

## Country Creek Subdivision

### 2018 – 2019 Homeowner Association Annual Meeting Minutes

April 4, 2019

#### I. Call to order

Eric Olliff, Trustee/Chair, called to order the Country Creek Subdivision Homeowner Association Annual Meeting at 7:00pm on April 4, 2018 at Ballwin Municipal Courts Room.

#### II. Roll call

Thirteen lot owners in good standing in attendance. Eight duly executed proxies accepted. The chair recognized a sufficient quorum of ten lots existed and thus the meeting was official and any motions passed would be binding.

#### III. Special Guests

- 1) Ballwin Ward 1 Alderman Michael Finley, provided an overview of City actions and invited homeowners to contact him with City related issues or suggestions
- 2) Ballwin Mayor Tim Pogue, provided a brief update regarding the City/County "Better Together" plan and sought signatures for a petition calling for a "Board of Freeholders", as prescribed by the Missouri Constitution, to be formed to lend transparency to the entire proposed merger process; interested homeowners should contact City Hall.

#### IV. Old business

- 1) The 2017-2018 Financial Statement and 2018-2019 Annual Budget as prepared by Kathy Ruoff, Trustee-Treasurer, was distributed to attendees.
- 2) Denise Ruebsam, Trustee, provided a summary of common ground improvements made
  - a) Sprinkler system repaired (new backflow valve) and the heads repositioned at gazebo
  - b) Oak Pass and Oak Nut cul-de-sacs completely refurbished
  - c) New mulch added to the beds at the front of the subdivision

#### V. New business

- 1) The 2018-2019 Financial Statement prepared by Kathy Ruoff, Trustee-Treasurer reviewed. (See attached.)
- 2) The 2019-2020 Annual Budget prepared by Eric Olliff, Trustee-Treasurer reviewed. (See attached.)
- 3) The following common ground maintenance items were discussed:
  - a) Gazebo columns have extensive insect damage and should be painted once repaired.
  - b) Gazebo shake shingles look distressed and should be treated / power-washed.
  - c) Gazebo bench uprights are partially rusted through and the bench needs replacing.
  - d) Tree stumps should be ground out; these stumps were from the three trees removed last year
  - e) Many trees in the common ground are dead or dying and should be removed to improve safety and aesthetics.
  - f) Nearby trees/shrubs are encroaching on sidewalks and should be pruned back.
  - g) Denise Ruebsam will work with Proven Landscape in flower selection and bed mulching and will try to choose plants less attractive to hungry deer.
  - h) GFI circuit at gazebo trips consistently during/after rain and an electrician should troubleshoot

The consensus was that the Board should focus on those items that would further degrade if left unattended and thus be more costly to address in subsequent years. Based on that, it was agreed that the initial focus will be on treating the gazebo woodwork first with other items addressed based on the remaining budgeted amount.

- 4) Emerald ash borers have been confirmed in Ballwin. The City will remove dead trees in the easements but will not replant. However, there is a gift card of up to \$100 that a homeowner may use to purchase a replacement tree provided that it not be planted in the easement. Interested homeowners should contact the City.
- 5) Mayor Pogue invited to provide an overview of the recently passed City ordinances concerning short term rentals (e.g. AirBnB or Home Away); the intent is to give the City an ability to manage this issue to ensure safety and property values where permitted. Eric Olliff added that the Indentures preclude short term rentals (Section V Restrictions, paragraph 6) as homes are to be used exclusively as single family, private residences.
- 6) A complaint was raised concerning barking dogs at early and all hours. It was suggested that the dog owners be asked to quiet their pets and respect the leash laws. If no relief obtained, one should call the City to report the nuisance.
- 7) The burgeoning deer population was discussed with the mayor. The City allows bow-hunting of deer to control the population. However, certain rules apply to include minimum acreage involved, permits must be obtained, and timely notification of neighboring properties must be made. Please contact the City for further information.
- 8) An ongoing issue involving a softball clinic within the neighborhood was discussed. The concern of the Board is that this activity is not allowed per the Indentures and that several complaints about the noise, lights, and increased traffic had been received. If this specific activity is allowed, it would set a precedent and constrain the Board's ability to enforce the Indentures on other issues and matters.

#### **VI. Motions**

- 1) The 2017-2018 Financial Statements and 2018-2019 Annual Budget would be considered read (second reading) and approved. Motion passed unanimously.
- 2) The annual assessment shall be raised from \$175 to \$178. This \$3 increase aligns with the CPI % increase for 2018. Motion passed unanimously.
- 3) The 2018-2019 Financial Statements and 2019-2020 Annual Budget would be considered read (first reading) and approved. Motion passed unanimously.
- 4) Plat 3 Trustee term has expired. Kathy Ruoff was re-nominated from the floor. Motion passed unanimously.
- 5) A "sense of the subdivision" motion regarding the softball clinic was made. Specifically, the motion sought concurrence that the Board should take steps necessary to have this activity moved elsewhere. The motion passed – 14 yeas, 2 nays, with 5 abstentions (4 from proxies). Subsequently, the homeowner agreed not to resume the clinic.

