

Members of the Board of Directors:

Bob White – President
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer
Cheryl Restagno
Stephen LaRocca
Darrell Lopez
Eric Basilo
Vivian (“Viv”) Guerra
Joe Fitzgerald

Property Manager

Dennis Kapsis – Sentry Management

Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Vivian (“Viv”) Guerra
Joe Fitzgerald
Linda Dhennin

Community Appearance Committee

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Joe Fitzgerald

Community Outreach Committee

Eric Basilo – Chair
Tom Petrillo - Vice Chair

Twin Rivers Homeowners Association Inc.

**Monthly Board Meeting
Instructions to Join
and Agenda**

Thursday November 11, 2021

6:30 pm

Virtual Meeting via WebEx

Page 1 of 3

Because of the COVID-19 Issue, until further notice, all HOA Board meetings will be held electronically. The public will have access to all electronic HOA Board meetings as explained below.

You are invited to join the meeting using either a computer or phone per the following instructions.

1. Option to Join using a Computer (Preferred because we may be sharing files you will want to view)

Please ensure your speakers are turned on but your mic is muted until you are recognized to speak.

Join by clicking the following link or copying and pasting the link into the browser on your computer.

<https://johnfpainter.my.webex.com/johnfpainter.my/j.php?MTID=md26b389d2fba52cf91093c8920d59c64>

When you activate the link, your browser should open, you will see an option to [Join from your browser](#)

Click on that link and you will be asked to enter your name and email address (needed to identify you), and then click a button labeled “Join Meeting”. You also will have the option to download an app.

If you join using your browser, no software will be installed on your computer. The entire meeting will occur within your browser. For the best experience, please join using either Firefox or Chrome browsers updated to the latest version. Other browsers also will work if you do not already have one of those preferred browsers on your computer.

To be recognized to speak, prior to the meeting, please send an email to: Board@TwinRiversHOA.com to let me know you would like to be recognized. Please put Request to Speak in the subject line. When you hear your name called, un-mute your mic and you will have the floor. When done speaking, please mute your mic again.

Keeping your mic muted when you are not speaking will prevent background noise from your location disrupting the ability of other participants hear.

Also, please be sure your speakers are adjusted to a mid-range volume setting. If speakers are set to a max or high-range volume setting, your speakers will cause squealing/feedback thru your mic when it is not muted.

2. Option to Join by phone or video system

Join by phone: 1-415-655-0001 US Toll, Meeting number (access code): 2555 837 9554

Join by video system, application, or Skype for business – Dial 25558379554@webex.com. You can also dial 173.243.2.68 and enter your meeting number.

Meeting password: 2021-11 (2021011 from phones and video systems)

See next Page(s) for the Meeting Agenda.

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1. Call to Order

2. Proposed Agenda Modifications if Any

3. Voice of the Members

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4. Discussion Topics

a. Sentry Changes in Assessment Payment System (Dennis)

- i. Overview - ClickPay
- ii. Sentry plans to begin offering Online Registration to homeowners 12/15
- iii. Discussion

b. Sentry Contract for 2022

c. Goals and Objective for 2022 (Please see Attachment 1)

- i. See attached DRAFT
- ii. Discussion

d. Community Appearance and Enforcement Issues

- i. Magnolia Tree Damaging the Wall (Ekana and Lockwood)
- ii. Collection efforts
- iii. Silcox Matter – Update
- iv. Payment Plan Requests (If any)
- v. Other Matters from Management Report
- vi. Other

5. Minutes from Prior Meetings

- a. September 2021 – See attached draft

6. Reports

- a. President’s Report

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- b. Treasurer’s Report
- c. ARC Report
- d. Community Appearance Committee Report
- e. Property Manager’s Report
- f. Other Reports as Appropriate - Special Project Management, Communications, Nominating, Community Outreach, Budget and Finance, Community Activities

