

**2019 ANNUAL MEMBERSHIP MEETING MINUTES
FOR THE
APPLE MOUNTAIN LAKE SOUTH PROPERTY
OWNER'S ASSOCIATION**

Apple Mountain Lake South POA Membership Meeting Minutes

September 08, 2019

Linden Church

ROLL-CALL --- VOTING RECORD – September 08, 2019

Lot No.	Property Owner	Present to Vote	Voting by Proxy	Proxy Given to: (Name / Lot #)
1	Mansur (Payment Plan)			
2	Mansur (Payment Plan)			
3	Makely			
4	Tinsdale\Hibbs			
5	Warner	X		
6	Resendiz			
7	Taber		X	Mail-in
8	Eggers			
9	Connor			
10	Crawford			
11	Neufeld	X		
12	Nejadian-		X	
13	Becker			
14	Burke			
15	Chandler INACTIVE			
16	Sackett			
17	Wentz			
18	Gyurvo & Petrov	X		
19	Sylvia/Christian	X		
20	Atanasov			
21	Hatfield			
22	Chatterton			
23	Chatterton			
24	Dickens		X	
25	Smallwood	X		
26	Black			
27	Kelly			
28	Hales	X		
29	Hammond			
30	Kilby	X		
31	Bussells/McGowan			
32	McNey			
33	Chapman			

34	Schuldt		X	
35	Mooney			
36	Griffith		X	
37	Budwash			
38	Donovan			
39	Dagorn		X	
40	Turner			
41	Overholt			
42	Cortes			
43	Sanches Miramontes			
44	Conley	X		
45	Ashby			
46	Spottswood		X	
47	Rivera			
48	Adkins			
49	Ewell			
50	McClung			
51	Thompson		X	
52 & 53	Heflin			
54	Heflin			
55	Perry			
56	Mercer-Moore			
57	Burt	X		
58	Shokes			
59	Lose			
60	Rogers		X	
61	Hirmer			
62	Chroust		X	Mail In
63	Fitzpatrick		X	
64	Dawson	X		
65	Ciccolini	X		
66	Bush			
67	Barrett		X	
68	Palacio		X	
69	Palacio		X	
70	Horn		X	
71	Palacio		X	
72	Allen	X		
73	Clark			

TOTAL ATTENDING VOTES: _____12_____
TOTAL PROXY VOTES: _____16_____
TOTAL VOTING AT MEETING: _____28_____

TOTAL NON-VOTES _____44_____ (MEMBERS NOT ATTENDING AND NOT VOTING BY PROXY) Total In-Active Members 1 (In-Active members have no vote).

Agenda

- Roll Call
- President's Announcements
- Reading/Acceptance of Minutes from September 10, 2018 Membership Meeting
- President's Report
- Road Report
- Treasurer's Report
- Auditor's Report
- Bylaw/Covenant Changes
- Proposed Budget 2019/2020
- Election of Officers for New Board
- New Business

Roll call:

At 3 p.m. Michael Ciccolini POA president documented into the roll call sheet all association members that were present at the meeting and all association members voting by proxy. There was a total of 12 association members present to vote. There were 16 association members voting by proxy. Giving a total of active members voting at 28.

At 3:13 the annual POA meeting was called to order by Michael Ciccolini POA president.

Announcements**Webpage/Facebook:**

The web address for the Association is www.amlspoa.org

To each Board Members by email:

Main Email (President) – amlspoa@gmail.com

Secretary – secretary.amlspoa@gmail.com

Treasurer – treasurer.amlspoa@gmail.com

VP of Architect – vpofarchitech@gmail.com

VP of Roads - vpofroads.amlspoa@gmail.com

Please let us know if you have suggestions on things you would like to see on our website.

The Association can also be found on Facebook at <http://www.facebook.com/pages/Apple-Mountain-Lake-South-Property-Owners-Association/232184429908>

Complaints:

The Board requests that all Association complaints and questions be mailed to the Association, emailed or leave a message on the Association cell phone. Please allow 3 to 4 days for someone to return your calls. *The Complaint Form is located on our website. There is an entire process that we must follow (we voted this in last year) and the form includes a timetable.*

AMLSPOA
P.O. Box 171
Linden, VA 22642
Cell: 540-305-9781
AMLSPOA@gmail.com

Please do not call board members at their homes with complaints. Board members are volunteers to our community and should be able to enjoy their personal time without interruptions. If there is a true emergency, please call the Warren County Sheriff's Department or Warren County Fire and

Rescue.

