



On Tuesday, November 12, 2024 the annual meeting of the Winter Lake Estates subdivision was held at Guffey Elementary School. These are the meeting minutes and follow-up responses.

In attendance were 29 residents representing 22 homes. Meeting was hosted by Tricia Horton, Trustee

Thank You to our volunteers:

District Reps

- | | |
|------------|------------------------------------|
| District 1 | Jeanne Fernandez, Theresa Fiscella |
| District 2 | David Morhaus, Jack Schlitter |
| District 3 | Lynn McClenahan, Kurt Longfellow |
| District 4 | Nikki Caito, Dawn Crump |
| District 5 | Carolyn Halladay, Susan Wall |

Architecture and Safety

Richard Arthur, Andrew Rackovan, Doria Baldwin, Elizabeth Reilly

Finance

David Morhaus

Maintenance

Ray Jauer, Justin Adams, Mike Baldwin, Michael Thornton

Website and Facebook Administration

Cecilia Sprecher

Social

Doria Baldwin

Completed Projects:

- Shangri-La Boundary Fence - vegetation trimmed back, power wash and paint, under budget at \$7,200
- Gazebo Repair – broken floorboards and miscellaneous repairs
- Removal of dead vegetation from cul-de-sacs in preparation for 2025 refresh

2025 Proposed Projects:

- Cul-de-sac refresh - \$15,000 budget; 5 landscape contractors contacted; bid process underway. Completion spring 2025
- Bench repair – some in more need than others. Will complete an assessment of all and determine best approach and schedule to address

BUDGET

- Reviewed 2024 projection and 2025 budget.
- Annual dues remain \$375.
- Subdivision operating expenses – maintenance, utilities, remain consistent with typical annual inflationary increases.

Professional Fees

The extraordinary amount of legal fees in 2024 is due to the costs associated with the legal process to collect unpaid assessments.

There is a defined process in our indentures and within the legal system for debt collection when a homeowner becomes delinquent in the payment of their assessment. When the homeowner does not resolve the debt after a defined series of notices, warnings, and lien filings the next legal collection step is to file a form of a lawsuit. This is the correct legal process.

We are currently involved in the collection of unpaid assessments with homeowners who have chosen to exercise their legal rights to take full advantage of the legal system with all its processes and filings and motions and discovery and continuances and on and on. Our justice system protects the rights of both parties as any of us would want. But it means attorney time/attorney fees.

We have never NOT pursued the collection of unpaid assessments. This is a painful situation but the alternative – to just ‘let it go’ – would set a precedent which would dig a hole for our HOA we would never get out of. We cannot and will not do that.

We are working with an attorney who is an expert in HOA law so we are receiving the right counsel.

Rental Property Survey Results and Next Steps:

Long Term Rentals

Our indentures do not prohibit a homeowner from renting. We are aware of 3 long term rentals. We have experienced no issues with these current rentals.

We received about 80 responses to the survey. About 60% were in favor of prohibiting long term rentals. These were the primary for/against reasons discussed at the meeting:

- Renters may or may not have same vested interested in maintaining the property
 - Post-meeting comment: Having reviewed the rental contract provided to us by the Property Management Companies for 2 of the current rentals, renter is required to adhere to our indentures along with the normal requirements to maintain the property. Plus these large property managers have a mechanism for the HOA to file concerns to be recorded and resolved.
- We have homeowners who don't maintain their property so that's a bigger concern
- I may need or want to rent out my home. When I bought my home the indentures did not prohibit. So you would be restricting my ability to protect my asset.

Since there is not an overwhelming number of residents who want this kind of restriction we will not be pursuing an indenture to prohibit long term rentals.

Short Term Rentals

Over 80% of the survey respondents were in favor of prohibiting short term rentals. This clearly shows the required 2/3rds of our community would vote YES on an amendment to our indentures.

The Trustees will pursue after the first of the year. The process will be to have the wording of the indenture drafted by our attorney, which would then be used in the petition to obtain sufficient signatures for the amendment.

Recommended Street Trees:

As the original pear trees have been removed, homeowners would like to replace but looking for guidance. Keith Karau put together the attached list and we've circulated a few times but great to share again.

Parking and Speeding

Sadly these are issues that will never go away unless people choose to use common sense and have respect for others in their community. Crazy how easy it is to fix

- Don't park across the street from another car.
- Look at your speedometer and if you're going over 20 mph you're speeding.

As a heads up our services - mail, trash, recycle, snow removal – have all expressed challenges with some areas within our neighborhood. If they cannot safely complete their service, they will not.

Request for HOA to require homeowner's to carry insurance

This is not in our indentures so not something the HOA can require.

Please provide more information about the Social Committee's procedures for selection and judging.

