Minutes of the Village Park HOA Board Meeting
3:00 PM, January 21, 2020
Virtual meeting using Zoom

Attendees

-Board Members:
Frank DiPalma
Raymond McClinton
Bob LeBoeuf
Tom Duckett
Arthur Harvey

-HOA Members
Sue Kirkman
Jack Sale
Charles Abbitt
Greg Blanc
Willy Morgan

1. Welcome
Thank you to Frank for hosting the virtual meeting. Frank called the meeting to order.

2. Book Box Suggestion (Sue Kirkman)
Sue Kirkman proposed that we install a box for book exchange among residents. She offered to manage the exchange contents and Greg Blanc volunteered to build the box at no cost to the HOA.

Several concerns raised included: what to do about content that some might find offensive, location and maintenance of the box, and liability of the HOA should a problem occur. Bob suggested sharing could be done digitally via the Village Park website as an alternative to a physical box. Another suggestion was to have periodic book sharing events.

Given the concerns that were raised, the board agreed that alternatives should be explored further to ascertain whether they might be at least as effective as a box and with lower risk.

3. Review of HOA Insurance Policies (Raymond and Jack Sale)
Jack Sale kindly volunteered his time and expertise to work with Raymond on review of the current HOA insurance policies. Jack explained we currently have an 80-20% + deductible policy. This means the insurance company pays 80% of a claim after the deductible amount is subtracted, and the HOA pays the deductible plus 20% of the remaining claim. Jack recommended we look into a no co-insurance (i.e., 100% coverage after deductible) policy. Raymond got an estimate and determined that it would add about $330 to our annual expense with a $1,000 deductible.

Jack also suggested that we go with blanket coverage so that repairs or replacement of an individual item would be fully covered even if it exceeded the insured value of that item.

Tom asked how many claims have been made. No claims have ever been filed by Village Park. Given that 20% of a large claim could be in the low 6-figures, it might worth the extra cost to have 100% coverage.

Our current excess liability policy covers claims up to $3,000,000. Jack thought the HOA probably did not require that much. Raymond priced $2M and $1M policies which would save the HOA about $440 and over $800 per year in premiums, respectively. Jack thought we could safely reduce to coverage to $2M in excess liability.

This savings would more than offset the cost of changing to a 100% coverage for the main policy.

The board agreed that changing the policies to 100% coverage for the general policy and $2,000,000 excess liability would be an improvement over our current policies. Raymond will contact the insurance agent to make the necessary policy changes.

4. Gate Code Discussion (Arthur, Charles Abbitt and Greg Blanc)
Charles, Greg and Arthur formed a team to develop recommendations for more secure and simplified management of gate codes. Charles presented the recommendations to the board.

Currently, there is no policy on when gate codes should be changed. It is also cumbersome to update the codes since each HOA member has 3 codes and various non-residents also have codes. If the HOA felt the need to change all codes, it would be very tedious and time consuming.

Charles and others have observed that the codes used by non-residents who require access (shipping services, trash pick-up, builders, etc.) often are not the ones assigned. There was also an instance of a random individual in possession of a gate code.

The board agreed that it is important make the codes easy to manage and also to lower risk to the community from an old code being misused.

It was agreed by the board that there should be classes of codes along the following lines:
- Emergency services, such as police and fire departments, each have a code that is never changed.
- Residents, their families and friends all have the same code which will be changed annually.
- Services, such as package delivery and trash pick all use a single code that is changed more frequently, e.g., every 6-months.
- Temporary services, such as Uber and repair persons, use a single code that is changed frequently, e.g., quarterly.

Charles offered to write a more detailed draft of the agreed policy for review by the board.

5. Feedback from Annual Meeting (All)
In general, HOA members thought the meeting was well organized, well run and informative. Discussions were perceived to be both managed well and useful.

6. Election of Officers for 2021 (All)
The board voted unanimously to re-elect the officers to their current positions:
President, Frank DiPalma
Vice President, Raymond McClinton
Treasurer, Robert LeBoeuf
Secretary, Arthur Harvey

7. Main & Meadows Budget (Bob)
Bob presented a summary of the HOA finances from 2020.
Both the Main and Meadows total actual expenses were within about 3% of budgeted amounts for 2020. In both cases, the actual amounts were slightly less than the total budgeted amount. The excess will go into the operating reserve accounts.