Note. We tend to respond quickly to email.

Michael Ciccolini, President 2018/2019

2018/2019 Annual Membership Minutes

Motion to Approve Minutes

Minutes Approved

2018/2019 President's Report APPLE MOUNTAIN LAKE SOUTH PROPERTY OWNERS ASSOCIATION 2019 Annual Membership Meeting

September 2019

Dear Homeowner,

It has been my pleasure to serve you as President of the AMLSPOA Board this past year. The year has encompassed many challenges to include rain, wind, ice and snow as well as my learning what it takes to succeed in this role.

I would like to briefly outline my continued areas of focus for the coming year:

- Building on this past year I plan to continue to advance and grow in the role of board president
- I will continue to maintain good road conditions - preventing deterioration - while also maintaining fiscal responsibility
- I will make fire safety a top priority as I continue to learn what it takes to advance us as a fire-safe community
- I hope to help instill pride in us as homeowners – the pride that comes from living in a well-kept community

One of the items we bring before you for a vote this year will be for a new budget. There will be 2 choices of budget with one of the budgets to include a dues increase.

I would like to address this change in budget by saying it will make it easier for us to react to environmental issues causing hazardous road conditions by giving us a cushion to ensure we can respond immediately with repairs or snow removal and it will make it less stressful in trying to protect our community by not having to re-do a budget and then

vote on it while we are in the middle of the crisis.

Issues needing to be addressed:

- Ditches are deepening causing roads to narrow
- Establishment of a crown on the road so water does not run down the middle of the road
- Flexibility so we can afford dust control
- Timely response to storm damage
- Last year we were \$1600 below budget on snow removal but had a relatively light snow season. We did, however, have a lot of ice and we needed to pay for chips to be put down for traction. If we had a heavy snow season, we would not have had enough money to quickly respond to the ice without creating a budget change and asking the community for a vote.

I thank you for your support in helping to keep our community a beautiful place to live.

At the Membership Meeting discussion was held to discuss ditches and clearing. Letters are to go to homeowners. The Board is to be more assertive in making sure people keep their roadside ditches and lawn trimmed and clear. This includes property owners who are not here.

Notable Accomplishments for 2018/2019

Past Due Accounts: The Association was successful in collecting past due accounts.

Current amounts that are past due are as follows:

\$ 6,115.86 **Lot 15 (Apple Jack Circle)** *Mr. Pond has obtained a Judgement for the 2018-2019 road fees, past year road fees plus late fees and court costs.*

\$ 420.00 **Lot 9 (Apple Jack Road)** Owes a balance on 2018-2019 Road fees and has not responded to past due notices. Mr. Pond is working on obtaining a

Judgement.

This is the 12th year the Board has offered Payment Plans to all members with many members taking advantage of the program.

Firewise:

Our community worked this year to get Apple Mountain Lake South reinstated as a Firewise Community by participating in the Virginia Department of Forestry's "Firewise" fuel reduction program. Our application was approved this August. We will provide ongoing information to you on

what it takes to maintain this important status.

IMPORTANT: Please make note of how much time you spend working on cutting or dragging branches, clearing brush, maintaining your property and lawn, etc. and send a quick email summary to Michael Ciccolini. Worksheets are available, if needed. However, you can simply send a note like this example:

From John and Jane Smith, 1234 Apple Jack Road, spent 2 hours each on 12/9/11 gathering branches.

We need to report our volunteer work hours to Firewise to help us get future grants. If you have already spent time working on clearing and cutting brush please report those hours as well, and any future hours – we could use all the volunteer hours we can get! There is also a form on the Association website you can use to track your hours.

We will continue to participate in the Firewise program in future years in order to help reduce the risk of wildfire in communities like ours.

Attached is a list of items that count toward our in-kind hours, as well as the form to track your hours.

2018/2019 Road Report

Presented by JR Dawson, Vice President of Roads, AMLSPOA

Road report presented by Michael Ciccolini in conjunction with JR Dawson VP of Roads:

The heavy rains that our community has received in the last almost 2 years has exposed a lot of weakness and challenge in maintaining our gravel roads. Some of the issues that need to be addressed include ditch and road erosion, which in some areas are causing a narrowing of the roads. There are places in the road where we are down to the foundation and they need to be built back up. In some areas a crown must be re-established and in other areas there is the need to create a slant to one side for proper runoff.

Last winter was the first year that we did not have a volunteer snow removal effort. This forced us to realize the true cost or potential cost dealing with snow removal and icy conditions. Therefore, we're asking for more money in the budget for snow removal.