7. Closed Session, if needed

8. Adjournment

**Goals and Objectives 2022 HOA Budget
To be Discussed at the November HOA Board Meeting**

	2020	2021	2022
Priority	Priority	Priority	Proposed Priority
<p>1. No Increase in the level of assessment to HOA Members</p> <p><i>Note: The HOA documents provide that the Board may approve an increase in one year of up to 5% over the prior highest level.</i></p>	<p>We should target no increase but consider one if necessary.</p> <p>If an increase is required, this would be the first increase in 6 years.</p> <p><i>Proposed Budget includes an increase of 5% in the Annual Assessments, which would increase charges by \$10.90 to most members and by \$8.18 by members that have smaller lots.</i></p>	<p>Budget should not need an increase for 2021.</p>	<p>We should target no increase but consider one if necessary.</p> <p>If an increase is required, this would be the first increase in 2 years.</p>
<p>2. Provide enough funds for Grounds Maintenance to continue to maintain the HOA Common Areas to very high standards</p>	<p>Same goal for 2020.</p> <p><i>Budget Allocates \$135,660 for this purpose.</i></p>	<p>Same goal for 2021.</p>	<p>Grounds Maintenance portion of the Budget should be set at a level reasonably enough to cover:</p> <ul style="list-style-type: none"> ➤ Normal routine holding pond maintenance; ➤ Normal routine lawn maintenance and spraying; ➤ Repairs and replacements of landscaping and

**Goals and Objectives 2022 HOA Budget
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			irrigation components that fail during the year; and ➤ Water and electric utility costs.
3. Provide adequate funds for Special Grounds Maintenance Projects needed to improve, protect, replace, or repair Common Areas and Facilities	Same goal for 2020. High priority on funding budget request from Gobe and Cheryl. <i>Budget Allocates \$20,500 for this purpose from the Operating Budget and another \$24,500 for this purpose from the Reserve Account.</i>	Same goal for 2021. Certain projects funded for 2020 were not completed due to COVID-19. Therefore, I recommend we try to include additional funds for special projects in 2021 if the budget allows.	Plan to adequately fund necessary Ground Maintenance Special Projects, which include normal, but non-recurring, projects to maintain or improve HOA common property, including the community’s entry monuments, monument lighting systems, wall, landscaping, and irrigation system. Recommend a lower level than budgeted the last two years more in line with actual expenditures.
4. Fund and Use the Reserve Account Balance in accordance	Following the plan started last year, the Reserve Fund transfer would be \$18,000.	Following the plan started in 2019, the Reserve Fund	The Reserve Account is separate from the Operating Fund and is to accumulate

**Goals and Objectives 2022 HOA Budget
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with the Reserve Study prepared during 2018	<i>Budget Allocates \$18,000 for this purpose.</i>	transfer would again be \$18,000 in 2021.	<p>funds for major renewals and replacements of the HOA's property. More specifically, the Reserve Account funds are to be used to maintain and restore HOA walls, entry monuments, electrical system at the entry monuments, irrigation system and major landscaping features. Once money is placed into the Reserve Account, it's use is restricted to limited purposes.</p> <p>Recommend limited budgeted Reserve Account expenditures this year to \$15,000.</p>
5. Allocate funds to continue to be involved in new developments at the Twin Rivers Golf Course	<p>We expect minimal funds needed in 2020.</p> <p><i>Budget Allocates \$2,000 for this purpose.</i></p>	No change from 2020.	<p>We do not expect to have to fund cost to protect the golf course for 2022.</p> <p>Funds are available in Operating Fund should the need arise unexpectedly during the year.</p>

**Goals and Objectives 2022 HOA Budget
To be Discussed at the November HOA Board Meeting**

	2020	2021	2022
Priority	Priority	Priority	Proposed Priority
<p>6. Continue to improve communications and relationships with the HOA Members</p>	<p>Consistent with the 2017 through 2019 Budgets, we have included in the 2020 Budget funds for the following:</p> <p><i>Budget allocates the following amounts for these purposes:</i></p> <ol style="list-style-type: none"> <i>1. \$2,000 to help Members that are struggling due to age or illness with grounds maintenance;</i> <i>2. \$250 to recognize residents that are doing especially well with their property;</i> <i>3. \$2,500 for storage and installation of Holiday Decorations.</i> 	<p>For discussion.</p> <p>Board decided to add \$7,000 for Special Mailings in addition to the items funded in 2020.</p>	<p>Include funds for the new Neighborhood Committee. Suggestions include funds to:</p> <ol style="list-style-type: none"> 1. Help Members that are struggling due to age or illness with grounds maintenance; 2. Recognize residents that are doing especially well with their property; 3. For storage and installation of Holiday Decorations; and 4. Other projects.
<p>5. Other Administrative & Management budget items should be carefully managed</p>	<p>Same approach, but reference to 2019 actual levels.</p>	<p>Same approach, but reference to 2020 actual levels.</p>	<p>All other Administrative and Management costs will be budgeted based on 2021 levels, with reasonable allowances for</p>

