normal degradation and Southern Utilities' patchwork repairs.

A request was made at last year's Annual Meeting to inquire into a Food Truck night. The HOA contacted 2 food trucks and they came last summer. More food truck nights will come in 2021.

The Architectural Control Committee, (ACC), beefed up their processes and supervision of both new home construction and home/landscape upgrades.

Many new committees were formed and will continue to be organized to address the growth of Cumberland Ridge and the corresponding increase in community engagement and the needs for HOA oversight.

There were 32 property re-sales in the past year

The front entrance landscape was upgraded and maintained by Kim Baker.

A residential property/lot/home audit was undertaken by comparing Smith & Cherokee County Tax records against neighborhood plats and existing real estate. This audit resulted in a comprehensive database of all property (lots, half lots and homes) in Cumberland Ridge. This has greatly increased our ability to manage and assess fees properly.

President Jackson, in coordination with the MAC Group (our property management company and account billing agency) developed a comprehensive past-due account process which resulted in increased revenue and assessment payments.

The board initiated an update and review of HOA bylaws and sent the required information to property owner's. Subsequently, it was learned that the bylaws needed more work. The bylaws vote was stopped, to be re-visited by the new board. Property owners will have an opportunity to vote on new bylaws later this year.

The Community Conversation threads regarding the Wilson Park sun deck revealed a wide-spread concern about non-resident use and late-night partying in our common areas. The board proposed a "Sunup to Sundown" policy of park availability which would be posted on all park and common area signage.

President Don Jackson then turned the focus to board member updates.

Roads & Drainage:

Keith Roberts advised the attendees on the work that was done in past year, including pothole filling, repairs on edges and Southern Utility damage. Keith explained the recently adopted process is a longer-lasting and will cost \$200,000 per mile, and will last over 20 years. Keith requested that residents consider volunteering for his committee!

Marina

Paul Trotter discussed the key points about the Marina, our 3rd largest park, including improvements from 2018-2019. All 10 slips are rented. Paul reviewed Marina usage and safety guidelines. He reminded all present of the No Wake Zone from the Marina all the way out of the cove to open water.

A question was raised by Sam Emond about having a buoy closer to the Marina. Sylvana Hale asked about getting more No Wake buoys.

ACC

Paul Trotter reviewed the ACC new processes, adopted and implemented in 2020 and how these new, rigorous guidelines are protecting our neighborhood. The two ACC teams are responsible for home improvement projects and new construction. There is greater involvement from ACC with builders and new homeowners from pre-planning to finish, and there are 2 deposits to ensure compliance: \$6,000 for road reserve and \$1,000 builder's surety. The ACC teams are monitoring all projects and Paul encouraged all homeowner's to review ACC guidelines before starting any project.

Paul Trotter reviewed septic systems typically used in Cumberland Ridge. This detailed information is now available on the website for homeowners to review and ensure personal compliance and safety.

Primitive Park

Don Jackson reviewed the improvements and increased fees for Primitive Park. The reserved spaces were doubled in number and are all rented. Fees are now \$84 for unreserved spaces and \$120 annually for reserved spaces.

Neighborhood Safety

Keith Roberts shared information from our FLOCK safety cameras including data graphs that track entrance and exits from the neighborhood entrance. He offered pictures with the high resolution detail of license plates from the FLOCK cameras and shared the key points about data collection and sharing with local law enforcement.

Keith discussed the speeding issue in the neighborhood. Mary LaRoux suggested that we re-paint the yellow line down Cumberland Way. Tim Johnston asked what is the deterrent to speeding since we are on private roads. Keith is requesting community involvement to address this very dangerous situation.

Website and Town Square

President Don Jackson briefly reviewed our neighborhood website and pointed out key features such as the Community Directory, Community Conversations, Archived Financial Statements, Archived Annual Meeting Minutes and the link to Town Square. Town Square is an application, available on both PCs and mobile devices, and through the app, homeowners can register and then pay their annual assessments online. Homeowner's are encouraged to enroll, but it is not required. Annual assessments can be paid by check as well. Sylvanna Hale asked what our neighbors who might not use computers should do?