We are also seeing conditions arise causing driveway culverts to be required where they once were not. This will require further community input.

2018/2019 Treasurer's Report

Presented by Margie Christian, Treasurer AMLSPOA

AMLSPOA- 2018-2019 TREASURER REPORT

During fiscal year 2018-2019 the AMLSPOA collected \$ 24,375.00 in Road Fees for 2019 and \$ 1,155.00 collected in fees from CCC Road. This represents 7 lots on CCC Road each paying \$ 165.00. For each CCC Lot \$ 115.00 X 7 is deposited into the AMLSPOA checking account to cover administrative expenses and insurance.

The remaining \$ 50.00 X 7 is deposited into the CCC Escrow Account.

This totals \$ 350.00 that was added to the CCC Escrow account during this fiscal year. A total of \$ 2,549.50 was collected in other fees and a total of \$ 715.05 was earned in interest.

The Net Total Profit for the fiscal year 2018-2019 is \$ 6,262.00 and this is \$ 1,792 in excess of the projected budget. The past due accounts were managed this year by reaching out to the homeowners to set up payment plans and payment arrangements.

The AMLSPOA Bank Accounts have a total current balance as of June 30, 2019 of \$ 100,094.17 and outstanding accounts of \$ 8,123.68. The Accounts Payable item of \$ 1,702.00 represents the bill due to the Attorney and represents all of the costs for the legal work done this fiscal year.

There are only two homeowners at this time that are not responding to request for payments and both have been issued Judgements by the Warren County Court system through the AMLSPOA attorney. Attorney fees and late fees have been added to the outstanding amounts and included in the Judgements.

Payment plans will be offered again this year to all residents. Payment plans allow residents some financial relief while allowing the AMLSPOA to collect all dues.

The Audit Review report is included for review and in compliance with the requirement.

The Proposed Budget for 2019 to 2020 is included presenting two options.

Option 1. Presents a budget with \$ 25.00 dues increase along with the use of \$ 9,000 from the savings account in order to increase the Snow Removal Budget along with the Road Maintenance budget and an increase in legal fees.

Option 2. Present a budget with no dues increase and less of an increase in the Snow Removal budget, the Road Maintenance budget and legal fees.

Both budgets present a zero-net profit.

Payment plans will be offered again this year to all residents. Payment plans allow residents some financial relief while allowing the HOA to collect all dues as we continue our partnership in closing our reserve gap.

As a reminder, any ATV's used on community roadways must register with the association.

FINANCIAL REPORT AS OF JUNE 30, 2019

APPLE MOUNTAIN LAKE SOUTH POA JUNE 30,2019	
BALANCE SHEET	
ASSETS	TOTAL
Current Assets	
Bank Account	
BB&T Checking	35,683.72
BB&T-CCC ESCROW	3,700.00
UNITED BANK SAVINGS	60,710.45
TOTAL BANK ACCOUNTS	100,094.17
ACCOUNTS RECEIVABLE	8,123.68
TOTAL ASSETS	108,217.85
CURRENT LIABILITIES	
ACCOUNTS PAYABLE-LEGAL FEES	1,702.00
OPENING BALANCE EQUITY	
RETAINED EARNINGS	100,253.79
NET INCOME	6,262.06
TOTAL EQUITY AND LIABILITIES	108,217.85

AMLSPOA	TOTAL YTD	ANNUAL BUDGET	AMOUNT REMAINING
PROFIT AND LOOS			
JUNE 30,2019			
INCOME:			
2018 ROAD MAINT FEES	750.00	2,000.00	-1,250.00
2019 ROAD MAINT FEES	24,375.00	24,375.00	.00
2019 CCC ROAD FEES	1,155.00	1,155.00	.00
ATTORNEY FEES	1,024.50	.00	1,024.50
ATV REGISTRATION FEES	105.00	160.00	- 55.00
BOARD CREDIT	(800.00)	.00	-800.00
LATE FEES	670.00	400.00	270.00
SUB TOTAL INCOME	27,279.50	28,090.00	-811.00

