

Ballantrae HOA Board Minutes

6 January 2009

1. A Ballantrae HOA board meeting was held at the clubhouse Tuesday evening, January 6th, 2009 at 7 PM. Richard Solkin, Allen Schmidt, Scott Foster, and Rob McIntyre, who were in attendance along with Ameri-Tech manager, JC Eckstein decided to hold the meeting. Rita Lang was not present. Minutes of the previous meeting were approved.
2. Manager's Report:
 - a. Mr. Michael Brudny, HOA attorney, provided a report on a national collection agency he has been in contact with that may be considered in our efforts to collect delinquencies. He explained the differences between our Articles of Declaration (use and restrictions in the community), By-laws (internal operations of the organization), and Rules and Regulations (day to day rules adopted that are not in conflict with the Declarations). He further explained that Rules and Regulations are put into place to clarify things that are not explicit in the Declarations such as decorations, when contractors can start work, or standards that apply to rules. Mr. Brudny told the group that he charges \$2,000 per foreclosure. He said that we can foreclose on delinquent homeowners and legally rent those homes out. He answered questions from attendees and told the group that he collects HOA fees from every home that is owned by a bank at no cost to the HOA. That prompted the request for Ameri-Tech to provide the board with a complete list of every home owned by the bank and the status of their HOA fees. When asked about postponing the annual meeting, Mr. Brudny recommended that we start By-law amendment procedures soon and hold the annual meeting in the 3rd quarter as documents stipulate.
 - a. JC reported that delinquencies in paying HOA fees are down to \$78,374 from \$88,000 last month.
 - b. JC was directed to divide our delinquencies into four categories so we can better track our actions and their effect. The categories are:
 1. Owned and lived in by owner,
 2. Rented,
 3. Vacant
 4. Owned by bank
3. President's Report: No report.

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4. Old Business:
 - a. Bright House update: We are still waiting on a ruling on the Bright House contract. Ameri-Tech was directed to notify Bright House of each delinquency and have them removed from our service and from our bill. It was decided to put this action on hold until next month (tabled)
5. New Business: None
5. The next HOA board meeting will be Tuesday, February 3rd, 2009 at 7PM. The meeting was adjourned at 9:15PM.

Ballantrae HOA Board Minutes
3 February 2009 7:00 PM

1. A Ballantrae HOA board meeting was held at the clubhouse Tuesday evening, February 3rd, 2009. Allen Schmidt, Rob McIntyre, and Rita Lang were in attendance along with Ameri-Tech manager, JC Eckstein. Richard Solkin and Scott Foster were not present. A quorum was established. Minutes of the previous meeting were approved.
2. Manager's Report:
 - a. Mr. Dan Pilka, an area attorney, provided a report on his firm's methods and charges for collecting delinquencies. He explained that he does not charge the HOA up front for his collection efforts, but rather charges his expenses to the delinquent homeowner. His process is to file a 45 day intent to lien against the delinquent homeowner. That is followed by a lien letter 45 days later. The homeowner is charged \$150 for that letter. After 45 days, Mr. Pilka files a lien against the homeowner and charges them \$350. All these expenses are collected when the settlement is finally made. He made a point that eventually the HOA will receive the HOA fees although it may take several years in some cases. He answered questions from attendees and told the group that his process is very effective and that his staff moves quickly so the time is not dragged out beyond the mandatory notification time requirements.
 - b. JC reported that we have received \$99K of the \$227K owed for the first half of HOA payments. That represents 43% collected. At the same time last year we were at 49% collected on the full amount. New delinquencies now total \$184K. Delinquencies carried over from the past 2 years total \$78,374.
 - c. Ameri-Tech was directed to come up with a sample spreadsheet that provides more detailed information to the board to make decisions on how to deal with each delinquency. They were also directed to review addresses for accuracy to ensure letters are being sent to the correct addresses. Ameri-Tech was also asked to track all money received because of foreclosure actions.
3. President's Report: No report.

Ballantrae HOA Board Minutes
3 February 2009

4. Old Business:
 - a. Bright House update: We are still waiting on a ruling on the Bright House contract so the board can notify Bright House of each delinquency and have them removed from our service and from our bill. This action had been put on hold (tabled) until March 09.

5. New Business:
 - a. Rob moved to hire Pilka and Wells for future collection actions and send new actions to Pilka-Wells after review by the board. Current actions already with Mr. Brudny would continue until resolution. Rita Lang seconded. The motion passed.

