

PFHOA Annual Meeting

June 7, 2020



Polo Fields
HOMEOWNERS ASSOCIATION
ANN ARBOR

Agenda

- ❑ Welcome and Introductions
- ❑ 2019 Highlights
- ❑ ARC Updates and Reminders
- ❑ Speed Calming
- ❑ Plans for 2020
- ❑ Voting
- ❑ Budget/Calendar
- ❑ Questions





Introductions

- President: Sierra Imwalle – Phase E
- Vice President: Jim Westerhof – Phase B
- Secretary: Marc Rubin – Phase A
- Treasurer: Marge Guyor/Christina Nechiporchik – Phase D
- Gallery Representative: Yovana Veerasamy – Phase C
- ARC Lead: Ben Bushkuhl
- HOA Manager: Jamie Watt

2019 Highlights



□ Tennis Courts

- Fencing at tennis courts was shored up so tennis balls won't slip through the fencing.
- Signed an agreement with Polo Fields Golf & Country Club to have nets removed and stored at their facility in the Winter, and re-installed in the Spring. Agreement allows PFG&CC members to use the tennis courts. This is a win-win for us.

2019 Highlights



□ New Signs

- New signs have been installed at the Liberty/Dornoch and Zeeb/Polo Fields Drive entrances.
- New signs are shared with the Polo Fields Golf & Country Club, which allowed us to split the cost and promote a country club within our neighborhood.
- New lights were installed at these entrances in early 2020.

2019 Highlights



□ Soccer Field

- Trees were removed and brush was cut down at the soccer field.
- Parent volunteers in the neighborhood installed a deer fence to help prevent soccer balls from going into the woods.
- Grass seed was planted and hay mats were installed to keep the ground moist while the grass took root.

2019 Highlights



□ Trees

- Trees were removed in common areas that were in danger of falling onto homes within the neighborhood.

2019 Highlights



□ Dornoch Pond

- New plants were planted that will deter the geese, over time.
- Entered into a contract with Goose Busters to remove nests/eggs in the early part of the year, and then removed geese that were still around in June.
- This process will be repeated in 2020.



ARC Activities: 2019 Highlights

- We continued to review landscape issues within the neighborhood. For the most part, neighbors were compliant. A few non-compliant homes received fines. Please refer to the bylaws for questions about neighborhood landscape standards
- Mailbox Audits were conducted and all seemed to be in accordance to our bylaws.



ARC Activities: 2019 Highlights

□ Reminders

- Changes to the exterior of your home, such as a change to your current landscape plan, putting up a play structure or the painting of your home require approval.
- Please send all approval requests to:
architecture@pffhomeowners.com.
- Pre-approved list of paint colors located on HOA website.

ARC Activities: 2020 Plans

□ Property Maintenance Standards Review

- Periodic painting of the house/trim/doors as required
- Any weeds that can spread to neighboring lawns (i.e. dandelions) shall be removed
- Lawns should consist of green grass with minimal weeds
- Gardens, walkways and landscaped areas are free of weeds or any other invasive plants

□ Property Maintenance Audits

- Property maintenance audits will be conducted monthly
- Violation notices will be sent via email
- Fines will be assessed for continued non-compliance
- Unpaid fines will result in liens



□ Regular Mailbox Audits



Speed Calming

- Speed Calming – 2019
 - Installed 4 flags by the park area as an effort to remind people to slow down, since we have many young children playing in that area.
 - Continue to pursue other speed calming options for the neighborhood.



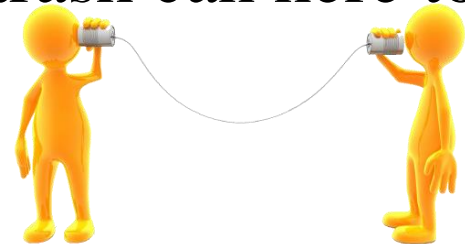
Speed Calming

- Speed Calming – 2020 and beyond
 - We continue to explore all options for speed calming in the neighborhood including patrol cars, a raised crosswalk, alternatives to speed humps, and a digital speed sign.
 - Contacted Donna Lasinski's (State Rep) office to ask for help on understanding our options.



