

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager

Dennis Kapsis – Sentry Management

Communications Committee

Tom Petrillo – Chair
John Painter

Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin - Secretary

Community Appearance Committee

Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee

Viv Guerra – Chair
Tom Petrillo - Vice Chair

Twin Rivers Homeowners Association Inc.

**Monthly Board Meeting
Agenda**

Thursday December 7, 2022

6:30 pm

Virtual Meeting via WebEx

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* Nominating Committee Members

Because of the COVID-19 Issue, until further notice, all HOA Member and Board meetings will be held electronically. The public will have access to all electronic HOA 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=ma9fc6264b47b8e5be24768cd25752de3>

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

Dial in by phone: 1-415-655-0001 US Toll, Meeting number (access code): 2557 027 4641, Meeting password: 2022-12 (2022012 from phones and video systems)

Join by Mobile Device: Tap [+1-415-655-0001,25570274641#2022012#](tel:+1-415-655-0001,25570274641#2022012#) US Toll

Join by video system, application, or Skype for business: Dial [25570274641@webex.com](tel:25570274641@webex.com). You can also dial 173.243.2.68 and enter your meeting number.

See next Page(s) for the Meeting Agenda.

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- 1. Call to Order
- 2. Proposed Agenda Modifications if Any

a. Other agenda items?

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. 2023 Operating and Reserve Accounts Budgets

b. Hurricanes Ian/Nicole

- i. Catch Basins Drainpipe maintenance for Residences at 1010 1012 1014 Shinnecock Hills Dr. and 1012 Quaker Ridge Ct.
- ii. Turtle Creek Flooding
- iii. HOA Member concerns that the Hideaway Cove development contributed to flooding in our community
- iv. Retention wall suggestion
- v. Other??

c. Changes Impacting John Painter’s Service to the Board

d. Major Compliance Actions – Status Report from Dennis

- i. Owner ID 600111 on Turnberry Dr
- ii. Owner ID 3A0049 on Kelly Creek Cr
- iii. Owner ID 3A0087 on McDaniel Creek Cr

e. Other ARC, Community Appearance, and Enforcement Issues

- i. Payment Plan Requests (If any)
- ii. Other Matters from Management Report (If any)
- iii. Other

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5. Minutes from Prior Meetings

- a. August, September, October, and November Meetings

6. Reports (Abbreviated)

- a. President’s Report
- b. Treasurer’s Report
- c. ARC Report
- d. Community Appearance Committee Report

7. Adjournment

Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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To the HOA Board of Directors and HOA Members:

Overview of Proposed Budget

The annual budget can be broken into two main categories, namely Basic Commitments and Other Purposes.

- **Basic Commitments** include routine, recurring costs like our landscape maintenance contract, Sentry Management contract, pond maintenance contract, electric and grey water utilities, and other expenses associated with maintaining common facilities and administering the HOA.
- **Other Purposes** include special projects, legal costs, and transfers to the Reserve Account to properly maintain condition of Common Grounds and Facilities over the long haul.

The proposed 2023 Budget assumes total **Basic Commitment** costs will be higher in 2023 than budgeted for 2022 by \$4,030 due to a small increase in our landscape contract cost, higher projected insurance costs, and higher projected holding pond maintenance costs.

In addition, the amount proposed to be budgeted for Other Purposes is higher for 2023 than budgeted for 2022 by \$4,650. The budget for **Other Purposes** is higher due to an \$8,500 increase in the budget for Special Maintenance projects proposed by the Community Appearance Committee, which is offset by reductions in the amounts budgeted for the Neighborhood Committee, Legal costs, and the Special Admin Project having to do with the fining process.

Accordingly, total amounts to be funded from the Operating Account in 2023 are proposed to be \$8,680 higher than in the 2022 budget.

Considering adjustments to projected revenue from other sources, an increase in Assessments to the HOA Members of \$9,200 would be needed to balance the Operating Account budget, requiring an increase in Assessments of 3.5%.

The following table provides a summary of the Proposed 2023 Budget in comparison to the 2022 Budget.

(Please see Page 2.)

Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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		2022 Budget	2023 Budget	Increase (Decrease)	Comments
	Income				
1	Assessments	262,606	271,806	9,201	Assumes a 3.5% increase in Assessment level to Balance the Budget.
2	All Other Income	900	379	(521)	Does not yet reflect recovery of past legal costs per June 2021 court order.
3	Total Income	263,506	272,186	8,680	
	Basic Commitments				
4	Grounds Maint. Contract	88,800	89,880	1,080	Includes landscaping and weed/pest control for Common Areas under new contract with Exclusive Landscaping.
5	Sentry Mgmt Contract	37,980	37,980	-	Sentry has advised contract will be renewed effective 1/1/2023 at same management fee as for 2022.
6	Purchase Grey Water	23,000	23,000	-	Varies Year to Year with Weather. Above actual 2022 costs because rainfall in 2022 was greater than for a normal year.
7	Insurance	22,999	23,999	1,000	Assumes a 20% increase over 2022 actual costs, based on advice from the HOA's insurance broker.
8	Fertilizer	7,200	7,200	-	
9	Holding Pond Maint.	5,064	7,344	2,280	Reflects actual costs for 2022.
10	All Other	19,438	19,108	(330)	
11	Total	204,481	208,511	4,030	
	Available for Other Purposes				
12	Income less Basic Commitments	59,025	63,675	4,650	
	Other Purposes				
13	Transfer to Reserve Acct	18,000	18,000	-	
14	Spec. Maintenance Proj	12,000	20,500	8,500	Per request from CA Committee
15	Outreach	7,000	5,650	(1,350)	Per request from Neighborhood Committee
16	Legal Costs	11,000	10,500	(500)	Collections and Compliance
17	Special Admin Projects	7,000	5,000	(2,000)	Rules and Fining System work
18	Holiday Decorations	4,025	4,025	-	
19	Total - Budgeted Expenditures for Other Purposes	59,025	63,675	4,650	Adjusted down to avoid increasing the level of the Assessment by approx 5%.
	Total for Grounds Special Projects				
20	from Operating Fund	12,000	20,500	8,500	Per request from CA Committee
21	from Reserve Account	18,000	54,200	36,200	Per request from CA Committee
22	Total	30,000	74,700	44,700	Little of 2022 budget was expended due to issues with Burnham. So, 2023 now reflects catch-up from 2022 plus new projects. Hurricane issues also have impacted these areas of the budget.

Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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Community Appearance Committee Budget Estimates

The \$8,500 increase in funding requested for Special Maintenance Projects breaks down as follows:

Special Grounds Maintenance Projects to be Funded from the Operating Account	2022 Budget	2023 Proposed Budget	Proposed Increase
Mulching	\$ 4,000	\$ 5,500	\$ 1,500
Electrical repair	\$ -	\$ -	\$ -
Irrigation repair	\$ -	\$ -	\$ -
Trees Cut from Wall	\$ 2,000	\$ 2,000	\$ -
Remove Trees	\$ -	\$ -	\$ -
Pressure Washing	\$ 2,000	\$ 9,000	\$ 7,000
Other - Incl Contingency	\$ 4,000	\$ 4,000	\$ -
Total	\$ 12,000	\$ 20,500	\$ 8,500

The Community Appearance Committee also has requested an increase in the budgeted expenditures from the Reserve Account of \$36,200. The increase in expenditures from the Reserve Account is driven by the need to budget additional amounts as follows:

	2022 Budget	2023 Proposed Budget	Proposed Increase
Entry Monument Lighting Replacement	\$ 2,000	\$ 8,500	\$ 6,500
Irrigation R&R	\$ 3,000	\$ 17,200	\$ 14,200
Landscape replacement	\$ 10,000	\$ 10,000	\$ -
Perimeter Wall Repairs	\$ 3,000	\$ 7,500	\$ 4,500
Signage on Entry Monuments	\$ -	\$ 1,000	\$ 1,000
Sod replacement	\$ -	\$ 10,000	\$ 10,000
Total	\$ 18,000	\$ 54,200	\$ 36,200

Assessment Levels

A 3.5% increase in Assessment levels would amount to an \$8.02 for most HOA Members and \$6.01 for the small number whose homes are on zero lot line lots as shown in the following Table.