INTEREST INCOME	715.00	.00	715.05
TOTAL INCOME	27,994.50	28,090.00	-95.45
EXPENSES:			
ROAD MAINTENANCE EXPENSES			
SNOW REMOVAL	6,400.00	8,000.00	1,600.00
ROAD MAINTENANCE-JUNE 2018	4,701.08	.00	-4,701.08
ROAD MAINTENANCE-2019	6,682.93	10,000.00	3,317.07
TOTAL ROAD MAINT EXPENSES	17,784.01	18,000.00	215.99
ADMINISTRATION EXPENSES			
AUDIT FEE	500.00	800.00	300.00
BANK SERVICE FEES	.00	20.00	20.00
ENTRANCE SIGN	.00	450.00	450.00
INSURANCE	730.40	750.00	19.60
LEGAL FEES	1,702.00	2,000.00	298.00
LICENSE AND REGISTRATION FEES	122.47	200.00	77.53
MEETING EXPENSES	100.00	50.00	-50.00
OFFICE SUPPLIES& QB LICENSE FEE	629.61	800.00	170.39
POSTAGE	110.00	450.00	286.00
TELEPHONE-TRACK PHONE	.00	100.00	100.00
TOTAL ADMINISTRATIVE EXPENSES	3,948.48	5,620.00	1,671.52
SUMMARY			
TOTAL INCOME	27,994.50	28,090.00	95.45
TOTAL EXPENSES	21,732.49	23,620.00	1,887.51
NET REVENUE OVER EXPENSES	6,262.06	4,470.00	1,792.06
PAST DUE ACCOUNTS			
LOT 15	6115.86	JUDGEMENT	
LOT 9	420.00	ATTORNEY	
LOT 1 & LOT 2	581.22	PYMT PLAN	
LOT 16	586.60	PYMT PLAN	
LOT 6	420.00	HAS BEEN PAID	
TOTAL PAST DUE ACCOUNTS	8,123.68		

2018/2019 Auditor's Review

Margie Christian gave a brief overview of the Auditor's Review. There were no questions and a motion was made and passed to accept the auditor's review.

Proxies	Yes__7__	No ___9__
Members Present	Yes__9__	No___3__
Total	16	12

CAST VOTE FOR THESE AGENDA ITEMS

Margie read the proposed 2019/2020 Budget items.

o It was noted that with the budget be changed to use funds from the checking account

to offset the increase cost of snow removal and road maintenance.

o We also decreased the attorney fees by \$1,000. This will leave the association with a \$825.00 profit.

o Gayl Hales mentioned that since the CCC road members pay a portion of the administrative fee, so should be no increase in their dues. There was a brief discussion on this matter

A motion was made to accept the budget as presented.

Proxies	Yes__7__	No ___9__
Members Present	Yes__9__	No___3__
Total	16	12

The 2019\2020 Budget was approved.

**AMLSPOA 2019-2020 APPROVED BUDGET:
APPROVED BUDGET WITH \$ 25.00 DUES INCREASE AND USE
OF FUNDS IN CHECKING TO INCREASE FUNDS FOR ROAD
IMPROVEMENTS.**

	Proposed 2019-2020
<u>Income</u>	
2019-2020 Road Fees- 65 lots @ \$400	26,000
<i>Board credit</i>	<i>(1,000)</i>
2019-2020 CCC Road Fees - 7 lots @ \$165	1,155
Prior years Road Fees	1,310
ATV Registration Fees	160
Disclosure Packets	100
Use of funds from Checking to offset Road Maintenance	9,000
Interest Income	500
Late Fees	300
Total Income	\$ 37,525
<u>Road Maintenance Expenditures</u>	
Snow Removal	12 900
Road Maintenance	18,330
Total Road Maintenance Expenditures	\$ 31,230
<u>Administrative Expenditures</u>	
Accounting/Review Fees	800
Bank Charges	20
Dues & Subscriptions	700
Insurance	750
Legal & Professional Fees	2,000
Meeting Expenses	50
Office Supplies & Expenses	400
Postage	450
Taxes & Licenses	200
Telephone	100
Total Administrative Expenditures	\$ 5,470
Net Profit/Loss	\$ 825

