

BFCA Board of Directors Special Meeting Minutes

2772 Red Maple Ridge

8:00 P.M. Thursday, December 15, 2016

Board Members - Jane McElroy, Cainnon Gregg, Fred Willes

The meeting was called to order at 8:01 P.M. by F. Willes.

Present were Board Members - Fred Willes, Cainnon Gregg, and Jane McElroy, BFCA Secretary - Karen Willes, and Association Members - Keith Tucker, Sue Dinges, and Jim Brock.

Old Business

The Minutes of the December 1, 2016 Board Meeting were unanimously approved, by email voting, on December 6, 2016.

The documents approved for shredding at the Board meeting on December 1, 2016, were shredded on December 5, 2016.

New Business

F. Willes pointed out that the Association Manager was not present because he forgot contacted her about the meeting.

It was moved and seconded to rescind the December 1 decision "to define interest on outstanding assessments as being to the end of the nearest past month."

Willes explained that decision, in December, was for bookkeeping purposes. If someone calls and says they are in arrears in assessments and wants to pay, they are given the amount of the principal and interest, to that date. If the payment was not postmarked that same day, the interest paid would not be correct. It was decided to quote interest to the end of the nearest past month instead. When F. Willes and McElroy discussed the impact of the December 1, 2016 vote, they concluded that one might use that decision to argue that they need not pay a service charge or interest on the 2017 assessment as long as they paid in January. The postmark on the envelope for payment would be used to determine when the payment was made. If postmarked on January 31, the payment would be made in January and the interest would be calculated only to the end of December. The issue is do we really want to waive the interest and service charge? It would be roughly \$34 that one making a payment after the grace period, but in that month, would not have to pay. This would, in effect, make the grace period for

the entire month of January. The problem is that the Covenants state the grace period is only until January 10.

McElroy expressed the view that it is unnecessarily punitive to levy a \$25 service charge and the small amount of interest that would accumulate in January. If one paid by the end of January, it should be acceptable.

By a vote of 2-1 the motion to rescind the December 1 decision passed. F. Willes and Gregg voted "yes" and McElroy voted "no."

It was moved and seconded "to define interest on outstanding assessments as being to the end of the nearest past month, except for the current year assessment during the month of January."

McElroy objected to the service charge and interest being assessed for January, if the assessment were paid in January. Brock asked what the Covenants say about this. F. Willes read from Article VII, Section 6, Paragraph D. "All sums levied as assessments not paid within ten (10) days of January 1 shall bear interest at the maximum legal rate. Such interest shall commence running on the tenth day after said sums are due and payable and shall continue to run until paid..." Article VII, Section 7 states that "The Association" (The Board of Directors on their behalf) "may fix a service charge for delinquent payment of assessments."

McElroy pointed out that it creates a bookkeeping nightmare to have a few dollars of interest carrying forward. She asked if January interest would be calculated to the day paid. The answer, currently, is yes.

The vote on the motion "to define interest on outstanding assessments as being to the end of the nearest past month, except for the current year assessment during the month of January." Failed, 2-1. F. Willes and McElroy voted "no" and Gregg voted "yes."

The result of this is that the current policy remains in place. That policy is that interest is calculated to the day of the quote. The Board approved, on December 1, 2016, allowing the Treasurer to direct the bookkeeper to remove amounts of interest of \$10.00 or less. McElroy asked if that were allowed by the Covenants. F. Willes thought that the specifics of how to do the bookkeeping allowed some freedom of interpretation, and that it was acceptable. McElroy asked that our Attorney be contacted to give us a legal opinion. That was done after the meeting.

By email, copied to the Board, The Board Attorney, Patrick R. Frank, wrote that it is acceptable, as long as it is used consistently and all are treated the same.

The current policies stand. Interest is calculated to the day quoted, and the Treasurer may direct the bookkeeper to remove amounts of interest of \$10.00 or less.

The agenda item to amend a decision of the October 6, 2016 Board Meeting, "that liens for 2017 assessments of at least \$600, will be filed on February 1, 2017." was not taken up. The amount of any recovery of partially paid assessments (less than the \$600) would cost more than the service charge and interest would cover. The Association would lose money on every attempt to collect partially paid assessments.

F. Willes stated that the solution is to change the service fee from \$25 to \$90. Would completely cover the costs needed. He stated that it would not be ethical or appropriate to address that for the 2017 assessment due in two weeks. It will become a topic for consideration by the Board in preparation for the 2018 assessment, due on January 1, 2018.

The estimate to complete our road resurfacing was presented to the Board.

**Pigott Asphalt and
Sitework LLC**

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Crawfordville, FL 32326
(850) 528-4197
pigottoffice@yahoo.com

ESTIMATE

ADDRESS

Blairstone Forest
Unit 3

ESTIMATE # 1053

DATE 04/15/2016

ACTIVITY QTY RATE AMOUNT

Mobilization

of equipment	1	2,500.00	2,500.00
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Asphalt

Red Maple, 523 feet by 20 feet,			
install one inch of s.p. 9.5	1	6,370.00	6,370.00
2 riser rings			150.00
Total			6,520.00
+ at least 3 Saw Cut Patches to be Done			

Asphalt

Brookside Blvd from Blairstone Rd to the cement			
at divided entrance install one inch of s.p. 9.5			
	1	4,000.00	4,000.00
0 riser rings			0.00
Total			4,000.00
+ Patches to be Done			

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Total			13,020.00
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The feeling was that we would not tear out the cement as that would change the appearance of the front.

McElroy stated that we have enough money to pay for it now. By the time it's paved it will be January before we get a bill and then we can even spend 2017 assessment money.

Willes moved to accept Pigott's estimate for \$13,020.00 without paving over the cement. The motion passed unanimously.

There was discussion about the drop-off on the right side of the exit. We will discuss that with the road paver.

Concerns or Questions by Association Members

There were suggestions about how to warn drivers about the drop-off beside Brookside Blvd., on the curve - painted lines, split rail fence, and guard rails. That project has been given to Kelly Rojas, our Association Manager. She will come back to the Board with a proposal.

Brock asked about the noise abatement fencing beside Brookside Blvd. He asked if the City might put up a concrete wall, as on Blair Stone Road, north of Mahan Dr. If the City were to do that, we would not have to replace the damaged section and we would not have upkeep on the wooden fence. F. Willes will contact the City on Monday, when they are back in the offices.

Tucker asked if we could trim the leaves that mask the Blairstone Forest sign at Blair Stone Road. F. Willes pointed out that from our sign going north, that land is not our property. We will inquire about having our lawn service work on that again. We will contact the City, as Brock pointed out that the leaves/shrubbery make seeing oncoming traffic difficult.

K. Willes asked that we remind those present, and those reading the minutes, that the Board meetings will be at a new location in 2017. We were unable to secure the free use of a room at Jack McLean Community Center for all six of our scheduled meetings. The City has activities that preempted our usage. We considered Optimist Park in Indianhead. That required a security deposit and \$32.50/hour. Hilaman Golf Course will charge us \$50.00/meeting. The directions are, in red, at the bottom of the minutes.

The meeting was adjourned at 8:53 P.M.

The next scheduled meeting is the Annual Meeting of the BFCA at 6:00 P.M. on Thursday, January 26, 2017 at the Myers Park Community Center.

The next scheduled meeting of the Board of Directors is on Thursday, February 2, 2017 at the Hilaman Golf Course meeting room. After entering at 2737 Blair Stone Road, it is in the building on the left as one reaches the parking lot. The meeting room is through the first door on the left of the hallway.