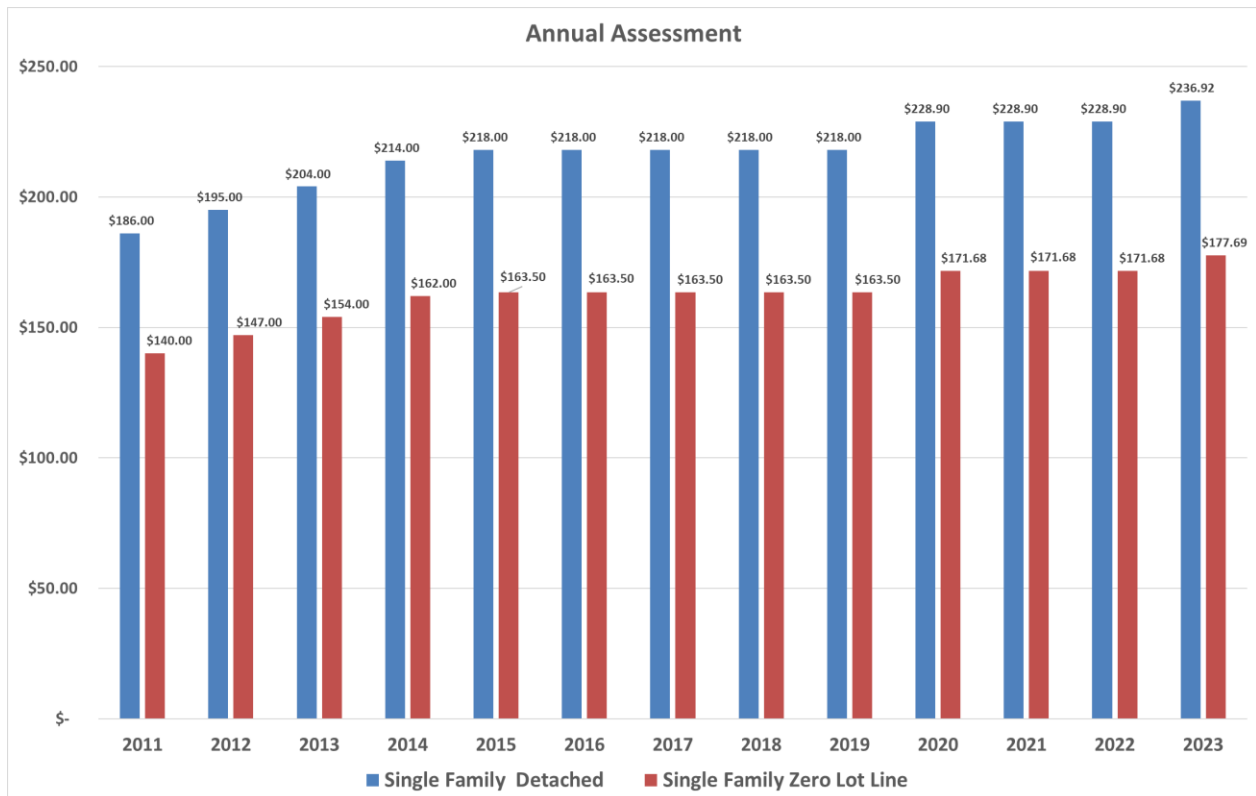
Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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2022		Properties	Rate	\$
1	Single Family-Detached	1,070	228.90	244,923
2	Single Family-Zero Lot Line	103	171.68	17,683
3	Total	1,173	223.88	262,606
2023		Properties	Rate	\$
4	Single Family-Detached	1,070	236.92	253,504
5	Single Family-Zero Lot Line	103	177.69	18,302
6	Total	1,173	231.72	271,806
Increases (Decreases)		%	\$/Home	\$
7	Single Family-Detached	3.50%	8.02	8,581
8	Single Family-Zero Lot Line	3.50%	6.01	619
9	Total	3.50%	7.84	9,200

As shown below, Assessments to the HOA Members have been very stable. The last Assessment increase was 3 years ago in 2020. Prior to that increase in 2020, Assessment levels had been flat for 5 years. Please see the chart below.



Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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Recommendation

My sense is the Board should budget the amounts requested by the Community Appearance Committee. The Committee has given careful thought to the Projects that need to be done and made reasonable estimates of the cost of the necessary Projects. My only concern is whether the Committee has enough bandwidth to manage the Projects planned for 2023, but I would trust their judgement and work to support the Committee as needed.

Assuming the Board agrees to budget the allowances requested by the Community Appearance Committee, the Board has two basic Options:

1. Raise the Assessment to Members by approx. 3.5%; or
2. Budget to use approximately \$9,200 of the balance in our Operating Fund by appropriating funds collected in prior years to be used in 2023.