2020 Plans: Improvements

- ❑ Basketball Court: the court has been refinished and repainted. New basketball nets and pole pads have been ordered.
- ❑ Additional 3 New Entrance Signs: we have ordered three additional new entrance signs to match the newer signs at the 2 main neighborhood entrances (Zeeb and Liberty).
- ❑ Birkmoore Park: we are adding a trash can here to cut down on litter.





Voting: Phase Representatives

- Phase Representative Elections
 - Phase D: Christina Nechiporchik
 - Phase E: Sierra Imwalle (incumbent)



Voting: Bylaws Amendments

- Bylaws Amendments Overview:
 - 1) Communication – email will be our primary form of communication with homeowners
 - 2) Fine Schedule – schedule stays the same, but fines increase slightly
 - 3) Signs – outlines what type of signs are permitted and what type are not permitted and outlines fine schedule for violation



Voting: Bylaws Amendment - #1

□ Communication

The Board of the Polo Fields Homeowners Association shall use email as the primary method for sending communications to homeowners. Social distancing is also a driving factor for this. It is the homeowner's responsibility to provide the HOA with at least one valid email per household. Invoices, late notices, fines, violation notices, and general communication will be sent via email beginning May 1, 2020.

Voting: Bylaws Amendment - #2

□ Current Bylaws:

■ Article XV- Assessment of Fines

Section 3. Amounts. Upon violation of any of the provisions of the Association Documents and after default of the offending Owner or upon the decision of the Board as recited above, the following fines shall be levied:

(a) First Violation. No fine shall be levied.

(b) Second Violation. Twenty-Five Dollar (\$25.00) fine.

(c) Third Violation. Fifty Dollar (\$50.00) fine.

(d) Fourth Violation and Subsequent Violations. One Hundred Dollar (\$100.00) fine.

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines

The Board of the Polo Fields Homeowners Association shall update the fine scheduled as follows:

Upon violation of any of the provisions of the Association Documents and after default of the offending Owner or upon the decision of the Board as recited above, the following fines shall be levied:

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines, cont.

(a) Initial Step—Notice of non-compliance. No fine shall be levied. Homeowner will have ten (10) days from date of notice of non-compliance to correct the issue or notify and obtain approval from the Board for homeowner's plans to correct the violation.

(b) First Violation (Second notice of non-compliance). No fine shall be levied. Homeowner will have seven (7) days from date of second notice to correct the issue or notify and obtain approval from the Board for homeowner's plans to correct the violation.

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines, cont.

(c) Second Violation (Notice of Fine). One hundred (\$100.00) dollar fine assessed. If violation not corrected seven (7) days from date of second notice, this fine will be automatically assessed on eighth (8th) day and a notice of fine sent. Homeowner will have seven (7) days from date of fine assessment to correct the issue or notify and obtain approval from the Board for homeowner's plans to correct the violation.

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines, cont.

(d) Third Violation (Second Notice of Fine). Two hundred (\$200.00) dollar fine assessed. If violation not corrected seven (7) days from date of date of fine notice, this fine will be automatically assessed on eighth (8th) day and a Second Notice of Fine sent. Homeowner will have seven (7) days from date of second fine assessment to correct the issue. The homeowner must notify and obtain approval from the Board of a remediation plan for correcting the violation.

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines, cont.

(e) Fourth Violation and Subsequent Violations. One hundred dollar (\$100.00) fine assessed per day until violation corrected and notice to the Board of compliance is received. This daily fine will be automatically assessed starting on eighth (8th) day from Second Notice of Fine and will cease being assessed upon notice to Board of compliance.

Voting: Bylaws Amendment - #2

□ Proposed Bylaws Amendment:

■ Article XV- Assessment of Fines, cont.

(f) For subsections (a)-(e), if homeowner submits a remediation plan to Board, all subsequent dates for notices and fine assessments will be calculated based upon the agreed to remediation date between the homeowner and Board.

Voting: Bylaws Amendment - #3

- Current Restated Restrictions and Covenants
 - Article VIII: Section: 8.25 - Signs. No sign shall be displayed to the public view on any Lot except for (a) house numbers, and (b) one professionally-prepared sign not more than five (5) square feet in area advertising the Lot for sale or rent. All signs must be maintained in good condition and must be removed promptly upon the termination of their use. Entrance signs for the subdivision are exempt from the sign size restrictions.

