

**Westbrook Subdivision**  
**ANNUAL HOMEOWNER MEETING MINUTES**  
**2024-11-20**

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**CALL TO ORDER**

Sue Gieseke, Chairman, called the meeting to order at 7:00 PM

**ATTENDEES**

Board of Trustees Members present:

Sue Gieseke, Chairman  
Jack Federhofer, Secretary  
Paul Garbris, Treasurer

Board of Trustees Members absent:

NA

Others present are as follows:

Angie Dietrich, Manager, Sterling Management, LLC

**TRUSTEE PRESENTATION AND SLIDES FOLLOW THIS SECTION**

**Accomplishments 2024**

1. New lighting installed at Big Bend entranced monument
  - a. Light fixtures installed on 6” high bases to reduce damage to fixtures when Landscape crews working in the flower beds.
  - b. Lighting intensity increased from that of previous lighting to better illuminate sign and dark areas around curbing.
2. Tennis/Pickleball Courts New Signage
  - a. Signage says that courts are for use of residents only; are open from dawn to dusk; and that HOA will prosecute violators.
  - b. This will help HOA dealing with unauthorized person on our property and enacting legal action against persons who cause damage.
3. May 26 Rain and Hail Storm Damage
  - a. Several trees downed for which HOA paid to have cut up and removed.
  - b. Railroad ties around the playground forced out of place by the volume of rushing rain water. HOA took bids for repair of the wall and also for repair of fabric underlayment and adding new pea gravel. Contract awarded to DOWCO which has completed the project.
4. Insurance Coverage: Policies Renewed 9/13/2024
  - a. 3 bids received from Crane Agency (which was current HOA insurer) O’Connor Insurance, and Daniel & Henry.
  - b. Bid awarded to O'connor Insurance Agency since its bid was competitive to Crane but included 3 new coverages at a reasonable cost:
    - i. Workers Compensation (WC): while HOA does not have employees, this coverage protects against claims that could arise from a subcontractor company which does not have WC coverage and of which the HOA is unaware. It also protects residents who volunteer to perform work for the HOA and are injured in the course of the work.

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- ii. Fidelity: Coverage to protect the HOA in event of computer fraud, transfer of HOA funds, and forgery by a third party,
    - iii. Property Liability: Covers damage Courts and Playground equipment & fencing, and the entrance monument.
  - c. We also continued coverages:
    - i. General Liability but with increased coverage limits to protect HOA and residents should there be a catastrophic liability.
    - ii. Director and Officers Liability
    - iii. Umbrella Policy.
- 5. Landscape Bids
  - a. Because of rising costs for landscaping, which HOA's highest cost at \$23,000 in 2024, we requested 3 bids. DOWCO, our current provider, declined to bid.
  - b. Trustees awarded the bid to The Greenwood Group based on its price, its reputation among other HOAs that use its services, and a Better Business Bureau Rating of A with no complaints filed against it.
  - c. Big Bend Entrance Flower bed will be planted with perennial flowers and plantings to reduce the ongoing costs for the removing planting annuals at the different seasons (Spring, Summer, Fall).
  - d. Trustees and Greenwood will evaluate each of the 10 cul-de-sacs to arrive at a plan for maintaining them in good condition and keeping branches and other growth properly trimmed.
- 6. Rentals Indenture Amendment
  - a. Trustees will meet with its attorney in early Winter to discuss residents' expressed views on restriction of rentals and his advice to craft amendment language that addresses their concern.
  - b. HOA will have a resident meeting with the attorney in late Spring/Early Summer so they can receive information about the draft amendment and give their feedback.
  - c. Ballot to vote on the amendment will be sent in the mailing for the 2025 Annual Meeting.
- 7. Community Standards Revisions
  - a. Changes to the Community Standards for Waste Containers, Compliance with Indenture and Standards, Collections Policy, and Fines were mailed with the 2024 Annual Meeting notice for the required 30 day comment period. We received only one resident response related to Waste Containers. Therefore these changes to the Standards are approved.
- 8. Compliance with Community Standard #3, Waste Containers
  - a. Trustees surveyed Westbrooke to identify compliance with the Standard. Each property not in compliance was revisited 2 times later to determine if non-compliance was a continual one.
  - b. 78 properties identified as non-compliant were sent letters asking for their cooperation with the Standard. Only 14 properties are non-compliant today and have received letters that monthly fines are being imposed until compliance is secured.