6. The next HOA board meeting will be Tuesday, March 3rd, 2009 at 7PM. The meeting was adjourned at 9:15PM.

Ballantrae HOA Board Minutes
3 March 2009 7:00 PM

1. A Ballantrae HOA board meeting was held at the clubhouse Tuesday evening, March 3rd, 2009. Richard Solkin, Allen Schmidt, Rob McIntyre, Scott Foster, and Rita Lang were in attendance along with Ameri-Tech manager, JC Eckstein. A quorum was established. Minutes of the previous meeting were approved.
2. Manager's Report:
 - a. JC reported that we had received \$99K of the \$227K HOA fees owed for the first half of HOA payments were paid by the February meeting. Since then, \$41K more has been collected. The remaining balance is \$143K to include carryover from past years. JC reported 94 homes are in foreclosure.
 - b. Ameri-Tech was directed to come up with a sample spreadsheet that provides more detailed information to the board to make decisions on how to deal with each delinquency. That report should include the legal fees the HOA has paid for each delinquent home. JC will also add a budget entry for legal fees related to collections and legal fees other.
 - c. Violations Report: JC reported that he is getting much more push back to comply when receiving violations. February 09 violations are up to 130 as compared to 121 in January 09. Most of the Feb violations (78) are lawn related.
3. President's Report: No report.
4. Old Business:
 - a. Bright House update: We are still waiting on a ruling on the Bright House contract so the board can notify Bright House of each delinquency and have them removed from our service and from our bill. This action had been put on hold (tabled) until March 09. Mr. Pilka agreed at the last meeting to send a letter to Bright House a list of all homes abandoned and/or in foreclosure to eliminate them from the payment. Allen moved to have Ameri-Tech provide the list of homes in foreclosure to Mr. Pilka and have him provide that list along with a request for credit back on those homes on future bills. Rita seconded. The motion carried unanimously.
 - b. By-laws and documents: Richard moved to hire Mr. Brudny to review and revise all HOA documents (articles/covenants, by-laws, and declarations). Rob seconded. Motion carried.

Ballantrae HOA Board Minutes
3 March 2009

5. New Business: None

6. The next HOA board meeting will be Tuesday, April 7th, 2009 at 7PM.
The meeting was adjourned at 9:15PM.

Ballantrae HOA Board Minutes
7 April 2009 7:00 PM

1. A Ballantrae HOA board meeting was held at the clubhouse Tuesday evening, April 7th, 2009. Richard Solkin, Allen Schmidt, Rob McIntyre, and Rita Lang were in attendance along with Ameri-Tech manager, JC Eckstein. Scott Foster was not present and excused. A quorum was established. Minutes of the previous meeting were approved.
2. Manager's Report:
 - a. JC reported that we are still receiving HOA fees owed for the first half payment due in January. Remaining delinquency is \$123,261, down from \$143K last month. Approximately \$92K of the delinquent amount is at the attorney already since it is from last year. Approximately \$30K is from the current year. Since then, \$41K more has been collected.
 - b. Ameri-Tech was directed to prepare a list of abandoned homes and send to Mr. Brudny. Mr. Brudny will prepare and send a letter to Bright House, requesting all listed homes (vacant) be cut-off from service and the HOA not charged those cable fees.
 - c. Violations Report: JC reported that he is still getting much more push back to comply when receiving violations. March violations are holding at normal levels for this time of year. Most are lawn related.
3. President's Report: No report.
4. Old Business:
 - a. Foreclosures and delinquencies. Rich moved to have our attorney file a motion with Pasco County to collect the rent on unit 125 in Cunningham. Rita seconded and the motion carried unanimously.
 - b. By-laws and documents: A meeting was set for Wednesday, April 29th at 6pm for a HOA documents workshop (articles/covenants, by-laws, and declarations).
 - c. The community garage sale is set and advertised for April 18th from 8AM to 1PM. It was noted that we need new signage for the next community garage sale.

Ballantrae HOA Board Minutes
7 April 2009

5. New Business:
 - a. Insurance. After a review of several insurance company bids, Rich moved to change insurance companies to Stahl and Associates. Rob seconded the motion. It carried unanimously.
 - b. HOA committees were discussed with the attending homeowners. Dee Dee volunteered to lead and rebuild the Social Committee.
 - c. The HOA web site was discussed. The Board asked Scott to correct the dates and times of HOA and CDD meetings on the web site. It was also noted that we need to check and remove all dead e-mail addresses. A request was made to add a "For Sale" section on the web site.
6. The next HOA board meeting will be Tuesday, May 5th, 2009 at 7PM. The meeting was adjourned at 9:15PM.