**Goals and Objectives 2022 HOA Budget
To be Discussed at the November HOA Board Meeting**

	2020	2021	2022
Priority	Priority	Priority	Proposed Priority
	<i>Budget Allocates \$93,000 for this purpose.</i>		<p>increases where applicable. The largest costs in this category are:</p> <ol style="list-style-type: none"> 1. Sentry management fees (no change expected) 2. Insurance premiums
6. Expenditures on dues collection and other enforcement need to be carefully planned and conserved	<p>We need to make allowance to fund enforcement actions such as the Silcox Issue and resolving issues pertaining to trees/etc. near the wall.</p> <p><i>Budget Allocates \$7,000 for this purpose.</i></p>	Increase allowance for this cost to \$12,000 for 2021.	<p>Fundamentally, we need to continue collection only efforts from HOA Members that we do not expect are in default on their mortgage.</p> <p>We should increase budget for expenditures on rules enforcement on important cases in which courts can be expected to support the position of the HOA.</p>

**Goals and Objectives 2022 HOA Budget
To be Discussed at the November HOA Board Meeting**

	2020	2021	2022
Priority	Priority	Priority	Proposed Priority
7. The budget should be based on a reasonable allowance for doubtful accounts (i.e., bad debt) expense	<p>No change.</p> <p><i>Note: The budget reflects that no additional funds are needed at this time for bad debt.</i></p>	<p>No change.</p> <p><i>Note: The budget can reflect that no additional funds are needed at this time for bad debt.</i></p>	<p>The balance set aside for Doubtful Accounts in the HOA’s case offsets the amount of Accounts Receivable from HOA Members that may prove uncollectible.</p> <p>Our accumulated doubtful accounts balance remains substantial in relation to our accounts receivable balance.</p>
8. Revisions to the HOA Rules/Establish Resolutions for Each Board Committee	<p>The Board has discussed embarking on one of two rules change processes in 2020:</p> <ol style="list-style-type: none"> 1. An overall review and updating of the HOA rules; or 2. Changes that would limit further increases in the number of homes that can be rented in the Twin Rivers HOA. 	<p>This initiative was budgeted but not accomplished in 2020. I recommend including in 2021 the same \$10,000 allowance for this effort.</p> <p>I also recommend proceeding in two phases. Phase I would focus on rules aimed at keeping the number of homes rented in the community from increasing,</p>	<p>Additional funds should be budgeted for work on Rules changes and fining system development.</p> <p>Suggest \$15,000.</p> <p>Resolutions should be put in place to expressly authorize each Board Committee.</p>

**Goals and Objectives 2022 HOA Budget
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	<p>Changes to the rules need to be done with direct involvement of an attorney providing advice and drafting the revised rules.</p> <p>So, if we would like to proceed in considering rules changes, we will need to budget for the attorney's fees to help with the process.</p> <p>In November, the Board decided to allocate substantial funds for reviewing and updated HOA Rules. Among the priorities for change, if possible, would be to:</p> <ul style="list-style-type: none"> • Limit rentals to current levels • Implement a program that would allow fines to be assessed to most egregious HOA Rules violators • Implement electronic voting • Update as necessary 	<p>implementing a fining structure and committee, and allowing for use of electronic voting if possible.</p> <p>Phase II would then focus on other potential rule changes.</p>	

**Goals and Objectives 2022 HOA Budget
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	<i>Budget allocates \$10,000 for this purpose.</i>		

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Twin Rivers Homeowners Association Inc.

Monthly HOA Board Meeting

Minutes

**Meeting of
Thursday September 9, 2021**

Meeting Record

- Meeting was called to order by John Painter at 6:30 pm. (Pres. and VP were not in attendance)
- Board Members present were as noted below under “Motions.”
- A quorum was present throughout the meeting.
- Dennis Kapsis, Property Manager, with Sentry Management was in attendance.
- HOA Members in Attendance – approx. 8
- Meeting was held electronically due to COVID-19 using WebEx.
- Links to the meeting were distributed via email to all HOA Members on the mailing list.
- Meeting was adjourned by John Painter at approximately 8 pm.