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---

9. Goals for 2025
  - a. Publish the Community Standards revision.
  - b. Submit Rental Amendment to a vote.
  - c. Complete creation of Board Policy & Procedure manual, which will guide Board action and assure, to greatest extent possible, that the Board deals with each resident in a fair and consistent manner.
  - d. Discuss basketball hoops placed in the streets.
  - e. Negotiate a new trash contract.
10. Trustee Election
  - a. Sue Gieseke and another resident submitted their names to be candidates for the open Trustee position Sue holds today, which is that of the unexpired term of Jeff Smith.
  - b. The other resident rescinded his candidacy due to unexpected persian circumstances.
  - c. Since no other candidates came forward, Sue is the new Trustee for this year's open position.
11. Budget and Assessment
  - a. The Annual Assessment increased from \$155 in 2024 to \$190 in 2025 due inflation.
    - i. Landscaping, Electricity, and Insurance accounts for \$52,000 of the 2024 Budget. For 2025 this cost is projected to be \$56,000, which is 76% of the Budget.
    - ii. History of Assessment fees collected
      1. Original indentures capped the fee at \$100.
      2. Beginning in 2015 with new indenture - fee set at \$140.
      3. From 2017 until 2023 - fee set at \$145
      4. 2024 - fee raised to \$155
      5. BInflation was low during these years, but has increased dramatically during the last 2 years
  - b. In the 2025 Budget we added a new category "Estimated Unpaid Assessment"
    - i. This identifies homeowners who do not pay assessment.
      - a. 12 haven't paid 2024
      - b. 8 have been sent to the attorney for Collection.
  - c. Ending Cash Balance: A good business practice is to have enough reserve to cover expenses, usually 1 year of assessments.
  - d. Assessment Cap for 2025 is \$224.94. Trustees have the ability to increase the Assessment Cap every year by 5%. The Assessment Cap is the maximum Assessment that Trustees could make in a given year.

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12. Retention Basin

- a. Heavy rains created a hole in the berm due surges of water pushing against it and weakening it.
- b. Trustees met with John Whitley from Stormwater Erosion Specialties, who came highly recommended.
- c. Solution was to:
  - i. Enlarge the hole, place matting that has strength of concrete and allows vegetation to grow through it.
  - ii. Add more dirt to raise the low spots and even out the berm top.
  - iii. Replace the drain's flat grate with a conical one to allow water to continue draining since debris would not restrict the flow as it does on the flat grate.
- d. Dredging Basin
  - i. Most basins should be dredged every 20 years since silt, leaves, debris collect on its bottom reducing the water holding capacity. This basin is 47 years old and has not been dredged.
  - ii. The primary purpose of maintaining basin holding capacity is to reduce surges of water in heavy rain events, which then places strain on the berm and creates these breeches.
  - iii. John said basin water looked good, which was surprising given its age.
  - iv. A ballpark estimate to dredge would be starting at \$150,000 and can go higher depending on what an evaluation of the basin reveals about the amount of material that has to be removed.

**ACTION STEPS**

1. Homeowners recommended the following to the Trustees during the discussion:
  - a. Budget: establish a funding mechanism for the Insurance Deductible in anticipation of a future event.
  - b. Waste Container Screens: Instead of having maximum height, we should have a minimum height in the Community Standards
  - c. Playground structure needs possible replacement because it has holes in it, most likely from the May hailstorm, and not usable.
  - d. Retention Basin: Recommended Trustees make residents aware that the retention basin exists and that it is our responsibility to maintain. They think most homeowners, especially the new ones, don't know about or realize this.

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The meeting adjourned at 8:00 PM.



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Secretary

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November 20, 2024

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Date