

CRSHOA Homeowners Meeting

Friday April 25, 2025

Brandon Library

6pm

The Board of Directors of the HOA (Emily Wiygul, Paulette Brown, Sharee Brewer, and James Green) met with the homeowners in attendance.

Following the introduction of the Board members to the ownership, Emily reminded everyone that because of the turmoil which had taken place in the previous 48 hours regarding the proxy voting option and confusion on number of votes per home, there would not be a vote taking place this evening. When there were no more questions on that matter, Emily began her presentation to the body on the 6 discussion topics in the meeting notice.

- 1) Uniformity of Phases/Covenants – Emily noted that the point of bringing this to the body was to advise that we have a phase or two with additional covenants related to staining of the driveways and roof colors. These are covenants the other phases don't have and unfortunately, many of them are in violation of those covenants. The Board believes if the ownership of each phase was accepting, we could pursue dropping those 2 requirements for those phases, which would allow all the phases to have similar covenants. The Board would like to grandfather in those homes with different roof colors that are currently on the homes so that changing the roof colors wouldn't be something required until the roof was next replaced. The Board asked for feedback on the idea as to whether this was something the ownership was interested in pursuing and Emily noted it would require getting buy-in from the effected phases and vote(s) to change. There didn't appear to be objection to the idea if the Board wanted to pursue this.
- 2) Increase to Late Fee Assessment – Emily noted the Board believed the \$25 late fee was too modest to encourage timely payment of the annual assessment and recommended increasing the late fee to \$100. The question was posed by the ownership as to a mechanism being in place to enforce the payment of the late fee. Emily advised that if the payment of the assessment was online, there was a mechanism for forced collection. If someone pays by check, and refuses to pay the late fee, the Board can include the non-payment of the late fee in a lien filed against the property which would then be collected when/if the property was ever sold. It was also mentioned that 4 properties didn't pay the assessments resulting in liens.

Questions continued to arise about the need to vote. Emily asked Sharee, as Secretary, to address the debacle with the proxies. Following the explanation about what had happened, there were questions about how the Board determined WHO the owner was on a home. The body was advised that the owner is who is listed on the property deed as the owner and that the Board obtains a list from the courthouse to use for sign-in and receiving of ballots. The by-laws state that each home will receive 2 ballots. The Board clarified for the body that the by-laws don't state that each owner will receive 2 ballots – it is each home no matter the number of owners listed on the deed to the home. This way, no home's vote carries more weight than any other home. There were additional questions about how the Board would handle proxies moving forward and the owners were advised that the Board hadn't had a chance to even discuss if they wanted to deviate from the policy adopted in 2022 but before any votes would take place, the Board would determine how they would handle proxies and would advise the ownership in plenty of time.

- 3) Renter-Occupied Dwellings – Emily explained that the Board and many owners had long been operating under the assumption that rental properties were prohibited in the neighborhood. Emily has learned that there are 5-15 homes that are renter-occupied. Emily disclosed that since the 1<sup>st</sup> of the year, she has received emails from investment property businesses about buying homes to rent as well as home owners looking to rent their homes. Emily advised that the insurance carrier has said the HOA insurance premiums would increase by having renters as well. A couple of owners reported problems they had witnessed with unkempt yards and homes occupied by renters - noting that some renters are better than others for maintenance of the appearance of the homes. Emily noted there were also problems with enforcing covenants when the letters are delivered to homes occupied by renters rather than owners when the Board doesn't know it is occupied by renters as there is no mechanism in place to be assured the Board knows. Concern was expressed by a couple of owners as to times when someone has died or entered a nursing home and family wanting to be able to rent the home out until they can sell or for the military personnel needing to move on short notice and wanting the Board to consider making allowances for that. Emily advised she had discussed that with the HOA attorney and the Board would not pursue making exceptions as there would never be a way to make those decisions equitably if they ever started making such exceptions. The Board was asked by the ownership to make sure the attorney was correct with their advice as they disagreed that the HOA had the right to usurp constitutional rights regarding property ownership. Emily advised the attorney had recently led another Brandon neighborhood through the process of prohibiting renters and such property ownership concerns weren't a problem there. A request from the ownership was made to

have the attorney attend the meeting the next time this matter was discussed and/or voted on.