Wilson Park

President Don Jackson recapped the changes in Wilson Park from 2014 when a prior board began clean up process. From these improvements, the current board realized the opportunity to make lakeside recreation available to all residents of the neighborhood by adding a sundeck that would extend into the lake, making a place for sitting and fishing available. A survey of the property was conducted. Community Conversations gave residents an opportunity to voice opinions, concerns and ideas to all. The board received a favorable bid from Hanks Construction was unanimously approved and a deposit was made. Jeff Hale asked for clarification of use of sundeck: for sitting and fishing only, not for boat tie-downs. David Buhrkuhl voiced concern about safety and security of the site and specifically of contractors stopping to use the sundeck to fish. Jena Waldron inquired into liability insurance and President Jackson assured the attendees that our insurance policy would cover with no additional expense. Sam Emond said that posting "Swim at your Own Risk" would avoid liability. Jeff Hale asked about the total cost versus amount posted in budget. President Jackson indicated the amount in the budget was \$8,836,

Paul Trotter introduced Kim Baker, Treasurer, who stated that through the dedication of volunteers in our neighborhood, many tasks and jobs that would be contracted out had been fulfilled by neighbors who offer their time and talents, thus saving Cumberland Ridge a lot of money!

Kim then reviewed the budget, how money is moved from the MAC Group to our accounts and then moved into our reserve accounts. It is in the reserve accounts that we have had significant growth. Kim then reviewed the Edward Jones accounts and the very significant increase within one year. Martha Dinwiddie asked if the Hanks bid took increase in lumber prices into account. Answer was yes. Joe Farrish asked why homeowners were not given a vote on the Wilson Park process. Paul Trotter advised those in attendance of the Roberts Rules of Order point that a motion could be made to remove the Wilson Park sundeck line item in the proposed 2021-2022 budget and a vote to be made. A motion to remove the line item of Wilson Park Pier in amount of \$8,836, was made by Joe Farrish and seconded by Jena Waldron. A hand vote was conducted. 28 voted in favor of the motion and 48 voted against the motion. The motion failed to carry and the Wilson Park pier will remain in the 2021-2022 budget.

A motion to vote on the budget was made by Dick McKelvey and seconded by Randy Baker.

The budget was approved by a majority.

Volunteerism

Leslie Fight spoke briefly about volunteering in our community. She thanked Arturo Hernandez for his years of service, and the attendees applauded Arturo for all he has done.

Leslie then mentioned the Volunteer Sign Up form and asked that neighbors reflect upon their areas of passion, and sign up to serve.

Board Candidates

Leslie Fight introduced the 4 board candidates who have offered to serve a 2 year term. With this increase in potential board members, Leslie asked Paul Trotter to discuss a bylaws point of order regarding our HOA Board size. Paul explained that a motion could be made to increase our board size to 9 now, knowing that our new and improved bylaws would address this.

Bylaws motion to increase board size to 9 was made by Paul Kiel, and seconded by Dina Heithoff.

Leslie Fight then proceeded to conduct a brief Q&A with each individual candidate to afford the attendees insight into each candidate's qualification for service on the board.

Following the 4 interviews, those in attendance were asked to vote for each of the 4 individual candidates. Jena Waldron – affirmatively voted ; Kim Nimon – affirmatively voted; LaRue Decker – affirmatively voted; Sylvanna Hale, affirmatively voted. The homeowners in attendance applauded the new board members.

Q&A

Gina Gilmore asked about the bulkhead at Wilson Park being repaired prior to the pier , and Don Jackson said it would be.

A question was asked about bank fees in the budget: ANSWER: The HOA was charged \$75 in overdraft fees from resident's payments presenting with insufficient funds.

A question was asked about attorney fees in budget: President Jackson advised that in instances of past-due accounts, attorney fees were paid by homeowner and returned to HOA. Our HOA does have an attorney to work on Texas law for HOAs, including updated Covenants and Restrictions and Bylaws.

Paul Kiel asked about the FLOCK safety camera item in budget and are we paying for a service. The answer is yes.

Jena Waldron asked when cameras would be installed in Primitive Park and Marina. Answer, very soon.

Debra Ellis asked if additional cameras were a part of the increase in that line item of budget. Answer, yes.

Jena Waldron commented that there seem to be a lot of trucks & trailers in the Marina parking lot and can we tag non-residents. The FLOCK system does allow residents to register their family's vehicles in the system. The Safety committee will be communicating more about voluntary FLOCK safety enrollments very soon.

Attendees were encouraged to reach out to board members via the website when they have a question or concern.

Gail LeMaire asked about safety of our roads during inclement weather, specifically, could we look into a sanding service when we anticipate ice and or snow?

There being no further questions, a motion was made to adjourn the meeting by Sam Emond, and seconded by Wayne Russell. It was favorably voted and the meeting was adjourned at 12:30pm