

Grove Estates

HOA Meeting Minutes - DRAFT

Date: September 24, 2026

Time: 6:30 – 7:30PM

Location: Virtual Meeting held on Microsoft Teams

Type of Meeting: General Board Meeting and Grove Estates Update

Board in Attendance:

Greg Overstreet, President

Jorge Montes, Vice President

Mike Cardamone, Treasurer

Michael Bernhard, Secretary

Dan Hoshell, Maintenance

Others Present:

Natalie Hoshell

I. Call to Order: Meeting called to order at 6:48pm by Greg Overstreet

II. Meeting Format

Greg Overstreet presented a format that is intended to provide smoother meeting flow.

Voting item topics will be discussed followed by a short time of questions and comments about the topic prior to a vote.

The meetings will also include an open forum at the end of the meeting where the community will have appx two minutes each to raise questions and concerns. These items will be addressed at the next meeting if needed.

III. Approval of July meeting minutes and Attorney meeting minutes

The draft meeting minutes that were posted to the website have been finalized and approved. This included the general July meeting and the special attorney appointment meeting. Both were motioned by Greg and seconded by Michael Bernhard. All 5 board members approved.

IV. Financial Update

-Greg Overstreet corrected comments made at the previous HOA virtual meeting.

He stated that at the time of the last meeting Mike C said there were 2 unpaid HOA dues for the 2026 year. After further review there were 5 unpaid at the time of the meeting.

Also, it was stated that the previous board had put together a 2026 budget but in fact it was just a summary of 2025 expenses and not an actual 2026 budget.

-Mike Cardamone presented a working budget for 2026. Since the last HOA meeting he got the proper access to the bank data. Up to this point most data via the bank was not accessible.

-Mike C stated out of the 5 HOA dues that were unpaid at the time of the last meeting, 2 had lot sales and were paid during sale. So there are 3 left with unpaid balances YTD.

-Mike C provided live bank balances; the operating / checking account has \$36,128 and the reserve account has a \$30,782 balance.

-Mike C provided new reporting and tracking documents / spreadsheets. The board will review the documents and provide feedback to Mike C for future implementation. This reporting is designed to make it easy for future boards to take over management and enter governance with a framework to follow.

-Greg expounded on the 2026 budget. He reiterated earlier comments that he thought there was a 2026 budget created by previous board but after further review it was just a list of expenses from 2025. The 2025 expenses were used to create a 2026 budget, largely given 10% increases to routine expenses.

2025 included a deficit of \$8,809 and 2026 it is expected to have a ~\$14,670 surplus. Largely as the result of less legal fees and no large bio reactor costs.

The budget for 2026 was voted on for approval. Greg O. motioned for approval and it was seconded by Mike C. All five board members approved.

V. Legal Update

Greg provided an update on the outstanding legal letter that was received by a previous lot owner's attorney. The insurance company, Liberty Mutual, agreed that our insurance policy would cover this situation 'subject to review'. Our insurance case manager, Monique, reached out to the previous lot owner's attorney requesting information and they have still not received anything in return. The request was for Arch plans, emails with former board, receipts for rent, architect fees he paid, realtor fees, etc.

Mike C asked if insurance premiums will go up and Greg said that is an unknown at the moment.

VI. Flock Camera

Greg mentioned the rough \$2,693 annual cost for the camera, which we are budgeted for.

Mike C stated that some rules are changing for flock cameras and there is mounting public pressure and laws that could affect our use of the program. These laws are making it harder for anyone to access the data.

Mike B, Dan H, and Mike C stated separately that many, if not all, houses have their own cameras and there is quite a bit of surveillance in the neighborhood. This differs substantially from years past when there were few homes.

Jorge M stated no one knows how to access the camera now and thus its not really being used.

A vote was taken to cancel the flock subscription. Greg made motion not to renew and its was seconded by Mike C. All other board members agreed for a 5-0 vote to cancel.

VII. Attorney Hire

Greg said he spoke to the law firm we are using, Tressler, and mentioned they could review the CCRs and provide insight to the board and training as it pertains to the enforcement of CCRs and general proper conduct. This would cost about \$700-\$1,000. Greg motioned to hire Tressler for this project and it was seconded by Mike C and agreed by all board members for a 5-0 vote.

VIII. Sign Lighting

Dan H stated that he has reached out to multiple contractors to find someone to come out and provide a quote to fix the sign lighting. The scope of work includes installing a pull box on each side of the road, boring underground, pulling the wire, and connecting the lines.

Dan tried to get other bids but was not able to get anyone to come out. When the job was described they all stated rough estimated costs higher than we were anticipating.

Mike C stated that he would provide labor at cost and materials at cost using 2-3 of his employees and estimated the cost to be not more than \$15K. Depending on when a decision is made to proceed (and material prices locked in) there could be fluctuation in material prices.

Mike C recommended that even though we could not get a contractor out yet for a quote, we should make additional attempts to get other quotes to ensure transparency and competitive pricing.

Dan H said he would get multiple other bids in the next 2 weeks and report back.

Greg motioned to approve a 15k budget (for one of the bids, including bids to come) seconded by Mike C and approved by all board members for a 5-0 vote to allocate \$15K to this project.

IX. Taxes

Greg O. said it was discovered that the HOA or any nonprofit should file taxes.

Mike C said the board has never filed taxes even in the beginning with the conveyer.

Greg motioned to look for an accountant to file taxes for the HOA this was seconded by Mike C and approved by all board members for a 5-0 to conduct a search for an accountant.

X. ARCH Review Form

Greg provided a uniform Architectural review form. If approved this would posted to the HOA website.

Greg motioned for the approval and use of this form and it was seconded by Mike B and approved by all board member for a 5-0 vote to implement the use of the form.

XI. Final Questions / new business

There was no additional questions

XII. Motion to Adjourn the Meeting:

Made by: Greg Overstreet, Seconded by: Mike Bernhard
Meeting adjourned at 8:15pm

Michael E. Bernhard, Secretary

Grove Estates HOA

Architectural Review Application

Property Information

Owner Name: _____
Address: _____
Lot #: _____
Phone: _____
Email: _____

Project Type (select)

- ☐ New Construction
- ☐ Addition
- ☐ Exterior Modification
- ☐ Fence
- ☐ Patio/Deck
- ☐ Landscaping
- ☐ Other: _____

Project Description

Describe the proposed work:

Materials & Colors

List materials and colors on elevations as appropriate (see sample)

For other colors list location, brand, and color. Include photos. Samples may be needed for verification of color

Required Documents

- ☐ Site Plan / Survey
- ☐ Drawings / Plans
- ☐ Photos / Examples of samples