Overall, I recommend proceeding with Option 1 by increasing the Assessment level by 3.5 %. My reasoning is as follows.

- The proposed increase is a minimal increase for all HOA Members.
- Assessments have not been increased for 3 years.
- We are faced with significant inflationary pressures impacting several budget items. A small increase now would place the HOA in a stronger financial position for the future.

In the past, I have strongly recommended against budgeting to use Operating Fund balance because doing so would not normally be good policy. However, because the Operating Fund balance increased materially in 2022 such that Equity has grown toward \$330,000. The Operating Fund balance increased in 2022 because several projects planned for 2022 were deferred. Accordingly, in these unique circumstances, the Board could reasonably consider appropriating \$9,200 from the Operating Fund to offset budgeted 2023 costs. Accordingly, Option 2 is also a reasonable alternative for the Board to consider, but on balance I suggest raising the Assessment is the better choice.

The Proposed 2023 Budget in More Detail

Attachments 1 through 3 present the following additional information:

1. The Board's goals and objective annotated to indicate the manner in which the budget reflects the goals and objectives (*see bold italicized red type in the last column of Attachment 1*);
2. A line-item presentation of the Proposed 2023 Budget; and
3. Detailed schedules that provide support for several line items on Attachment 2.

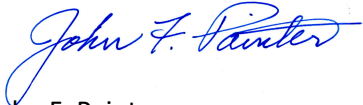
Proposed Twin River's HOA Budget for 2023

For Consideration by the HOA Board on 12/8/2022

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Please feel free to email me with questions and comments so I can revise the draft budget or obtain additional information to address your questions at the December 8 Board meeting.

Regards,



John F. Painter
Secretary/Treasurer
Twin Rivers Homeowner's Association

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
<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>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.</p>	<p>We should target no increase but consider one if necessary. If an increase is required, this would be the first increase in 2 years.</p> <p><i>To hold the Assessment at the 2021 level, the HOA lowered amounts budgeted for Special Projects by approximately \$16,000.</i></p>	<p>We should target no increase but consider one if necessary</p> <p><i>Recommend implementing a 3.5% increase.</i></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>Budget Allocates \$135,660 for this purpose.</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 irrigation 	<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 irrigation

