

Loma Del Sol Homeowners Association, Inc.

PO Box 460 Loughman, FL 33858

ldshoa@ldshoa.org

<http://ldshoa.org/>

Agenda for Annual Meeting and Elections

Saturday, November 11, 2023 – 10:00a.m. – Polk County Sheriff's Office

Directors in Attendance – Rachel Carlson, Louis Karellas, Meredith Teffeau, Brian McSheehy, Don Chase, Debbie King-Ferro

Directors Absent – Phil Howarth

Call Meeting to Order – Meeting called to order at 10:01

- Pledge of Allegiance
- Happy Veteran's Day - Recognition of our Service Men and Women and First Responders
- Meredith recapped the minutes from the last meeting
 - Minutes are posted on the bulletin boards and also available on the website
 - Rachel motioned to approve the minutes, Louis seconded

Board Member Election:

- Update on election status:
 - We had three seats up for election this year, but only received letters of intent from two members. Therefore, an election was not needed and the two members will fill two of the open seats.
 - The two directors are:
 - Debra King-Ferro (she will continue in her current seat)
 - Don Oakes (he will fill the seat vacated by Don Chase)
 - We still have one open director seat. Anyone interested can submit their resume and letter of intent to ldshoa@ldshoa.org or via mail to the association PO Box.
 - Thank you to Don and Meredith for their work during their terms.

Seat #	Name of Current Board Member	Term Expires in...
Seat 1	Brian McSheehy	2024
Seat 2	Louis Karellas	2024
Seat 3	Phillip Howarth	2025
Seat 4	Rachel Carlson	2025
Seat 5	Debra King-Ferro	2026
Seat 6	Vacant (previously filled by Meredith Teffeau)	2026
Seat 7	Don Oakes	2026

Regular Business:

- **Treasure Report - Louis**
 - Introduction of Lorie from HMI (accounting/management)
 - She is the president of HMI – she is the main contact for our account
 - HMI is backed by Associa
 - They collect assessments, pay vendors, keep financials, handle estoppels (online)
 - Call or email if there are questions about your account
 - Question – We've seen some listings recently with 6 month rentals – how are we restricting? – Our bylaws define long term rentals as 6 months or more so this is allowed

- What are we doing about subletting rooms – that is a county issue – need to report to the county if you see/suspect.
- Review of 2023 financials
 - Income \$101,792.98
 - Expenses \$81,550.54
 - \$9,281.76 in checking account
 - \$23,273.92 in savings
- 2024 Budget
 - Assessment increased to \$300
 - Question about the budget line item for meeting expense – there is no cost to rent the room at the sheriff’s office but we make an annual donation.
 - Question about office supplies line item – this is the cost for mailings to the residents, website cost and Microsoft Teams platform for the directors
 - Question about the cost to replace the sign and who is paying for it – we are still looking into cost estimates and options to possibly recoup monies from the driver who hit the sign. However, the increase to the dues was not to pay for the new sign. If we need to pay for any part of the new sign, a special assessment would need to be issued. The increase to the assessment is just to cover increased costs due to time, inflation, etc.
 - Question about late fees and why it isn’t listed in the budget – because this item fluctuates each year depending on how many residents are late, this isn’t something that we budget for. The income from late fees is included in the financial information posted on the HMI portal. Any resident can view this information once they log in. We aren’t posting on the LDS website because it is less secure. Anyone can view our website, but you must be a resident and be registered to access the HMI portal.
 - Question about estoppel fees – Typically the estoppel fees go to the accountant or person preparing the estoppel. These fees go to HMI since they are completing the requests. This doesn’t come to the HOA. This is a change – our prior accountant was giving the fees back to the HOA even though they were entitled to keep the fees.
- Annual Dues –
 - Collection of non-payment – Lorie’s team will handle this year – they have a very structured process
 - 111 outstanding as of 11/11

Assessment Non-Payment Late Fees and Interest Fees

After a seven (7) day grace period, there will be a \$25.00 late fee assessed.

If the assessment is not paid by December 1, 2023, it will be interest from the date of delinquency at the rate of 12% per annum. All assessments which are not received by December 1, 2023 will be turned over to the Association’s attorney for collection. Please refer to the Association’s governing documents and Chapter 720, Florida Statute for additional information regarding the collection and consequences of all unpaid assessments.

- **Landscaping update – Don**

- Landscaping and Water Issues/Updates
 - We have 2 wells, 2 Irrigation systems – the west side well stopped working – the clock stopped working – repaired and got it running – still some work to finish the job but the well is now operational
 - Because the full system was down, we may lose some plants that will need to be replaced

- Sidewalk Parallel to 54
 - County is supposed to be doing this – they started doing it but aren't doing it anymore
 - We had considered paying to have our landscaping company complete
 - Some folks questioned why we are paying for someone else's responsibility. The HOA needs to hold the county responsible. But everyone is a member of the HOA – not just the board. Anyone can call and complain – the more people who call the faster we will get resolution. The directors don't have any more power to persuade the county than any other resident.
 - One resident pointed out that they are happy to help call, but they don't know all of the issues that need attention.
 - We will add a section to our website with the county commissioner's contact info and bullet points of issues that need to be addressed. That way all homeowners will have access to the info and can call.
- Mulch In Park Update
 - Thank you to Don and Louie for replacing the swings in the park and adding new mulch.
 - Thank you for having the palm trees at the entrance trimmed.
- **ARB report - Brian**
 - We meet every other Monday – next meeting is 11/20
 - Any resident can attend the meeting via zoom – just use the link on the website.
 - The ARB will now consider grandfathering in past paint colors (i.e. if you have an old paint color and want to repaint your home the same color)
 - You still need to submit an ARB request and each request will be reviewed by the committee
 - Question about fences – do wooden fences need to be good side out? Yes – it is in the rules.
- **Compliance/Violation Update – Rachel (Oh Behalf of Phil)**
 - Continuing to complete walks and send violations
 - Thank you for those that reach out on things that they see throughout the community.
- **Ongoing Business - All Directors**
 - Main Entrance Sign Update
 - Proposal – we need to come up with a temporary solution to make the entrance less of an eyesore until we solve the sign issue. Request quote from Randy to add some of the same plants at the other signs.
 - Or just add the Christmas decorations for now? Electric is installed but need a permit from Duke to turn it on – permit was denied. We are working to resubmit and get it approved.
 - Holiday Decorations
 - Louie and Debbie are going to chair the holiday decorating committee.
 - If anyone is interested in helping – get with Louie or Debbie to volunteer.
 - Want to bring back the holiday decorating contest – didn't have it last year – would love to bring it back.

New Business from Directors:

- None

Open it to residents for questions

- In order from the sign in sheet
 - Art – already answered budget questions. Who do we contact now if a sprinkler is broken now that Don is stepping down? – Contact the main HOA email and we will contact the landscaping team.
 - Kim – Already answered – had questions sent from Rosalinda about late fees and estoppel
 - Glen – answered already.
 - Recommendation - A lot of landscaping folks will come out for free to look at your area and recommend florida native plants that can be put it – don't require much water and will live longer in the climate. Since we have plants that are dying, may want to consider a consultation to substitute.

Adjourn Annual Meeting - Thank you all for coming! - Meeting adjourned at 10:58am

Board Meeting following the annual meeting - To appoint new officers

Rachel motioned to appoint Louis as President – Debbie seconded.

Rachel motioned to keep Phil in VP seat – Louis seconded.

Louie motioned to appoint Rachel to treasurer and secretary – Brian seconded.