

Howell Point Association Monthly Board Meeting Minutes - 2024-01-24

Meeting Date and Time

Date of Meeting: January 24, 2023
Time of Meeting: 8 PM Eastern

Meeting Location

Location of Meeting: Virtual - Teams App

Attendees

Present at Meeting:

John Dombrowski
Dave Sheppard
Wayne VanderMeir
Jerry Droppo

Not Present

Joe Scharnak
Rosanne Byrne
Teresa Dahlgren
Dede Petro
Eric Kessler (guest for our future Pier Chairman)

The regular meeting of the Board Meeting of Howell Point Association was called to order at 8:05 PM on January 24, 2024, using Teams by John Dombrowski.

I. Approval of Agenda

The agenda for the meeting was distributed and unanimously approved.

II. Review of Previous Minutes

The minutes of the previous meeting were not reviewed and approved. John will brush up on the Roberts Rules of Order. 😊

III. Consideration of Agenda Items

1. Year ending financial report (a formal report is not necessary if there is no time to prepare)

Teresa will distribute a year ending financial report by 1/28/2024.

At the next meeting we will review estimated revenues for 2024. John would like to explore the possibility of creating 2024 budgets for park flowers, mulch, beach maintenance, benches, tables, chairs, etc.

2. Notice of Intent to Lien and eventual processing of a lien against the property of members that are delinquent paying 2023 members fees.

John opened the discussion with a description of a Notice of Intent to Lien as a document that attempts to incentivize a property owner to meet their obligation to pay their membership dues and avoid placing a Lien on a property. John shared a recommendation made to him by Teresa prior to the meeting that we should start in 2024 the practice of

sending out Notice of Intent to Lien and eventual processing of a Lien against the property of members that are delinquent paying 2024 members fees. The board will communicate to all members in the Newsletter, email blast and at the annual meeting our intent in this regard.

After a general discussion by the board members in attendance there was agreement to follow the recommendation made by Teresa. Since only four members were in attendance, we did not take a formal vote.

At the next meeting we put this to a vote. Also, we will review the sample Notice of Intent to Lien document and discuss the format and scope.

3. Master Member Directory

John shared his screen and presented the member directory to the other board members. He noted that multiple address lists, exported information from our gmail and Constant Contact accounts and information provided by Penn Township were used to create this document. He and Dede are currently making it more complete using the address cards collected in 2023.

At the next meeting, an update will be provided.

4. Migrate all communications to members via email.

John recommended that we migrate all communication towards email and allow for exceptions. Time spent and the cost are the main reasons for this switch. According to the membership directory we have 132 owners, thirty of which have not supplied an email address. Out of the thirty without an email address, twenty-three have not provided a telephone number.

There was general agreement among the members in attendance that we should move to email. At the next meeting, an update will be provided. We will vote on a rule that makes providing an email address and telephone number a requirement. All the members in attendance agreed that we should make providing an email address and telephone number a requirement of association membership.

5. 2024 Newsletter and Mark Your Calendar documents

Looking for ideas for the 2024 Newsletter and a volunteer to draft the Mark Your Calendar.

At the meeting, the following topics for the Newsletter were proposed:

- 2024 Dues
- The repaired bench by Michael & Leeanna Aflague
- Using the Notice of Intent to Lien and the placement of a Lien as a tool to prevent members from skipping on their agreed to obligation.
- Request for emails and telephone numbers from all members

QUESTION: Did we always produce a Newsletter in the current format, or did it start under Pete's presidency? It is pretty elaborate. Pete provided me with a source document used to produce the Newsletter. I may ask for his help.

IV. Consideration of New Business

1. Discuss The Future of the Summer Association Picnic.

Bring back providing chicken?

2. Weeds At Park Rosanne

There is problem with the weeds in the park and we need help. We need to ask for volunteers or have another clean up the park day. Will discuss at next meeting.

3. Need More Sand at the Park

Reported that we need more sand at the park. Will address in the spring.

- V. Agenda and Time of Next Meeting**

The next meeting will be in the PM early in March 2024 - Virtual Teams App.

John meeting adjourned at 8:50 PM.

Minutes submitted by: Dede Petro

Minutes approved by: Will be approved at the next meeting.

Howell Point Association Monthly Board Meeting Minutes – 2024-03-05

Date of Meeting: March 5, 2024

Time of Meeting: 6PM Central

Location of Meeting: Virtual – Teams App

Present at Meeting:

John Dombrowski

Dede Petro

Dave Sheppard

Wayne VanderMeir

Jerry Droppo

Joe Scharnak

Teresa Dahlgren

Not Present:

Rosanne Byrne

The regular meeting of the Board Meeting of Howell Point Association was called to order at 6:05 PM on March 5, 2024, using Teams by John Dombrowski.

I. Approval of Agenda

The agenda for the meeting was distributed and unanimously approved.

II. Review of Previous Minutes

The Minutes of the previous meeting were received and approved.

III. Consideration of Agenda Items

Old Business

1. Discuss and finalize the goal to migrate communications to members via email allowing for exceptions. Discuss if we should assess members that do not provide a current email address and telephone number and 'postage and handling fee'.

