



Board Meeting Minutes

July 14, 2025

1. **Call to Order:**

- a. Meeting opened at 0503 hours by President.

2. **Roll Call:**

- a. All Executive Board Directors present and physically present.

3. **Previous Meeting Minutes Approval:**

MOTION: Approve April 2025 meeting minutes with date of meeting amended so moved by Secretary; seconded by President.

MOTION PASSED UNANIMOUSLY.

4. **Old Business**

- a. Agenda Items 11, 12, and 13 (Self-nomination mailings, quorum, and ballot counting, respectively) were discussed. It was determined to mail the self-nomination forms in September to allow time to create and mail the ballots in October, to determine quorum and second mailing if needed. New Board announcement would occur in December at the Member Annual Meeting, scheduled for December 29, 2025.

5. **President's Report**

- a. President posed the Board of Directors be expanded to seven people. Executive Board would remain as the same positions: President, Vice President, Secretary, Treasurer, and Member-At-Large. President encouraged Members to run for either Executive position or Director position.
- b. ARC Email creation was presented. Currently anything submitted using the Crossroads at Mingus website plan submittal is automatically forwarded to the ARC Chair, bypassing access by the Board. It was stated that the CMHOA laptop currently has a Microsoft 365 account; however, no email account was set up using that account. Go Daddy website domain receives emails. It was agreed that the President would set up a separate email account outside of Go Daddy domain account for the ARC use.
- c. Lien policy for those Members in arrears was discussed. It was stated the HOA Attorney, CHDB Collections department, will be used instead of the Board processing notifications. This will incur legal fees to the HOA, but retains the legal process, including liens, at the attorney level. A restatement of CC&Rs which state annual Association Assessment is due and payable regardless of whether an annual invoice statement is received by a Member. Secretary will forward Violation Notice undergoing fines to the Collections Department as will the Treasurer for all overdue and delinquent Annual Assessments.

6. Vice President's Report

- a. Concern regarding the use of an older version of QuickBooks and the lack of point of failure backup was raised. Treasurer indicated transition to an online version of QuickBooks is in progress. [**NOTE:** Cost of online version of QuickBooks not presented to Board or discussed.]
- b. CC&R 5.2A regarding Annual Assessment amount, annual budget amount, and whether a potential reduction of \$25/Lot was discussed. Board discussed potential reserve requirements and inquired as to what the 2025 budget is. Treasurer stated current intake is \$20K with an expenditure of \$5K. A member stated that if a reduction is enacted and a subsequent increase is needed to cover any expenses that any increase would be subject to a Special Assessment. [**NOTE:** CC&R 5.5 states Special Assessments apply only to Common Area Improvements or Association responsibility, of which CMHOA has none; and CC&R 5.2B provides for increasing the Assessment amount for that Assessment Period and revising Assessment dates.] Secretary proposed the Board review the applicable CC&Rs, with the understanding that this issue would be brought up in the October meeting for a determination, because at that time any attorney fees, insurance, postal fee increase, etc., would be better known and numbers for the 2026 proposed budget could be used to make a decision. Treasurer stated 2025 Annual Assessments of \$100/Lot will be mailed in August.
- c. The subject of excess working capital funds requirement was also discussed. Proposal to place excess funds in CDs was discussed. Treasurer indicated this subject is an agenda item for the Treasurer and will be discussed during their time.

7. Secretary's Report

- a. A typo on the New Business section of the physical copies of the agenda corrected Association Rule 4.2 to 5.2 was announced.
- b. Courtesy Notices and Violation Notices were discussed. Secretary stated only one Violation Notice was now in the process of being fined; all other issues identified by the Notices were corrected, with some pending.
- c. Emails received during the quarter were discussed.
 - i. A Member had picked up trash and food from the Commercial Area and questioned what could be done. Secretary stated there are no trash cans in that area and the area is owned by the Declarant, but the Member's actions were appreciated.
 - ii. A Member sought clarification of parking on the street regarding parking their business-related trailer. President will seek a legal definition of "temporary" and "nonrecurring" from the HOA Attorney to provide an answer to a Member who parks their business trailer occasionally in the street. A member stated that the Board should stipulate that the trailer should not occlude driveway access of neighbor across the street from parked trailer. **MOTION: President to obtain definitions of "temporary" and "nonrecurring" from Attorney** so moved by Secretary; seconded by Treasurer.
MOTION PASSED UNANIMOUSLY
 - iii. A Member was opposed to Side Yard Parking. It was decided that Side Yard Parking violators would be notified of specific CC&R requirements and remedies. CC&R states Board approves the allowance of Side Yard Parking and ARC approves the construction. Courtesy or Violation Notices will be sent, as applicable.