Ballantrae Homeowners Association
Board of Director Minutes
June 2, 2009

1. The Ballantrae Board of Directors held a board meeting at 7PM on June 2nd, 2009 at the community clubhouse. In attendance were Richard Solkin, Allen Schmidt, and Scott Foster. A quorum was established.
2. There was no management report because HOA manager, JC Eckstein, was committed elsewhere and not available.
3. Old Business:
 - a. The HOA security situation was discussed and it was agreed upon by the board members to get bids from other security groups with the intention of increasing security coverage without increasing the cost. Allen moved to allow a vote by e-mail to accelerate the action. Scott seconded the motion and it passed unanimously. Richard will provide this information to the board.
 - b. Document changes: Scott moved that the ballot will require one vote for all changes made to comply with state regulations and a separate vote for each new item proposed. Allen seconded the motion and it passed unanimously.
 - c. Newsletter: Richard moved to continue the HOA newsletter bi-monthly by having Bay Area Publishing take over the publication at no cost to the HOA. Scott seconded the motion which passed unanimously.
4. The HOA meeting was adjourned at 9PM.

Ballantrae Homeowner's Association, Inc.

Board of Directors Meeting

July 14th 2009

7:00PM

at Ballantrae Clubhouse

Meeting Minutes

1. The Ballantrae Board of Directors held a duly noticed board meeting on July 14th at 7:00PM at the Ballantrae Clubhouse. In Attendance were, Richard Solkin, Scott Foster, Rita Lang and Rob McIntyre. A quorum was established
2. Mr Eckstein reviewed current violations with the board
3. JC Eckstein reviewed the financial report and delinquencies with the board of directors
4. JC Eckstein provided copies of the proposed amendment changes as agreed upon during the June board meeting. The board also reviewed the mailing schedule along with the annual meeting mailing information and schedule.
5. The board held a general Q&A session with the members present at the meeting.
6. The HOA meeting adjourned at 8:10pm

Ballantrae Homeowners Association
Board of Director Minutes
August 11, 2009

1. The Ballantrae Board of Directors held a board meeting at 7PM on August 11th, 2009, at the community clubhouse. In attendance were Richard Solkin, Allen Schmidt, and Scott Foster, Rob McIntyre, Rita Lang, and Ameri-Tech manager, JC Eckstein. A quorum was established.
2. Manager's Report:
 - a. JC Eckstein introduced Mr. Patrick Farrow, Excelsior Defense, Inc, who presented his company's security proposal for the community. A discussion ensued following his presentation about switching from off-duty Pasco sheriff deputies to a civilian security agency. No action taken.
 - b. JC reported that we are still \$218,000 delinquent with \$90,000 carry-over from previous years. With the 2nd half payment now due, we have 252 new delinquencies, but expect many to be cleaned up in the next 60 days.
 - c. The Bright house contract was discussed and the board agreed to act on delinquent accounts now. A report was provided to all board members of those homeowners who are at least 2 payments behind (142 homeowners) and there was consensus that the HOA should not be subsidizing their cable. Action to be taken under the business section...
 - d. JC reported that the Straiten property foreclosed by the HOA (unit 17516 Hugh Lane) would be prepared for rent and rented out to recoup costs. Costs and rent to be equally shared by Ballantrae and Straiten HOAs.
 - e. JC reported the annual meeting mailing will go out in the next few weeks.
 - f. July violations are consistent with previous months but JC expects to see an increase in August violations because of the increased rain.
3. Old/New Business:
 - a. Bright house contract: Allen moved that the HOA board direct the president to provide a list of delinquent homeowners to Bright house with the direction to deduct delinquent homeowners from our monthly Bright house bill. Rob seconded the motion. Motion passed unanimously.
 - b. Foreclosure: Rita moved that HOA Board will prepare the Straiten property for rent and split the costs and rent with Straiten HOA. Rob seconded the motion. Motion passed unanimously.
 - c. Scott moved to spend no more than \$2,000 on preparing the Straiten property for rental. Rita seconded and the motion passed unanimously.
 - d. Security: Allen moved to table the action on changing the security company and place it on the agenda for the next business meeting for action. Rob seconded the motion and it passed unanimously.
4. Meeting was adjourned. Next meeting: Annual member meeting August 22nd at Trinity Church.