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
		<p>components that fail during the year; and</p> <ul style="list-style-type: none"> ➤ Water and electric utility costs. <p><i>Recommended budget achieves the above goals.</i></p>	<p>components that fail during the year; and</p> <ul style="list-style-type: none"> ➤ Water and electric utility costs. <p><i>Recommended budget achieves the above goals.</i></p>
<p>3. Provide adequate funds for Special Grounds Maintenance Projects needed to improve, protect, replace, or repair Common Areas and Facilities</p>	<p>Same goal for 2020. High priority on funding budget request from Gobe and Cheryl.</p> <p>Budget Allocates \$20,500 for this purpose from the Operating Budget and another \$24,500 for this purpose from the Reserve Account.</p>	<p>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.</p> <p><i>Recommend budgeting \$30,000 in total for Grounds Special Projects - \$12,000 from the Operating Fund and \$18,000 from the Reserve Account.</i></p> <p><i>The total is a lower level than budgeted the last two years but in line with actual expenditures in those years.</i></p> <p><i>Additional work will need to be done early in 2022 to arrive at a final prioritized list of projects.</i></p>	<p>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.</p> <p><i>Recommend budgeting \$20,500 in total for Grounds Special Projects from the Operating Fund and \$54,200 from the Reserve Account.</i></p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
<p>4. Fund and Use the Reserve Account Balance in accordance with the Reserve Study prepared during 2018</p>	<p>Following the plan started last year, the Reserve Fund transfer would be \$18,000. Budget Allocates \$18,000 for this purpose.</p>	<p>The Reserve Account is separate from the Operating Fund and is to accumulate 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><i>Recommend continuing to transfer \$18,000 to the Reserve Account his year and budgeting Reserve Account expenditures at \$18,000 to preserve the current balance for future needs.</i></p>	<p>The Reserve Account is separate from the Operating Fund and is to accumulate 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><i>Recommend continuing to transfer \$18,000 to the Reserve Account his year and budgeting Reserve Account expenditures at \$54,200. The Reserve Account balance at the end of 2023 would be reasonable for projected future needs.</i></p>
<p>5. Allocate funds to continue to be involved in new developments at the Twin Rivers Golf Course</p>	<p>We expect minimal funds needed in 2020. Budget Allocates \$2,000 for this purpose.</p>	<p>Preservation of the golf course remains a top priority of the HOA. However, the golf course is doing very well financially and there do not seem to be imminent threats that could result in plans to close or repurpose the golf course.</p>	<p>Preservation of the golf course remains a top priority of the HOA. However, the golf course is doing very well financially and there do not seem to be imminent threats</p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
		<p><i>Recommend not budgeting amounts for issues pertaining to preservation of the golf course.</i></p> <p><i>Funds are available in Operating Fund should the need arise unexpectedly during the year.</i></p>	<p>that could result in plans to close or repurpose the golf course.</p> <p><i>Recommend not budgeting amounts for issues pertaining to preservation of the golf course.</i></p> <p><i>Funds are available in Operating Fund should the need arise unexpectedly during the year.</i></p>
<p>6. Continue to improve communications and relationships with the HOA Members – Neighborhood Committee</p>	<p>Consistent with the 2017 through 2019 Budgets, we have included in the 2020. In 2021, the Board decided to add \$7,000 for Special Mailings.</p> <p>Budget funds for the following:</p> <p>Budget allocates the following amounts for these purposes:</p>	<p>Include funds for the new Neighborhood Committee, which would combine with the Community Outreach Committee. (See Attachment 4 for initial activity plans for the Committee. The list will be developed and modified further as the year progresses.)</p> <p><i>Recommend budgeting a total of \$7,000 for this Committee, which is less than budgeted for similar purposes last year.</i></p> <p><i>This Committee would also assume responsibility for Holiday Decorations from the Community Appearance Committee which is budgeted at \$4,025.</i></p>	<p>Include funds as requested by the Neighborhood Committee.</p> <p><i>Recommend budgeting a total of \$5,940 for this Committee as requested.</i></p> <p><i>This Committee would also assume responsibility for Holiday Decorations from the Community Appearance Committee which is separately budgeted at \$4,025.</i></p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
	<ol style="list-style-type: none"> 1. \$2,000 to help Members that are struggling due to age or illness with grounds maintenance; 2. \$250 to recognize residents that are doing especially well with their property; 3. \$2,500 for storage and installation of Holiday Decorations. 		
<p>7. Other Administrative & Management budget items should be carefully managed</p>	<p>Budget Allocates \$93,000 for this purpose.</p>	<p><i>All other Administrative and Management costs are budgeted based on 2021 levels, with reasonable allowances for increases where applicable.</i></p> <p><i>The largest costs in this category are:</i></p> <ol style="list-style-type: none"> 1. <i>Sentry management fees (no change expected)</i> 2. <i>Insurance premiums (a very substantial increase is budgeted – 15% higher than 2021 actual)</i> 	<p><i>All other Administrative and Management costs are budgeted based on 2022 levels, with reasonable allowances for increases where applicable.</i></p> <p><i>The largest costs in this category are:</i></p> <ol style="list-style-type: none"> 1. <i>Sentry management fees (no change expected)</i> 2. <i>Insurance premiums (a very substantial increase is</i>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
		<i>and 35% higher than 2021 budget.)</i>	<i>budgeted – 20% higher than 2022 actual)</i>
<p>8. Expenditures on dues collection and other enforcement need to be carefully planned and conserved</p>	<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>Budget Allocates \$7,000 for this purpose.</p>	<p>Fundamentally, we need to continue collection efforts from HOA Members only when the delinquent HOA Member is not moving into foreclosure. Usually costs of collection are reimbursed by the delinquent HOA Member so these collection efforts have minimal budget impact.</p> <p>Emphasis is needed on rules enforcement actions.</p> <p><i>Recommend budgeting \$6,000 for expenditures on rules enforcement, which is 50% of the amount budgeted last year. The amount budgeted for this purpose may increase during the year if we recover approximately \$7,000 of prior legal costs as provided in a June 2021 court order.</i></p>	<p>Fundamentally, we need to continue collection efforts from HOA Members only when the delinquent HOA Member is not moving into foreclosure. Usually costs of collection are reimbursed by the delinquent HOA Member so these collection efforts have minimal budget impact.</p> <p>Emphasis is needed on rules enforcement actions.</p> <p><i>Recommend budgeting \$6,000 for expenditures on rules enforcement.</i></p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
<p>9. The budget should be based on a reasonable allowance for doubtful accounts (i.e., bad debt) expense</p>	<p>No change. Note: The budget reflects that no additional funds are needed at this time for bad debt.</p>	<p>The balance set aside for Doubtful Accounts equals 40% of the HOA's Accounts Receivable balance. We expect collection success rates to far exceed 60%. <i>Our accumulated doubtful accounts balance remains substantial and is conservatively high in relation to our accounts receivable balance. Therefore, recommend not budgeting additional amounts for this purpose.</i></p>	<p>The balance set aside for Doubtful Accounts equals 40% of the HOA's Accounts Receivable balance. We expect collection success rates to far exceed 60%. <i>Our accumulated doubtful accounts balance remains substantial and is conservatively high in relation to our accounts receivable balance. Therefore, recommend not budgeting additional amounts for this purpose.</i></p>
<p>10. Revisions to the HOA Rules/Establish Resolutions for Each Board Committee</p>	<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>Additional funds should be budgeted for work on Rules changes and fining system development. Resolutions should be put in place to expressly authorize each Board Committee. <i>Recommend budgeting \$7,000 for work on limited Rules changes and fining system development. This amount should be sufficient for the current rules change and fining system effort but not for a wholesale reworking of the HOA's rules.</i></p>	<p>Additional funds should be budgeted for work on Rules changes and fining system development. Resolutions should be put in place to expressly authorize each Board Committee. <i>Recommend budgeting \$5,000 for work on limited Rules changes and fining system development. This amount should be sufficient for the current rules change and fining system effort but not for a</i></p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
	<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 		<p><i>wholesale reworking of the HOA's rules.</i></p>