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Monthly HOA Board Meeting

Minutes

**Meeting of
Thursday September 9, 2021**

Agenda

1. Call to Order
2. Proposed Agenda Modifications if Any
3. Voice of the Members

HOA members are encouraged to make comments or raise issues of concern during this portion of the meeting. Speakers will be encouraged to be to the point and respectful. The time taken by Speakers may be limited by a motion duly passed by the Board. Comments of HOA Members may be allowed during other parts of the Meeting upon concurrence of the President and/or the Board Member(s) speaking.

4. Discussion Topics

a. November Election

- i. The City of Oviedo, Florida will hold a General Election on Tuesday, November 2, 2021. Seats up for election in 2021 include
 1. Mayor -- Abraham Lopez; Kevin Hipes, and Megan Sladek
 2. Council Member, Group I – Judith Dolores Smith, Natalie Teuchert
- ii. In the past, the HOA Board has cancelled its October Board meeting and instead hosted a Meet the Candidates event during that time slot.
- iii. This will be a discussion of whether the Board would like to do so again this year.

b. Further Updates to Website

- i. This will be a briefing on the newest changes. Please see <https://twinrivershoa.com/>
- ii. Planned changes to come will also be discussed.

c. Neighbor Committee Concept (Viv)

d. COVID-19 Policy

- i. At the July Meeting, the Board passed the following motions:
 1. Meetings remain as Virtual thru at least 10/1.
 2. Defer new collections action on accounts under \$400 thru at least 10/1. Reach out to higher balance accounts now.

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3. Return to [rules] enforcement as usual effective 9/1.

ii. The Board’s COVID-19 policy needs further discussion.

e. Community Garage Sale

i. I have received at least three inquiries as to whether the HOA will be organizing a community wide garage sale this Fall.

ii. Should we? Volunteers?

f. Resolution regarding the ARC

i. See the attached document titled “ARC Authorization Resolution.”

ii. This will be a discussion of the Resolution.

g. Resolution regarding the Community Appearance Committee

i. Deferred to next meeting

h. Rules Changes/Fining Committee Update

i. This will be an update based in part on discussions with Attorney Scott Clark.

i. Community Appearance and Enforcement Issues

i. Magnolia Tree Damaging the Wall (Ekana and Lockwood)

ii. Clarity of Violation Letters

iii. Collection efforts

iv. Silcox Matter – Update

v. Payment Plan Requests (If any)

vi. Other Matters from Management Report

vii. Other

5. Minutes from Prior Meetings

a. August 2021 – See attached draft

6. Reports

a. President’s Report

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Motions/Actions/Discussion

#	Motion Title	Motion		Vote								
		By	Second	Bob	Cheryl	Darrell	John	Tom	Stephen	Eric	Vivian	Joe
				B	C	D	JP	T	S	E	V	JF
	Board Members Present?			NA	Y	Y	Y	NA	Y	NA	Y	Y
1	Have the Meet the Candidates, Do more promotion, Post signage at each entrance	D	C	NA	Y	Y	Y	NA	Y	NA	Y	Y
2	Mtgs virtual and defer new collections under \$400 thru at least 1/15/2022	J	S	NA	Y	Y	Y	NA	Y	NA	Y	Y
3	Have a Community Garage Sale in Oct	V	D	NA	Y	Y	Y	NA	Y	NA	Y	Y
4	Sentry authorized to have attorney send lien notices and pursue foreclosure for 3 seriously delinquent HOA Members after verifying no foreclosure proceeding is being	J	S	NA	Y	Y	Y	NA	Y	NA	Y	Y

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				B	C	D	JP	T	S	E	V	JF
	Board Members Present?			NA	Y	Y	Y	NA	Y	NA	Y	Y
	processed by mortgage holders											
5	Approve from the Board tonight to make the assessment, and if we conclude violations persist, advise the attorney of continuing violations, complete the affidavit based on the results of the assessment, and then authorize the attorney to file the motion to show cause.	J	D	NA	Y	Y	Y	NA	Y	NA	Y	Y
6.	Aug Meeting minutes approved as is	D	C	NA	Y	Y	Y	NA	Y	NA	Y	Y

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Key to voting notes: Y=Yes, N=No, A=Abstain, NA=Not Present

Respectfully Submitted,

John F. Painter
HOA Board Secretary and Treasurer