- iv. Members parking on the street would also be sent Courtesy or Violation notices, as applicable.
- v. A Member asked whether park benches could be purchased placed on Open Space areas or even Member's Lots by the Board with the excess Association Assessment funds. The Board decided that due to insurance liability issues no action would be taken.
- vi. Member responded to a Courtesy Notice regarding their backyard "hog wire" fence violation. Member will submit plans to the ARC for approval. Secretary stated annotation of spreadsheet will indicate Member's desire to be working on resolution.
- vii. The subject of whether two story homes were allowed in the community was discussed as a result of a Member's inquiry. Secretary provided a copy of Tobias' personal property CC&R of 2018 and stated that between that CC&R and the third amendment to CMHOA CC&Rs all Lots were to be Single Story without exception. President indicated some perimeter houses had two stories and Secretary stated they had been approved by the previous Architectural Committee and were an exception and should not be permitted going forward.
- viii. Concern from two Members stated Unimproved Lots were becoming a fire hazard. Secretary indicated a draft letter had been provided to the Board that would to be sent to all Unimproved Lot Owners and the specifics of what the letter would state was discussed, including the handling of Desert Broom plants and discarding of vegetation, and a list of landscapers that could be used. President offered to obtain information regarding a 40' Roll Off to collect the resulting trash and determining a placement of same and notify Secretary to be included in the letter. Board agreed that the HOA would incur the cost of the Roll Off, which would be available to all Members' use.
- d. Dell Laptop computer warranty is up for annual renewal. Costs of different warranty types were provided. **MOTION: Renew Basic Support warranty** so moved by Secretary and seconded by Vice President.
MOTION PASSED UNANIMOUSLY.
Secretary provided hardcopy of warranty information for renewal to Treasurer and stated email from Dell for payment would be forwarded to Treasurer for payment.
- e. Secretary stated 2024 Tax returns from Treasurer had been filed in April and copy received.
- f. Side Yard Parking was discussed during email discussion.

8. Treasurer's Report

- a. SAVINGS ACCOUNT: \$59,769.03; CHECKING (Working) ACCOUNT: \$3,406.70; OneAZ monthly bank statements for May and June 2025 were provided.
- b. During April 2025 Board meeting, it was determined rentals in the community should be known and a list established as required by CC&Rs 6.3 and 11.13. Treasurer volunteered to gather known CMHOA West rentals and a Member volunteered to provide known CMHOA East rentals. Member provided information to the Treasurer; Treasurer combined what was known of CMHOA West with CMHOA East but stated all rental properties in the CMHOA West was not known and needed assistance. Discussion ensued regarding rentals in CMHOA West and President indicated more information regarding the duplex property rentals would be provided to the Treasurer. A complete list of rentals is

be updated by the Treasurer and provided to the Secretary for demand letters to be sent to owners requesting lessee information allowed by ARS and CCRs be provided to the Board.

- c. Treasurer provided information regarding use of Certificate of Deposits for Strategic Fund Reserves. Board discussed times and amounts. Treasurer stated a percentage amount should be established for future Boards. Board agreed that a 50% of the reserve fund should be placed into a Certificate of Deposit. **MOTION: Place \$25K of Strategic Fund Reserves into a six-month Certificate of Deposit at the highest rate available at Treasurer's discretion,** so moved by Treasurer and seconded by Secretary. **MOTION PASSED UNANIMOUSLY.**
- d. Treasurer stated to the Secretary prior to the meeting that per Bylaw 4.9 a QuickBooks method of accounting was being used. [**NOTE:** Board of Directors review not obtained.]
- e. Discussion regarding Members having not paid either 2023 or 2024 or both Assessments ensued. Treasurer stated offending Members information has been sent to CHDB Collections for processing. Secretary reiterated, and it was agreed to by Board members, that just because a Member has not provided their correct mailing information to the Board does not release that Member from Assessment payment.
- f. CC&R 10.7 requires an annual review of type and adequacy of insurance. However, no insurance billing from current carrier has been received that allowed for presentation at this meeting. President indicated other insurance companies had been contacted with the result that other carriers stated current coverage cost could not be matched. President will provide contact and comparison information to the Secretary for recordkeeping purposes. **MOTION: Insurance invoice to be paid upon receipt,** so moved by President and seconded by Secretary with the caveat that if insurance rate increases the amount will be made known to the Board. **MOTION PASSED UNANIMOUSLY.**
Secretary stated Open Space Areas currently insured are to no longer be insured as they are owned by Declarant and that should be made known to Insurance Carrier.