<p>Covenants:</p> <p>Section V11 Currently States: Any Home Business must comply with Warren County Code 180-17, Which is incorporated herein;</p> <p>Proposed Change: Section VII Home Occupation\Commercial Use No Commercial Businesses are allowed. A Home occupation is defined as a business by where operations occur that do not require on site sales and services to customers and clients. Any such business that requires on site sales and services by where clients and customers must enter the subdivision for the purpose to pick up sales, products, or materials, or receive services is considered a Commercial Business.</p> <ul style="list-style-type: none"> • Rooming houses, short term or long-term tourist homes, Air BNB and or bed-and-breakfast homes and private educational institutions are not a Home Occupation business and are not allowed. • No Home and/or lot may be used for the following purposes: Short- Term Tourist Rental, Campsite Rentals, banquets, fund raising, Vacation Camp (Day or Night), Retreat Center, or wedding venues. • Units renting or Leasing for less than 6 months are prohibited and will be considered in violation of the HOA Governing Documents. Units is defined as any structure or Lot. No rental for the purpose. • Owners will enforce any Rental or Leasing agreement signed for 6 months or longer. If a it becomes a habit that the Renter or leasees' are continuing to stay only 6 months or less than the 6 months, the Board of Directors may impose a fine on the owner of the property; per the Violations stated in this governing document. • Violation of the Rental Lease Unit will result in the following fines: <ul style="list-style-type: none"> • First Violation \$500, Second Violation \$1500, and Third Violation \$3000. • If Legal Counsel is informed of repeat violations; legal action may occur, resulting in the following fines: First Violation \$2000 and Second Violation \$3500. All legal fees will be the responsibility of the Homeowner of the Lot in violation. 	NO <input type="checkbox"/>
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Item was tabled for further revisions to wording with a vote to take place at the next membership meeting.

<p>Covenants: Section V1 PROPERTY ASSOCIATION FEES Currently States: As of 2016 the annual dues assessed shall be \$ 400.00 per annum per lot. EXCEPT THAT in the case of lots 52,53/54 (to be assessed as one lot due to consolidation), 55,56,57,58 and 59, the annual dues for 2019-2020 shall be \$ 165.00 per annum per lot PROVIDED FURTHER, that \$115.00 Dollars of said annual dues shall be placed into the Property Owners' Association general fund for use by the Property Owners' Association, and \$50.00 Dollars of said annual dues shall be placed into an interest-bearing escrow fund to be used jointly by said lot owners for the maintenance of CCC Road, and for that purpose only.</p> <p>Proposed Change</p> <p>As of 2019-20206 the annual dues assessed shall be \$ 400.00 per annum per lot. EXCEPT THAT in the case of lots 52,53/54 (to be assessed as one lot due to consolidation), 55,56,57,58 and 59, the annual dues for 2017 shall be \$ 190.00 per annum per lot PROVIDED FURTHER, that One Hundred Forty Dollars of said annual dues shall be placed into the Property Owners' Association general fund for use by the Property Owners' Association, and Fifty Dollars of said annual dues shall be placed into an interest-bearing escrow fund to be used jointly by said lot owners for the maintenance of CCC Road, and for that purpose only.</p> <table border="0" style="width: 100%; margin-top: 20px;"> <tr> <td style="width: 50%;">Proxies</td> <td style="width: 25%; text-align: center;">Yes <u> 7 </u></td> <td style="width: 25%; text-align: center;">No <u> 9 </u></td> </tr> <tr> <td>Members Present</td> <td style="text-align: center;">Yes <u> 9 </u></td> <td style="text-align: center;">No <u> 3 </u></td> </tr> <tr> <td>Total</td> <td style="text-align: center;">16</td> <td style="text-align: center;">12</td> </tr> </table> <p>Proposed Change Passed</p>	Proxies	Yes <u> 7 </u>	No <u> 9 </u>	Members Present	Yes <u> 9 </u>	No <u> 3 </u>	Total	16	12	<p>NO <input type="checkbox"/></p>
Proxies	Yes <u> 7 </u>	No <u> 9 </u>								
Members Present	Yes <u> 9 </u>	No <u> 3 </u>								
Total	16	12								

Election of Officers for New Board

- Chair Nomination of New Officers

- President –Michael Ciccolini
- Treasurer – Maria Georgiev
- Secretary – Michael Ciccolini
- VP of Roads –Claude “JR” Dawson
- VP of Architecture – John Neufeld
- Are there any nominations from the floor- There were no nominations
- Selection for Road Committee-None
- Selection for Audit Committee-None
- Selection for Fire Wise Committee-None
- Selection for Communication Committee-None
- Selection for Community Day Committee-None

New business

Attending property members insisted that the board be more effective in ensuring members keep up their property roadside and ditch maintenance. The board was asked to enforce available covenant rules to ensure that members comply.

Michael Ciccolini, POA president, agreed to enforce those rules and to communicate better with properties that are not occupied so that those members will keep up their responsibilities in this matter. The board will also focus on the people who are presently living on the property to do the same. The cutting of grass is both a safety issue for visibility of ditch line and is also necessary for proper runoff. This will be part of the new boards focus into the future.

At 5:25 p.m. the meeting by Michael Ciccolini was adjourned.

REMINDER:

Community Update & Reminders