The Board discussed and unanimously voted to proceed with migrating all communications via email to all members who have an email and or computer. We will continue to mail to the few members who do not have email or haven't provided one. Currently there are 23. Four to five homeowners responded so far to the letter sent requesting contact info. Discussed possibly implementing a postage fee to homeowners who have computer and email accessibility and don't provide to the association. Teresa proposed that we hold off on the postage fee at this time and will consider it in the future. Teresa suggested that we email the newsletter but that we still mail the postcards with the save the dates of important events as it is a nice reminder to hang on your refrigerator. The Board agreed. John will ask Fischer printing if they can provide a pdf and about 50 hard copies of the

newsletter for the folks who don't have email and perhaps a few extras if anyone wants a copy at the Homeowners meeting.

2. Reaffirm starting with 2024 fees the intent to use the Notice of Intent to Lien and a possible Lien as the choice of last resort. FYI - the Lien will be written such that late fees will accrue over time and that fees not paid in future years will be automatically added to the amount needed to settle the Lien. Discuss if we will add missing payments for prior years to the Lien.

Discussed the total intent of the Lien is to get the homeowners to pay their dues and it is a last resort effort. Teresa suggested we must let the members know our intent is to follow policy and run the association like a normal association. We discussed if we should charge \$10.00 late fee, administrative fee & current dues or should we go back 5 years on the dues? Teresa motioned that we waive the prior past due fees if they pay the current and pay going forward. We will send 3 late notices than the intent to Lien for up to 5 years if we can prove. Wayne VanderMeir was second to agree, and Dede Petro was third.

New Business

6. Discuss changing our Bank and get financial update from Teresa.

Our current bank closed in Cassopolis and the closest location is Dowagiac. Teresa motioned that we change to a different Credit Union in Cassopolis. She recommended GBD because they have a business checking with interest. She also asked if she could buy new checks for the new account as old one's she had paid for herself. Dede was second to agree with motion and Dave agreed third.

Discuss and approve the 2024 Budget.

Teresa went over budget and suggested that we take 10% off the total estimate in case not everyone continues with boats, wave runners or canoes. John agreed. We discussed why we are paying so much for trash removal. We are paying two companies, Joy's John & LRS Michiana. Teresa will check into that. It was suggested that we get more proposals for lawn and weeding and clean up. We need to get an itemized lawn invoice so we know what the lawn cost is vs. weeds & cleanup to compare quotes effectively. Dave knows someone who would probably be cheaper, but they need to get insurance & bonded before we would consider them. We have one estimate that Rosanne received, and we will see if we could get a few more and talk about it at the next meeting. Jerry says that the pier costs are listed high. The piers are in good shape. Teresa suggested we lower the budget to \$4000. instead of \$10,000. Budget adjusted and approved. Teresa is recommending that we pay off the notes now instead of making payments because there is enough money in the budget. The Board thought it was a good idea and we will talk about it at the next meeting.

Review the status of billing members with boat, jet ski or kayak privileges, their regular assessment and lake fees.

Jerry and Sue Monaghan emailed invoices this week.

Discuss the following boat rules:

4. Discuss the impact of trusts on those with water privileges.

A Trust can maintain the boat slip for an eternity and impact the ability to have residents to move up the waiting list. Jerry suggested that we change the rules to show that if a home is in a trust and the first family passes away the second family will have to go to the bottom of the boat list because it isn't fair for the new families. This will be considered and discussed further at the next meeting.

5. Discuss reserving a boat slip for the association president.

Jerry suggested that the two most time-consuming roles on the board are the president and head of boat slips. He suggested if those two people don't already have a boat slip that they be moved to the top of the sub lease list for a slip during their time in office. But they will keep their spot on the permanent wait list for a boat slip. The board agreed that was fine.

6. Developing rules that set the minimum condition a boat and canopy must meet.

Jerry will write up rules of minimum expectations of how a boat should look. He would like the board to look at existing rules and let him know if we see any issues.

Discuss the future of the annual picnic. - How about providing a meal (e.g., chicken, subs, etc.)

John suggested that we spend more money this year and get good food to entice people to come. He received several complaints for not having the chicken last year. He would like us to have music and games for kids and adults and try and revive the picnic and get families back. The Board agreed and we will discuss it further at the next meeting.

Do we need more sand at the beach for 2024?

It was decided that we will need more sand at the beach. John will ask Dussel's to give us a recommendation for the amount and an estimate on cost. We are thinking about 30 yards.

Do we schedule a Park Cleanup day?

It was discussed and decided that we will get estimates on park cleanup vs. trying to have a cleanup day. Folks are getting older and not enough people volunteer.

How many meetings should we have a year? I recommend no less than 4 and no more than 6.

The Board decided that we will have 4 meetings a year.

MLSA act

John stated that we received a letter from lawsuit lawyer advising of MLSA act and that they want to file for the association. John & Joe thought that it was more of a looking for business scam vs something that we really need to do. Today John noticed that the Diamond Lake Association has filed. Teresa will check into it with her Mortgage company to see if this is real and if we need to do it. If the cost is \$200 or less, we will just do it otherwise we will have to discuss it further. The deadline is March 29, 2024.

Joe brought up that we may have to file under The Corporate Transparency Act. Every single agency must file with the federal government with all the board members' information. He will check into it.

IV. Time on Next Meeting

The next meeting will be held at 6PM Central on May 15, 2024, via Teams.

The meeting was adjourned at 8:11PM Central.