Goals and Objectives - 2023 HOA Budget

Priority	2020/21 Budgets	2022 Budget	2023 Proposed Budget
	<p>HOA Rules violators</p> <ul style="list-style-type: none">• Implement electronic voting• Update as necessary <p>Budget allocates \$10,000 for this purpose.</p>		

Operating & Reserve Acct Budget

TWIN RIVERS HOA								
		Number of Units			1,173	Assessment Frequency	Annually	
		2022			2023		2023 versus 2022	
COA #	Category	YTD Actuals thru Month:	Annual BUDGET	PROJECTED Actual	Annual Budget	% of Income	Budget Increase (Decrease) from 2022 Budget	Budget Increase (Decrease) from 2022 Proj. Actual
		11		12				
	Operating Fund							
4000	INCOME							
4020	Assessments	240,722	262,606	262,606	271,806		9,200	9,201
4060	Late Charges	(332)	200	(362)	-		(200)	362
4100	Interest Operating	336	200	367	379		179	13
4293	Expenses Charged to Specific Members	-	500	-	-		(500)	-
4340	Interest- Reserves	588	2	641	641		639	-
4350	Interest Alloc to Reserves	(588)	(2)	(641)	(641)		(639)	-
4968	Recapture of Bad Debt	-	-	-	-		-	-
4969	Increase (Decrease) in Allowance for Doubtful Accounts	-	-	-	-		-	-
	Total Income	240,726	263,506	262,610	272,186		8,680	9,576
	EXPENSES							
6000	Grounds Maintenance:							
6040	Contracted Lawn Service	64,153	88,800	88,800	89,880		1,080	1,080
6041	Grounds Maintenance:	-	-	-	-		-	-
6045	Entrance Sign & Light Verification	-	-	-	-		-	-
6052	Loss/Damages	-	-	-	-		-	-
6090	Holding Pond Maintenance	6,500	5,064	7,344	7,344		2,280	-
6100	Fertilizer	5,379	7,200	5,868	7,200		-	1,332
6120	Irrigation Repair	-	-	-	-		-	-
6140	Purchase of Grey Water - Irrigation	18,239	23,000	19,897	23,000		-	3,103
6310	Entranceway Electric Service	3,094	2,000	3,375	3,375		1,375	-
6320	Storm Water Drainage	-	-	-	-		-	-
6550	Signs	-	-	-	-		-	-
6337	Decorations - Installation and Storage	2,576	4,025	2,525	4,025		-	1,500
6560	Member Yard Condition Recognition	-	-	-	-		-	-
6561	Member Assistance	-	2,500	-	2,500		-	2,500
	Member - Other		560		-		(560)	-
	Subtotal - Grounds Maintenance Routine	99,941	133,149	127,809	137,324		4,175	9,515
6600	Grounds Maintenance - Special Projects	3,915	12,000	7,000	20,500		8,500	13,500
6600	Grounds Maintenance - Special Projects Contingency	-	-	-	-		-	-
	Total Grounds Maintenance	103,856	145,149	134,809	157,824	58%	12,675	23,015
8000	Administrative & Management:							
8010	Onsite Management	-	-	-	-		-	-
8020	Management Fee	34,815	37,980	37,980	37,980		-	-
8040	Postage	1,882	4,000	2,500	3,000		(1,000)	500
8045	Special Printing and Mailings	-	-	-	-		-	-
8060	Copies/Printing/Supplies	4,927	7,500	5,375	6,000		(1,500)	625
8061	Website Subscription	-	300	-	300		-	300
8070	Administrative Fees-Liens	-	100	-	100		-	100
8080	CPA Services	2,200	2,100	2,100	2,200		100	100
8100	Legal Expense - General	19,684	4,500	9,000	4,500		-	(4,500)
8103	Legal Expense - Collections	-	500	-	-		(500)	-
8104	Legal Expense - Compliance	-	6,000	-	6,000		-	6,000
8109	Legal Expense - Golf Course	-	-	-	-		-	-
	Legal Expense - Subtotal	19,684	11,000	9,000	10,500		(500)	1,500
8120	Insurance	17,140	22,288	19,343	23,212		924	3,869