9. **ARC Chair Report**

- a. No new builds submitted.
- b. ARC Chair proposed Members requesting approval of installation or replanting of vegetation be informed of the Town of Clarkdale Approved Plant List (Chapter 9, Section 9-130 of the Town of Clarkdale Zoning Code) as stated in CC&R 6.15 and therefore does not need ARC approval. Board agreed and discussion regarding landscape items requiring approval would be items such as large yard art. [**NOTE:** Both Design Guidelines (Sections 8.1.4 and 8.2) and Association Rules (Sections 4.8 and 4.9) cover Planting, Plants, Landscaping, and Non-Plant Landscaping.]

10. **New Business/Open Discussion**

- a. New Business items (rentals and definition of "temporary" and "nonrecurring") were discussed during the course of the meeting.

11. **Q& A from Members**

- a. The ability for all Members to use dumpsters supplied by the HOA for Unimproved Lots was discussed in the Secretary's Agenda items.

- b. Member stated much of the information provided by the Board did not need to be physically mailed and requested Lot Owners be asked to provide their email to the Board if they want to be kept up-to-date on any information impacting the community (exempting that information required by law to be mailed, i.e., voting and violations). Board agreed that a request for email address will be included in the next physical mailing.
- c. Annual Member Board of Director election quorum and ballot signature requirements was discussed.
- d. Member requested a check-box indicating self-nominee has read the CC&Rs to be included on the self-nomination forms.

12. **Adjournment**

MOTION: Adjourn meeting. So moved by Vice President and seconded by Secretary.

MOTION PASSED UNANIMOUSLY.

Meeting adjourned at 1816 hours.

ACTION ITEMS

	Action	Item	Responsibility	Status	Completion Date
1.	Approve previous Board meeting minutes	3.a	Board	ongoing	on-going
2.	Provide OneAZ monthly bank statements to Secretary	8.b	Treasurer	ongoing	on-going
3.	Provide semiannual review (July/December) of Accounting Report (Bylaw 4.9)	8.d	Treasurer	ongoing	July December
4.	Member CC&R violation notification	7.b	Secretary / VP	ongoing	on-going
5.	Research / create separate ARC email account	5.b	President	pending	
6.	Forward Enforcement Demand Letters (property violations) to CHDB	5.c	Secretary	ongoing complete	7/15/25
7.	Forward Collection Letters (delinquent assessments) to CHDB	5.c	Treasurer	pending	
8.	Obtain legal definitions of "temporary" and "nonrecurring" from Attorney; provide to Board	7.c.ii	President	pending	
9.	Provide Roll Off information cost, timeframe availability, and Lot placement for Fire Hazard letter	7.c.viii	President	pending	
10.	Update Fire Hazard letter and mail to Unimproved Lot Owners	7.c.viii	Secretary	pending	
11.	Forward email regarding Dell warranty renewal to Treasurer	7.d	Secretary	complete	7/15/25
12.	Pay invoice for Dell Basic Service Warranty	7.d	Treasurer	pending	
13.	Provide CMHOA West rental information to Treasurer	8.c	President	complete	7/14/25
14.	Compile rental list and provide same to Secretary	8.c	Treasurer	pending	
15.	Mail letter requesting lessee information	8.c	Secretary	pending	
16.	Provide insurance cost and carrier comparison information	8.f	President	pending	
17.	Advise Insurance carrier that Open Space coverage is no longer required	8.f	President	pending	
18.	Request all Members provide email address	11.b	Secretary	pending	
19.	Revise Self-Nomination letter to include statement indicating CC&Rs have been read	11.d	Secretary	pending	
20.					
21.					

COMPLETED ITEMS

	Item	Date Completed
1.	Insurance reimbursement	2/7/2025
2.	Specify SOJ Reimbursement amount/reimburse check	4/5/2025
3.	Street Parking (ARS 33-1818) ballot results, Notarization, Recordation, Town of Clarkdale and Members notified.	4/5/2025-4/23/2025
4.	Research CDs (amount, timeframe, interest) for strategic fund reserves	7/14/2025
5.	Contact CHDB regarding non-payment of annual assessment information, actions, lien process, and costs/fees	7/14/2025
6.	Contact CHDB for Association Rules, Design Guidelines, and potential CC&R verbiage conflict	4/21/2025
7.	File Arizona Corporation Tax, copy provided to Secretary	4/11/2025
8.	Provide semiannual review of Accounting Report (Bylaw 4.9) due semiannually (July/December)	7/14/2025
9.	Enforcement Demand letter sent to CHDB Collections Dept	7/14/2025
10.	Forward email regarding Dell warranty renewal to Treasurer	7/15/2025
11.	CMHOA West rental information provided to Treasurer	7/14/2025
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