#### **VII. Adjournment**

Eric Olliff adjourned the meeting at 8:55pm.

---

#### **Minutes submitted by Eric Olliff**

#### **Minutes approved by the Country Creek Subdivision HOA Board:**

- Plat 1 Springwood 1 – Eric Olliff, 636.891.8021 or [emolliff@gmail.com](mailto:emolliff@gmail.com)
- Plat 2 Springwood 2 – Denise Ruebsam, 314.283.1295 or [deruebsam@gmail.com](mailto:deruebsam@gmail.com)
- Plat 3 Country Creek – Kathy Ruoff, 314.495.4499 or [ru4kat@gmail.com](mailto:ru4kat@gmail.com)

\*\*\* Please join the Facebook group "Country Creek Neighbors" for current subdivision news/events \*\*\*

Year:	18/19	Bank Record of Country Creek Homeowner HOA														Period:	4/1/18	Thru	3/31/19
	Pmt / Deposit Date:	HOA Running Balance:	Amt. of Pmt. or Deposit:	Check or Ref	Check Payee Name:	Acct Type or Ref. No:	Details or References	Grass - Mows & Cleanups	Flowers Plants Maint.	Water Utility Gazebo	Electric Utility Gazebo	Insurance GI, PD TrstBond	Repairs Improve Grounds	C&V Misc Fees	C&V 10% Coll Fees	Deposits less C&V Fees			
9,235.78	4/1/18	9,235.78																	
	4/18/18	9,221.09	-14.69	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.69								
9,160.38	4/27/18	9,160.38	-60.71	EFT	Regions Ord. Checks	Multi year	Order More Regions Checks					-60.71							
	5/3/18	9,136.08	-24.30	EFT	Mo-Amer. Water	Quarterly	Water: Gazebo Plant Beds"			-24.30									
	5/4/18	7,923.76	-1,212.32	1001	Proven Lndsc.Mtc.	068-APR18	Contract 2 of 9 Apr. 18	-1,212.32											
	5/4/18	6,748.41	-1,175.35	1002	Proven Lndsc.Mtc.	068-APR18-2	Provide/Apply Mulch in Beds		-1,175.35										
	5/15/18	6,700.41	-48.00	1003	O'Connor Insurance	Bond Max.Incr.	Increase Bond \$ Max to \$30,000.					-48.00							
	5/15/18	5,488.09	-1,212.32	1004	Proven Lndsc.Mtc.	068-MAY18	Contract 3 of 9 May 18	-1,212.32											
5,473.60	5/17/18	5,473.60	-14.49	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.49								
	6/18/18	5,459.32	-14.28	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.28								
	6/27/18	4,247.00	-1,212.32	1005	Proven Lndsc.Mtc.	068- JUN18	Contract 4 of 9 June 18	-1,212.32											
	6/27/18	13,527.50	9,280.50	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less 10% - Fees							-93.00	-1,041.50	9,280.50			
12,322.50	6/29/18	12,322.50	-1,205.00	1006	Sprinkler Sys Repairs/Svc.	Sprinkler System	Repair/Reroute Sprinkler, etc.					-1,205.00							
	7/6/19	12,237.50	-85.00	1007	Denise Ruebsam	Flowers and Hoses	Gazebo Plantings		-85.00										
	7/25/18	12,222.65	-14.85	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.85								
18,827.08	7/25/18	18,827.08	6,604.43	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less 10% - Fees						-20.00	-736.05	6,604.43				
	8/3/18	18,531.13	-295.95	EFT	Mo-Amer. Water	Quarterly	Water: Gazebo Plant Beds"			-295.95									
	8/16/18	18,516.28	-14.85	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.85								
21,977.45	8/27/18	21,977.45	3,461.17	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less 10% - Fees						-23.00	-385.68	3,461.17				
	9/6/18	20,765.13	-1,212.32	1008	Proven Lndsc.Mtc.	068- JUL18	Contract 5 of 9	-1,212.32											
	9/6/18	19,552.81	-1,212.32	1009	Proven Lndsc.Mtc.	068-AUG18	Contract 6 of 9	-1,212.32											
	9/6/18	18,340.49	-1,212.32	1010	Proven Lndsc.Mtc.	068- SEP18	Contract 7 of 9	-1,212.32											
	9/17/18	18,325.70	-14.79	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.79								
18,868.74	9/26/18	18,868.74	543.04	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less 10% - Fees						-10.00	-61.45	543.04				
	10/4/18	17,656.42	-1,212.32	1012	Proven Lndsc.Mtc.	068-JUL17	Contr. 8 of 9	-1,212.32											
	10/16/18	17,641.40	-15.02	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-15.02								
	10/24/18	18,280.60	639.20	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less 10% - Fees							-71.02	639.20				
18,178.23	10/29/18	18,178.23	-102.37	EFT	Mo-Amer. Water	Quarterly	Water: Gazebo Plant Beds"			-102.37									
	11/1/18	14,970.23	-3,208.00	1013	Kyles Landscape Srvc	2 Cul de Sacs	Replant Ctrs Oak Paths					-3,208.00							
	11/15/19	14,955.61	-14.62	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.62								
15,255.87	11/28/18	15,255.87	300.26	DEP	C&V \$ Deposit	As \$ Dep Received	\$ Assmt Recvd. Less: 10%+ Fees						-20.00	-35.58	300.26				
	12/4/18	14,043.55	-1,212.32	1015	Proven Lndsc.Mtc.		Contr. 9 of 9	-1,212.32											
	12/5/19	13,958.55	-85.00	1014	Lawn Systems	Bi-Annual	Sprinklers Shut-Off Service					-85.00							
13,943.73	12/18/18	13,943.73	-14.82	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-14.82								
	1/18/19	13,925.08	-18.65	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-18.65								
13,175.08	1/30/19	13,175.08	-750.00	1016	Atty. Vatterott	As Needed	Legal Advice re HOA Indentures					-750.00							
	2/4/19	13,141.89	-33.19	EFT	Mo-Amer. Water	Quarterly	Water: Gazebo Plant Beds"			-33.19									
13,125.40	2/19/19	13,125.40	-16.49	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-16.49								
	3/19/19	13,109.73	-15.67	EFT	Ameren Electric	Monthly	Electric: Gaz. Lites & Run Sprinklers				-15.67								
	3/28/19	10,920.73	-2,189.00	1011	O'Connor Insurance	Annual	HOA Gen.Liab./ PD Trustees Bond					-2,189.00							
9,708.41	3/29/18	9,708.41	-1,212.32	1017	Proven Lndsc.Mtc.	068- MAR19	Contract beg. 3/19 1 of 9	-1,212.32											
9,708.41	3/31/19	9,708.41																	
<b>Totals</b>			<b>472.63</b>					<b>-10,910.88</b>	<b>-1,260.35</b>	<b>-455.81</b>	<b>-183.22</b>	<b>-3,047.71</b>	<b>-4,498.00</b>	<b>-166.00</b>	<b>-2,331.28</b>	<b>20,828.60</b>			