Operating & Reserve Acct Budget

TWIN RIVERS HOA								
		Number of Units		1,173	Assessment Frequency		Annually	
		2022			2023		2023 versus 2022	
		YTD Actuals thru Month:	Annual BUDGET	PROJECTED Actual	Annual Budget	% of Income	Budget Increase (Decrease) from 2022 Budget	Budget Increase (Decrease) from 2022 Proj. Actual
8130	Workers Compensation	553	711	656	787		76	131
8190	Miscellaneous - Admin	1,921	1,413	1,921	2,108		695	187
8230	Bank Charges	-	125	-	125		-	125
8322	Community Events	-	3,940	-	3,150		(790)	3,150
8335	Reserve Analysis	-	-	-	-		-	-
8380	Meeting Hall Rental	-	1,800	-	1,800		-	1,800
8390	Annual Corporate Report	96	100	96	100		-	4
8400	Special Projects (Legal)	100	7,000	109	5,000		(2,000)	4,891
	Total Administrative and Management	83,318	100,357	79,080	96,362	35%	(3,995)	17,282
9000	Reserve Account							
9280	Accrual to Reserve Account	16,500	18,000	18,000	18,000	7%	-	-
9980	TOTAL Expenses	203,674	263,506	231,890	272,186	100%	8,680	40,296
9990	NET SURPLUS (Deficit)	37,052	(0)	30,721	(0)		(0)	(30,721)
	Reserve Account							
2380	Beginning of Year Balance	190,524	189,761	190,524	209,165		19,405	18,641
9280	Transfers from the Operating Fund		-					
	Special	-	-	-	-		-	-
	Planned Annual	16,500	18,000	18,000	18,000		-	-
	Total Transfers into the Reserve Account	16,500	18,000	18,000	18,000		-	-
9410	Plus: Interest Income	588	2	641	641		639	-
9400	Less: Expenditures							
	9410 Entry Monument Lighting Replacement		2,000		8,500		6,500	8,500
	9420 Irrigation R&R		3,000		17,200		14,200	17,200
	9430 Landscaping		10,000		20,000		10,000	20,000
	9440 Perimeter Wall Repairs		3,000		7,500		4,500	7,500
	9450 Signage on Entry Monuments R&R	-	-		1,000		1,000	1,000
	9460 Other		-		-			
	Total Expenditures	0	18,000	-	54,200		36,200	54,200
2380	Increase (Decrease) in Account Balance	17,088	2	18,641	(35,559)		(35,561)	(54,200)
2380	Ending Balance	207,612	189,763	209,165	173,607		(16,156)	(35,559)