Ballantrae Homeowners Association
Board of Director Minutes
November 10, 2009

1. The Ballantrae Board of Directors held a board meeting at 7PM on November 10th, 2009, at the community clubhouse. In attendance were Richard Solkin, Allen Schmidt, and Scott Foster, Rita Lang, and Ameri-Tech manager, JC Eckstein. Rob McIntyre resigned from the HOA Board prior to the meeting. A quorum was established.
2. Organizational meeting: The HOA Board held their organizational meeting after the annual meeting. Rita was elected to Secretary (Allen moved); Allen was elected to Vice President (Rita moved). Richard and Scott retained their positions.
3. Manager's Report:
 - a. JC Eckstein provided a financial report that highlighted 258 homes as delinquent in October. Collections are down slightly in October at \$161K delinquent. In September we had \$168K in delinquencies compared to \$166K in August. Nearly 100 homeowners are newly delinquent with the second half of their HOA payments.
 - b. Violations are similar to last month with 135 lawn, 55 trash, and 9 commercial vehicles.
 - c. JC discussed the Straiten HOA. The Board has moved out of the area and has not responded. Rizzetta has not yet responded to the paying half of the bill at 17525 Hugh Lane, the Townhome we foreclosed on. Rita moved, Scott seconded to spend up to \$3,000 on this renovation. The motion passed unanimously. We will proceed to carpet, repair, and rent it out.
 - d. The mowing process was discussed and the following procedures were agreed to by the board by consensus.
 - 1.) The lawns will be inspected by JC and Richard
 - 2.) JC will identify repeat offenders
 - 3.) Those repeat homeowners will be notified by JC.
 - 4.) JC will provide the "need to mow" list to Richard.
 - 5.) Richard will e-mail that list to the designated mowing company
 - 5.) The mowing company will only be allowed to mow, trim, and edge those homes that are listed through this process and that still remain in the condition that put them on the list. Mower will notify those yards that have already been brought back into compliance.
4. Old/New Business:
 - a. The budget meeting was set for 8 December if the mailing makes it out in time. If there is a delay, the meeting will be moved to the next Tuesday, December 15th.
 - b. Allen moved to hire Excelsior Security for one month from Dec 12th to Jan 9th and review their services. Scott seconded the motion. Motion failed with Richard and Rita voting against the motion. Allen and Scott voted in favor of the motion.
 - c. Rita moved to hire Pasco County Sheriff's Dept for twelve 4-hour shifts over the holidays. Rich seconded and the motion passes with Allen voting no.
 - d. Rita moved to adjourn the meeting. Allen seconded. Motion passed unanimously.

Ballantrae Homeowners Association
Board of Director Minutes
December 15, 2009

1. The Ballantrae Board of Directors held a board meeting at 7PM on December 15th, 2009, at the community clubhouse. In attendance were Allen Schmidt, Scott Foster, Rita Lang, and Ameri-Tech manager, JC Eckstein. A quorum was established. Meeting notice was verified and the minutes of the previous meeting were approved.
2. Manager's Report:
 - a. Amount of funds collected by attorneys is \$32,509.33. Delinquencies year to date are \$155,660.44.
 - b. Total number of violations has dropped, with lawn-related problems lessening this time of year.
 - c. Discussion of paint problems.
3. Old Business

Scott made a motion to accept the Brighthouse offer pending verification by Allen of the final amount. Rita seconded. Motion passed unanimously.
4. New Business

Rita made a motion to renew Ameritech's contract for 3 years at \$36,512, beginning in January 2010 that will reduce the present monthly fee by approximately \$300 per month. Scott seconded. Motion passed unanimously.
5. Rita moved to adjourn the meeting. Allen seconded. Motion passed unanimously.

Ballantrae Homeowners Association
Board of Director Minutes
January 12, 2010

1. The Ballantrae Board of Directors held a board meeting at 7PM on January 12th, 2010, at the community clubhouse. In attendance were Richard Solkin, Scott Foster, Rita Lang, and Ameri-Tech manager, JC Eckstein. A quorum was established. Meeting notice was verified and the minutes of the previous meeting were approved.
2. Manager's Report:
 - a. Delinquencies year to date are \$148,000 (including \$2,000 for lawn mowing)
 - b. Violations are the same.
 - c. 14 homes are now being foreclosed and owe small amounts. Attorneys advise that small claims court is the proper venue for these judgments. These filings will cost \$80-100 to file and will take 30 to 45 days for a judgment.
 - d. Discussion of paint problems.
3. Old Business
 - a. Discussion of possible reduction of rates due to the deal with Brighthouse that is lowering the monthly bill. It was decided to look at the financials in April before reducing fees.
 - b. Rental at Straiton update – still attempting to rent out the property.
4. New Business

None.
5. Rita moved to adjourn the meeting. Scott seconded. Motion passed unanimously.