- 4) Special meeting notification – The purpose of this discussion was to change how special meeting (whether by in-person delivered or mailed out letters) notifications went out. Instead, Emily introduced a desire to have a text message and email system to get official information to the ownership without having to rely on social media. Owner Paul Buisson took questions which were expressed about not having the ability to “Reply-All” for anyone wanting to text or email back once the information was sent out by the HOA Board President. Mr. Buisson was clear that this wouldn’t be an option and if owners wanted to reply, it would only go to one number or one email and that was what Emily used. People clearly expressed a desire to not have their phone numbers or emails shared so no “Reply-All” or only using BCC (Blind Carbon Copy) would be used. Owners would have to go to the website and sign up for either of these options but there was clear support for this as an option. Mr. Buisson acknowledged there would be a small charge to the HOA for sending group texts but no such charge associated with receiving an email. Each homeowner will have to go to the Cannon Ridge website (confirmed website to owners in question - cannonridgehoa.net) and opt-in to be a part of this feature. It was mentioned by Emily that all correspondence whether by text or email would be from her as the President and no other board member. Text/Email and the website will be the form of communication from the HOA board.
- 5) Recommended increase to the annual assessment of \$75 – Emily presented a list of expenses that she had received quotes on that were upcoming in the next year or 2 and even some quotes people had expressed an interest in (electronic gates, etc.) so they could see a legitimate cost and would be able to conclude that at this time, these were not options for Cannon Ridge moving forward unless people wanted a very large increase in their assessment. Emily relayed that the Board would like to be able to cut seniors on a fixed income a break on the annual assessment, but the Board has been advised repeatedly by legal counsel that the assessments must be an equal amount for everyone in spite of some believing doing otherwise is an option. Emily noted that the Edgewood Lane fencing around the detention pond was completed earlier in April. Randy Barnes addressed the ownership of the detention ponds and noted there were actually 2 ponds at the Guard shack behind the one fence. Emily was asked why an April Financial Report wasn’t available for the meeting and she reported that April wasn’t over yet to receive a financial report from the bookkeeper. Emily reported that the Board had one for March but hadn’t begun spending money of any size until April because of waiting to set a budget until after we knew how much had been collected on the 2025 assessment. Emily noted

in April, we will have bills paid for landscaping, mowing, and fencing expenses which would be our first expenses of size for the year. Emily reported that a copy of the budget adopted by the Board had been provided to the owners in their handouts. Emily was asked how much money the HOA had today and she pulled the checking account up on her phone and reported that the Board had \$36K+ in the checking account at that moment. Appreciation was expressed to Emily for Board transparency on this matter.

- 6) Property Management – Emily reported that when the current Board members had volunteered in December 2024 to serve as Board members under threat from the previous Board for hiring a property manager to “take-over”. Emily was clear that this Board is here serving today because they didn’t want a property manager for Cannon Ridge. Emily stated the Board did feel an obligation to gather some information about how a property manager will operate should this be something a future Board needs to do because this current Board may not serve next year. Additionally, Emily told the ownership that she felt it was important to advise the ownership that she had learned a property manager wouldn’t operate as people had been informed they would. An HOA Board will still be necessary even if a property manager is hired at any time in the future. To be clear – the hiring of a property manager will not negate the need for an HOA Board. A property manager would only take over certain duties the HOA Board currently handles. The HOA Board would still be necessary for governance, decision-making, check-writing, and contract-letting, etc. The price quoted would amount to \$58 per home per year if this is of future interest. Per the by-laws, the board also has the discretion to decide whether or not to hire a property manager without vote from the subdivision so Emily advised that it would be wise that every knew that for the next board members that are voted in.

In closing, Emily assured everyone that the Board would not be bringing a request to vote on the 1) renters, 2) late fee penalty increase, or 3) increase to the annual assessment before the fall. She assured as well that once the Board had a chance to meet and discuss whether to continue the previously adopted protocol on the handling of proxies, the ownership would be informed of that decision well in advance of the voting dates but there would be no voting until the fall. Letters of the special meeting will be mailed out at least 10 days prior to the meeting.

Meeting adjourned at approximately 7:30pm. Next meeting date is not set.



Sharee Brewer, Secretary, CRSHOA