

Twin Harbors Property Owners Association, Inc.
Board of Directors Meeting
August 13, 2011

Directors Present:

Jack Cumpton, Joseph Polizzi, Jim Wyckoff, Robert Zbranek, and B. Milton (Chip) Choate

Directors Absent:

Fred Alderman, Shana Derouen, and Jim Wilder

Guests Present:

Laurie Schultz, Office Manager

Custis Dickens and Bill Belcher

Fred Alderman, President, and Jim Wilder, Vice-President, are absent. Chip Choate, Secretary, called an election to select a President Pro Tem to preside as President for today's board meeting. Jack Cumpton nominated Robert Zbranek as President Pro Tem. Chip made a motion to cease nominations. Robert was voted President Pro Tem.

Robert Zbranek, President Pro Tem, called the meeting to order at 9:05 AM. Jack made a motion to approve the agenda, the motion was seconded and was approved. Jim Wyckoff made a motion to approve the minutes for the July 13, 2011 board meeting, the motion was seconded and was approved.

Correspondence:

Robert reported the receipt of two complaint forms. Robert will contact the property owner referenced on one complaint and Chip will review an empty lot that was reported for not being mowed.

Chip reported that he mailed a letter to a property owner at the request of Mrs. Patty Smith. Several dead trees on property adjacent to the Smith's property have the

potential of falling and inflicting damage on the Smith's property. The letter was mailed as a courtesy to the Smith's.

Open Forum:

Curtis Dickens appeared in Open Forum to discuss a letter Curtis received from THPOA. A home Curtis is constructing on Lakefront Drive remains incomplete four (4) months after the beginning of construction and is in violation of the construction permit. Curtis requested an extension of four (4) months and after discussion, members of the architectural committee agreed an extension would be approved after Curtis submits a written request.

Bill Belcher appeared in Open Forum to discuss his involvement with the boat ramp and swimming pool security. Bill is primary contact for the boat ramp when the office is closed. Bill reports no security issues at the swimming pool during the past month.

Closed Session:

None

Financial Report:

Chip reported the following bank balances as of end of July, 2011.

Account	Balance
THPOA - Regular Checking	\$45,458.60
THPOA - Special Assessment Checking	38,854.24
TOTAL	\$84,312.84

A listing of checks paid in July 2011 was reviewed and specific items were discussed.

Joseph made a motion to approve the financials, the motion was seconded and approved.

Old Business:

Robert initiated a discussion of minor swimming pool repairs. Barry Pounds has completed the majority of the minor repairs. The remainder of the repairs should be completed within the next two weeks.

Robert initiated a discussion the sinkhole on Parkview. Letters have been mailed to the property owners. Robert will contact the property owners by phone to discuss the repairs needed to the sinkhole.

Chip initiated a discussion of deeding the roads within Twin Harbors to the City of Onalaska. A letter from Travis Kitchens discusses deeding the roads to the City of Onalaska and his concerns as to using special assessment fees to pay for road maintenance after ownership of the roads has been completed. Further discussion and investigation is necessitated prior to formalizing a request for the property owners to approve the transfer and then requesting the City of Onalaska to approve. Jack will work up a cost comparison.

Jack initiated a discussion of paving roads. Jack reported a bid from CCC in the amount of \$42,500 to asphalt Sunset which received the chip and seal application in 2010. After a through discussion and review, the board determined it was best to reject the bid to apply asphalt to the chip and seal application on Sunset and instead apply our available funds to repairing existing roadway. Jim Wyckoff and Joseph made a joint motion to grant authority to Jack Cumpton and Jim Wyckoff to visually inspect the roads, to identify and determine specific roads to be repaired, and to contract with CCC Blacktopping to repair these roads at a cost not to exceed \$40,000. \$40,000 being budgeted for roads in the 2010 budget. The motion was seconded and approved.

New Business:

Robert initiated a discussion of the boat ramp pier. Robert requested approval to add a bumper to the boat ramp pier. The board gave Robert approval to add a protective bumper to the pier. Robert reported that Barry has cleaned much of the drainage ditch adjacent to the boat ramp. Weeds, logs and trash have been removed. Robert

inspected the boat ramp bulkhead and dock and indicated Vincent Construction has completed the job in a satisfactory manner.

Chip initiated a discussion of the Association Accounts Receivables. Accounts receivable outstanding as of April 1, 2011 were \$56,428.30. Following our Collection Policy, we began an aggressive collection period of demand letters and final demand letters which resulted in accounts receivable declining to \$33,171.80 as of July 31, 2011, thus collecting \$23,256.50. Twenty-three (23) accounts totaling \$21,630.13 have been identified to charge-off as being uncollectible. Several accounts are for individuals who are deceased, the estates have no assets and relatives do not want the property. In other instances, the Association final demand letter has not been claimed, we haven't received a payment in years, taxes are due for multiple and/or we cannot locate the individual. Whenever possible, property owner is located and other real estate is owned, the Association will file a claim in small claims court. Jim Wyckoff made a motion to give Chip authority to charge off the accounts determined uncollectible and to place the accounts on non-accrual. A collection agency will be contacted.

Chip initiated a discussion of certain issues mandated for changes by the 2011 Texas Legislature to the laws and regulations which govern HOA/POA's. These are the issues which must be implemented by September 1, 2011. These issues were presented in the form of a Consolidated Policy Statement. Jim Wyckoff made a motion to approve the Consolidated Policy Statement. The motion was seconded and approved.

Jack initiated a discussion of the Deed Restrictions and Bylaw. These issues were thoroughly reviewed and discussed. Chip made a motion that since the 2011 Texas Legislature passed legislation which necessitates significant changes to the laws and regulations affecting HOA/POA's, it would be appropriate to defer presenting Deed Restriction modifications to property owners at the 2011 Annual Meeting and instead to concentrate on bringing Association Bylaws into compliance with new legislation and to present new Bylaws to the property owners at the Annual Meeting. The motion was seconded and approved.

Chip initiated a discussion of the draft of 2012 budget for the Association. Joseph made a motion to approve the 2012 budget. The motion was seconded and approved. The 2012 budget will be presented to property owners at the Annual Meeting.

Chip initiated a discussion of the August 2011 Winds. Jack made a motion to approve the August 2011 Winds. The motion was seconded and approved.

Robert initiated a discussion of painting the outside of the clubhouse. Jim Wyckoff made a motion authorizing Robert to obtain bids for painting the clubhouse and present the bids at the September board meeting. The motion was seconded and approved.

Chip initiated a discussion of the Association Collection Policy. The Collection Policy has been revised to comply with the 2011 legislation. Jack made a motion to approve the revised Collection Policy.

Jack made a motion to adjourn the meeting. The motion was seconded and approved.

The meeting was adjourned at 11:01 AM. Next meeting is scheduled for September 10, 2011.

Respectfully submitted,

B. Milton (Chip) Choate
Secretary