The Social Committee is new and looking for ways to best serve our community. Yard of the Month may have been a little unclear but recently announced Holiday Light Fight has really good details about judging, dates, and awards. The Holiday judging committee is comprised of a dozen homeowners.

Please contact Doria Baldwin with your ideas on events for 2025. Volunteering is a great way to be engaged in your community.

Yard Waste Dumping in Common Ground

This was discussed at last year's meeting but still seems to be continuing:

The dumping of yard waste (and any other trash) is prohibited on common ground. This applies to ALL COMMON GROUND. One area that is specifically still a problem is the large brush pile at the bottom of the hill on the east side of the lake. If you are continuing to dump your yard waste there you must STOP.

Fines

Why don't we levy fines for not following the rules (parking, trashcans, etc.)

Because our HOA indentures do not have a schedule of fines.

Storm water drains – someone mentioned a street storm water drain near them is crumbling/eroding? Could you please contact the Trustees with location please. Our street maintenance agreement with Jefferson County states they are responsible for the storm water drains.

Sidewalks

Are your responsibility, your liability if something happens.

Quarterly Reminder

How about we do a quarterly reminder about parking, speeding, trash cans, sidewalk repair, maintaining your property. Maybe more reminders will prompt people to pay attention?

Great idea – volunteers to help put that together would be greatly appreciated.

Winter Lake Estates - Budget Summary

		2024 Budget	2024 9 Mo Act	2024 Proj	2024 Var	2025 Budget
<u>Income</u>						
					\$4500 in 2024 dues received in Dec 2023	
Annual Dues	\$375 <small>Budget based on 154 of 156 homes</small>	\$ 57,750	\$ 52,313	\$ 52,313	\$ (5,437)	\$ 57,750
Special Assessments		\$ -	\$ -	\$ -	\$ -	\$ -
Legal & Costs Recovered		\$ -	\$ -	\$ -	\$ -	\$ -
Recording & Releasing		\$ -	\$ -	\$ -	\$ -	\$ -
Interest		\$ -	\$ 66	\$ 66	\$ -	\$ -
Total Income		\$ 57,750	\$ 52,379	\$ 52,379	\$ (5,437)	\$ 57,750

		2024 Budget	2024 9 Mo Act	2024 Proj	2024 Var	2025 Budget
<u>Expenses</u>						
Common Ground Maintenance		\$ 19,000	\$ 16,045	\$ 17,500	\$ 1,500	\$ 19,000
Common Ground Tree Removal		\$ 5,000	\$ 3,925	\$ 3,925	\$ 1,075	\$ 5,000
Shangri-La Boundary Fence		\$ 10,000	\$ 7,148	\$ 7,148	\$ 2,852	\$ -
Landscaping Refresh (cul de sacs)		\$ 15,000	\$ -	\$ -	\$ 15,000	\$ 15,000
Social Committee		\$ 1,000	\$ 362	\$ 500	\$ 500	\$ 1,000
Professional Fees		\$ 5,000	\$ 19,258	\$ 22,000	\$ (17,000)	\$ 10,000
Insurance		\$ 1,500	\$ -	\$ 1,550	\$ (50)	\$ 1,500
Office Supplies/Website		\$ 50	\$ 173	\$ 350	\$ (300)	\$ 350
Postage/P O Box		\$ 100		\$ 200	\$ (100)	\$ 200
Ameren/Utility		\$ 8,200	\$ 5,781	\$ 7,500	\$ 700	\$ 8,200
Management Fee - City & Village 4%		\$ 2,310	\$ 2,093	\$ 2,100	\$ 210	\$ 2,310
Total Expense		\$ 67,160	\$ 54,785	\$ 62,773	\$ 4,387	\$ 62,560

Input to Reserve Fund \$ (9,410) \$ (10,394) \$ (4,810)

Estimated Cash Reserve \$113,000

Trees in blvd grass areas need a minimum of 6 feet from curb to sidewalk.

RECOMMENDED STREET TREES:

TREES (UNDER 30')

Acer Buergerianum -Trident Maple

Amelanchier x Grandiflora *Single Trunk preferred
-Serviceberry 'Autumn Brilliance'

Cercis Candensis -Eastern Redbud

Syringa Reticulata 'Ivory Silk' - Japanese Lilac Tree

TREES (OVER 30')

Acer Rubrum Red
Maple-Autumn Blaze, Autumn Flame, Red Sunset,
October Glory

Ginkgo Biloba -Autumn Gold, Princeton Sentry

Gleditsia triacanthos -Honeylocust 'Skyline'

Quercus Bicolor -Swamp White Oak, *Quercus Rubra*
-Northern Red Oak, *Quercus Shumardii* -Shumard Oak

Zelkova serrata 'Green Vase' sources: tree lists from: City of
Kirkwood, City of Chesterfield & City of St. Louis