It was noted that we need to get signature authority for Bob as the Treasurer.

8. Reserve at Gashes Creek (All)
Frank posed the question of what we should do next. Based on previous correspondence, it appears that the project manager is waiting for planting to begin before making any decisions regarding our requests for changes to the landscape plan.

Also, there has been no news on their willingness to install a fence. Raymond thinks we should meet again with the developer based on the current degree of progress. Frank will try to arrange a meeting next time developer in town to visit site, probably in March.

9. HOA Transition Team & Timetable (Raymond, Frank, Tom, Willy Morgan, and Bob Christy)
Making the transition from developer control to HOA control of Village Park is a long process requiring many documents. There was a wide-ranging discussion and questions on various topics.

Frank presented the progress to date and the transition team's draft charter which identifies the main items to be accomplished. The board agreed that the team has done an excellent job of getting a handle on the key issues that they must tackle. Keep up the good work! The transition team charter, which will be led by Tom Duckett is included below:

HOA Transition Team Charter

Team's goal: getting the owner-controlled board off on a solid footing as it embarks on self-governance.

Team Members: Tom Duckett (team leader) Raymond McClinton, Willy Morgan, and Bob Christy

Timing: target date for shifting from a developer controlled HOA to an owner controlled HOA is December 31, 2021.

Key Tasks:

1. Identifying which documents should be obtained from the developer. For example, easements, maps, deeds developer agreements, articles of incorporation, etc.
2. Obtain and place various documents on the appropriate location on the Village Park website.
3. Confirm that the Association actually does own all the common areas.
4. Determine if reserve studies for the major components that comprise the common assets are required and recommend the desired frequency for conducting future reserve studies.
5. Determine what components of the transition might require an attorney's guidance.
6. Determine if the Village Park declaration needs to be rewritten or just amended.

Team will work independently but report to the HOA Board by providing updates on progress and issues at Board meetings. If determinations 4, 5, and 6 result in recommendations, the team will seek board approval.

10. Village Park Website (Frank)
Frank noted that all vendor contracts have been uploaded to the web site. Board members were encouraged to complete and upload other required content as identified on Sam Vulopas'spreadsheet.

11. Amendments to Declaration (Bob)
Bob expressed his concern about the wording in the declaration regarding the definition of the expense elements as they relate to the Twinplexs. Specifically, it is the responsibility of the HOA to maintain the exterior 'shell' (e.g., siding, gutters/downspouts, etc.) of the Twinplex buildings. The Declaration currently includes the words "structural members" as part of the expense elements description. Bob believes the use of the wording "structural members" is ambiguous and could be subject to misinterpretation. He proposed the wording of the expense element definition relative to the Twinplexs be updated to more accurately reflect the intended scope of the HOA responsibilities and provide greater clarity to the Declaration.

Making changes would require an amendment to the declaration. As it is likely other changes will be needed for the transition to HOA ownership, it was decided to roll this into the transition process.

12. ARC Members (Raymond and Frank)
Sue McClinton would like to retire from the ARC. It would be desirable for the board to be permitted to appoint any HOA member to the ARC. The declaration currently specifies that the board members will take over responsibility for the ARC. The question is whether the board can delegate this responsibility to other HOA members. Raymond thinks we probably need a legal opinion as to whether the board can appoint members.

13. Other Topics of Interest (All)
The board reviewed recent changes to the yard décor and maintenance guidelines. The board approved release of these documents to the HOA.

14. Adjourn

Action items:

- Charles will write a draft of the agreed upon policy for managing gate codes.

- Raymond will contact our HOA insurance agent to make the agreed to policy changes.

- Raymond, Frank and Kim need to meet with Bob at BB&T Bank to get signature authority on the HOA bank accounts for Bob.

- Raymond will contact the HOA lawyer to ascertain whether the board is permitted appoint HOA members to the ARC.

- Frank will try to schedule a meeting with the developer for the Reserve at Gashes Creek.