Voting: Bylaws Amendments - #3

- Current Restated Restrictions and Covenants, cont.
 - Clarification and Rule: Signs that advertise a company providing construction or repair services to a property are not allowed. Service companies that an Owner would like to promote can be listed in the Association preferred vendor listing. Personal signs for congratulations, parties, yard sales, and the like are permitted for 48 hours. Acceptable signs must be placed within an Owner's Lot and not on roadways, easements, common areas or property owned by the Washtenaw County Road Commission or Water Resource Department.

Voting: Bylaws Amendment - #3

□ Proposed Restrictions and Covenants Amendment:

Article VIII, Section 8.25 – Signs

Acceptable signs include personal signs for congratulations, parties, yard sales. These signs are permitted for 48 hours. Graduation signs are permitted for 7 days. Signs for school sports and youth activities are allowed to remain posted for the duration of the sport's season and must be posted near the home within a landscaping bed. Acceptable signs must be placed within an Owner's Lot and not on roadways, easements, common areas or property owned by the Washtenaw County Road Commission or Water Resource Department.

Voting: Bylaws Amendment - #3

□ Proposed Restrictions and Covenants Amendment:

Article VIII, Section 8.25 – Signs, cont.

Upon violation of Article VIII of the Restated Restrictions and Covenants for the Polo Fields, Section 8.25 Signs, the following fines shall be levied:

(a) Initial Step—Notice of non-compliance. No fine shall be levied. Homeowner will have two (2) days from date of notice of non-compliance to correct the violation.

Voting: Bylaws Amendment - #3

- Proposed Restrictions and Covenants Amendment:
Article VIII, Section 8.25 – Signs, cont.

b) First Violation (Notice of Fine). One hundred (\$100.00) dollar fine assessed. If violation not corrected two (2) days from date of notice, this fine will be automatically assessed on third (3rd) day from date of notice and a Notice of Fine sent. Homeowner will have two (2) days from date of fine assessment to correct the issue.

Voting: Bylaws Amendment - #3

- Proposed Restrictions and Covenants Amendment:
Article VIII, Section 8.25 – Signs, cont.

(c) Second Violation (Second Notice of Fine). Two hundred (\$200.00) dollar fine assessed. If violation not corrected two (2) days from date of Notice of Fine, this fine will be automatically assessed on third (3rd) day from date of Notice of Fine and a Second Notice of Fine sent.

Voting: Bylaws Amendment - #3

- Proposed Restrictions and Covenants Amendment:
Article VIII, Section 8.25 – Signs, cont.

(d) Third Violation and Subsequent Violations. One hundred dollar (\$100.00) fine assessed per day until violation corrected and notice to the Board of compliance is received. This daily fine will be automatically assessed starting on third (3rd) day from Second Notice of Fine and will cease being assessed upon notice to Board of compliance.