Country Creek HOA	2018-2019				2019-2020
	Budget*	Actuals	Diff	Notes	Budget
<b>Income</b>					
Assessments	23,100	23,100	0	see note 1	23,496
Miscellaneous	0	226	226		0
<b>Total Income</b>	<b>23,100</b>	<b>23,326</b>	<b>226</b>		<b>23,496</b>
<b>Expenses</b>					
C&V Fees (10%)	2,137	2,332	(195)	service fees	2,350
C&V Admin	135	166	(31)	mass mailings, etc.	200
Groundskeeping (lawncare)	11,201	10,911	290	see note 2	11,000
Groundskeeping (flowers)	373	1,260	(887)	flowers & mulching of beds	1,200
Water	499	456	43		600
Electricity	185	183	2		200
Insurance	2,161	2,237	(76)		2,300
Repairs/Improvements	7,338	4,498	2,840	see note 3	4,000
Legal*	2,000	750	1,250	see note 4	500
Miscellaneous*	0	61	(61)		200
<b>Total Expenses</b>	<b>26,029</b>	<b>22,854</b>	<b>3,175</b>		<b>22,550</b>
<b>+/- Reserves</b>	<b>(2,929)</b>	<b>472</b>	<b>3,401</b>		<b>946</b>
Cash on Hand - March 31, 2018	9,236	9,236			9,708
+/- Reserves	(2,929)	472			946
Cash on Hand - March 31, 2019	6,307	9,708			10,654
Note 1	2019: \$178 x 132 lots = \$23,496 (1.5% CPI = \$3 per lot) 2018: \$175 x 132 lots = \$23,100			Feb 2018 CPI: 249.369 Feb 2019 CPI: 253.113	
Note 2	2019: Contract (9 @ \$1212) = \$10,908 2018: Contract (9 @ \$1212) = \$10,908				
Note 3	2019: HOA meeting - proposed budget <i>projected</i> 2018: Oak Pass/Oak Nut culdesacs, sprinkler system				
Note 4	2019: Wrap up of legal consultation re: enforcement 2018: Retainer for legal consultation				