2020 Plans: Financial Review

	2019 Budget	2019 Actual	2020 Budget	2021 Budget	2022 Budget	2023 Budget	COMMENTS
REVENUE							
Annual Dues @279 Parcels	\$132,525.00	\$130,893.70	\$132,525.00	\$132,525.00	\$132,525.00	\$132,525.00	assumes no increase over next 5 years
Gallery Dues @ 48 homes * 25% PFHO dues	\$5,700.00	\$5,700.00	\$5,700.00	\$5,700.00	\$5,700.00	\$5,700.00	assumes no increase over next 5 years
Homeowner Dues, Late Fees and Fines	\$0.00	\$923.30	\$0.00	\$0.00	\$0.00	\$0.00	
Interest from Bank	\$40.00	\$27.62	\$40.00	\$40.00	\$40.00	\$40.00	
Miscellaneous Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Revenue	\$138,265.00	\$137,544.62	\$138,265.00	\$138,265.00	\$138,265.00	\$138,265.00	
OPERATING EXPENSES							
Advertising and Signage	\$2,000.00	\$429.65	\$500.00	\$500.00	\$500.00	\$500.00	
Bad Debt Expense	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Bank Service Charge	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Filing Fees/Licensing/Permits	\$100.00	\$310.00	\$500.00	\$500.00	\$500.00	\$500.00	
Insurance	\$6,508.75	\$6,181.44	\$6,671.47	\$6,838.26	\$7,009.21	\$7,184.44	assumes 2.5% increase year over year
Maintenance - Summer	\$25,000.00	\$29,400.00	\$25,000.00	\$26,250.00	\$27,562.50	\$28,940.63	assumes 5% increase in year 2021
Maintenance - Winter	\$35,000.00	\$16,861.50	\$35,000.00	\$36,750.00	\$38,587.50	\$40,516.88	assumes 5% increase in year 2021
Maintenance - Common Area	\$25,000.00	\$27,803.60	\$25,000.00	\$26,250.00	\$27,562.50	\$28,940.63	assumes 5% increase in year 2021
Common Area - Improvements		\$8,994.57					
Goose Removal Program	\$2,000.00	\$250.00	\$2,000.00				will see what costs we incur this year to budget future years
Costs to maintain basketball court	\$200.00	--	\$3,075.00				
Costs to maintain tennis courts	\$1,000.00	\$3,840.00	\$0.00	\$0.00	\$0.00		remove tiles, clean and paint lines
Costs to maintain soccer nets	\$200.00	\$204.84	\$0.00	\$0.00	\$0.00		
Costs to maintain teather ball	\$50.00	\$33.98	\$0.00	\$0.00	\$0.00		
Cost for water at entrances	\$1,800.00	--	\$0.00	\$0.00	\$0.00		
Costs to maintain entrances (signs)	\$1,000.00	--	\$1,500.00	\$0.00	\$0.00		replacement of 3 small signs
Common Area - Capital Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	assumes no major replacements in common areas thru 2022
Management & Accounting/Payroll & Legal Fees	\$25,000.00	\$21,737.57	\$30,000.00	\$30,750.00	\$31,518.75	\$32,306.72	assumes 2.5% increase year over year beginning 2021
Meeting Expenses	\$800.00	\$222.25	\$800.00	\$800.00	\$800.00	\$800.00	
Miscellaneous	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Speed Calming Expense	\$500.00	\$0.00	\$38,000.00				raised crosswalk from tennis courts to Polo Fields parking lot
Office Supplies	\$1,000.00	\$1,283.78	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	
Postage	\$400.00	\$686.86	\$400.00	\$400.00	\$400.00	\$400.00	
Social Activities (Homeowner Relations)	\$5,000.00	\$4,353.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	
Website	\$500.00	\$645.10	\$2,000.00	\$500.00	\$500.00	\$500.00	
Total Expenses	\$136,858.75	\$118,909.32	\$169,871.47	\$135,538.26	\$140,940.46		
OPERATING SURPLUS / DEFICIT	\$1,406.25	\$18,635.30	(\$31,606.47)	\$2,726.74	(\$2,675.46)		pull from reserves to offset differences for 2020 budget
Savings Beginning Balance	\$72,227.26	\$52,389.53	\$66,242.44	\$76,360.25	\$31,960.51		
Uncollectables at FYE		\$21,145.31					
Estimated Capital Expenditures	\$0.00	\$0.00	\$0.00	\$0.00			
Estimated Savings Balance FYE	\$73,633.51	\$71,024.83	\$34,635.97	\$79,087.00	\$29,285.05		
25% Contingency Dollars for Emergency Spending (total revenue * 25%)	\$34,566.25	\$34,566.25	\$34,566.25	\$34,566.25	\$34,566.25		
Surplus \$\$	\$39,067.26	\$36,458.58	\$69.72	\$44,520.75	(\$5,281.20)		



2020 Plans: Calendar of Events

- Updated calendar is posted on website:
www.pfhomeowners.com
- Property maintenance and mailbox audits dates are included in calendar
- Board Meeting Agendas, ByLaws and other important information are also posted online
- Upcoming social events
 - Outside ice cream social
 - Halloween parade & party



Polo Fields

Monday, June 8th 6:30-8pm

Lower parking lot of Polo Fields Golf & Country Club

Come enjoy a delicious flavored, shaved ice!

Cup prices are \$2-\$5 depending on size

Cash or card accepted as payment.

Kona Ice is taking many precautions this season including keeping the FlavorWave closed and only preparing product inside the truck. Employees are wearing masks and gloves when serving. Please adhere to social distancing when visiting the truck.

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Questions or Comments



Thank you for attending the 2020 Annual
Meeting!