Supporting Schedules

Line No.	Assessments						
	2022	Properties	Rate	\$			
1	Single Family-Detached	1,070	228.90	244,923			
2	Single Family-Zero Lot Line	103	171.68	17,683			
3	Total	1,173	223.88	262,606			
	2023	Properties	Rate	\$			
4	Single Family-Detached	1,070	236.92	253,504			
5	Single Family-Zero Lot Line	103	177.69	18,302			
6	Total	1,173	231.72	271,806	9,026		3.44%
	Increases (Decreases)	%	\$/Home	\$			
7	Single Family-Detached	3.50%	8.02	8,581			
8	Single Family-Zero Lot Line	3.50%	6.01	619			
9	Total	3.50%	7.84	9,200			
		Rate	Increase (Decrease)				
	Historical Assessment - Single Family-Detached		\$	%			
10	2011	186.00					
11	2012	195.00	9.00	4.8%			
12	2013	204.00	9.00	4.6%			
13	2014	214.00	10.00	4.9%			
14	2015	218.00	4.00	1.9%			
15	2016	218.00	-	0.0%			
16	2017	218.00	-	0.0%			
17	2018	218.00	-	0.0%			
18	2019	218.00	-	0.0%	% Change		
19	2020	228.90	10.90	5.0%	5.00%		
20	2021	228.90	-	0.0%	0.00%		
21	2022	228.90	-	0.0%	0.00%		
22	2023	236.92	8.02	3.5%	3.50%		
	Historical Assessment - Single Family-Zero Lot Line - (75% of Single Family Detached per our Documents)						
23	2011	140.00					
24	2012	147.00	7.00	5.0%			
25	2013	154.00	7.00	4.8%			
26	2014	162.00	8.00	5.2%			
27	2015	163.50	1.50	0.9%			
28	2016	163.50	-	0.0%			
29	2017	163.50	-	0.0%			
30	2018	163.50	-	0.0%			
31	2019	163.50	-	0.0%	% Change	Level 2 as % Level 1	
32	2020	171.68	8.18	5.0%	5.00%	75.00%	
33	2021	171.68	-	0.0%	0.00%	75.00%	
34	2022	171.68	-	0.0%	0.00%	75.00%	
35	2023	177.69	6.01	3.5%	3.50%	75.00%	
	Allowance for Bad Debt						
	Accounts Receivable Balances	Nov Balance	% of AR				
36	Assessments	34,522					
37	Legal Fees	1,760					
38	Total AR	36,282					
39	Prepays	(2,173)					
40	Allowance for Doubtful Accounts Budgeted for Coming Year	14,450	40%				
41	Recovery of Doubtful Accounts	-					
42	Additional Allowance	-					

Supporting Schedules

Line No.							
Ground Maintenance - Special Projects - Funded in Budget							
	Improvements and R&R Funded from the Operating	Budget	Estimate	Contingency			
43	6610 Mulching	5,500	5,500	0%			
44	6620 Electric Repair	from Reserve Acct.	-	0%			
45	6630 Irrigation Repair	from Reserve Acct.	-	0%			
46	6640 Tree Cut Back from Wall	2,000	2,000	0%			
47	6650 Remove Trees	from Reserve Acct.	-	0%			
48	6660 Pressure Washing	9,000	9,000	0%			
49	6670 Other	4,000	4,000				
50	Totals	20,500	20,500				
Ground Maintenance - Special Projects - Funded from Reserve Account							
					Reserve Study Allowances for Periodic Expenditures		
	R&R Funded from the Reserve Account	Budget	Estimate	Contingency	Periodic	Life (Yrs.)	Annual Average
51	9410 Entry Monument Lighting Replacement	8,500	8,500	0%	32,000	14	2,286
52	9420 Irrigation R&R	17,200	17,200	0%	38,000	10	3,800
53	9430 Landscaping	20,000	20,000	0%	35,000	5	7,000
54	9440 Perimeter Wall Repairs	7,500	7,500	0%	29,000	10	2,900
55	9450 Signage on Entry Monuments R&R	1,000	1,000	0%	136,000	25	5,440
56	Totals	54,200	54,200		270,000		21,426
Ground Maintenance - Special Projects - Deferred							
		Budget	Estimate	Contingency			
57		-	-	0%			
58	Totals	-	-				
Total Grounds Maintenance Special Project from Operating and Reserve Accounts							
		Amount	% of Total				
59	Total Budgeted	74,700	100%				
60	Deferred	-	0%				
61	Total Identified	74,700	100%				
Neighborhood Committee							
	Category	Total Budget	Costs not Event Dependent	Per Event	Events		
62	Garage Sale Signs	140	140	-			
63	Member Assistance	2,500	2,500				
	Member Communications/Activities/Events						
64	Special Mailings	-	-	-	-		
	Events						
65	Garage Sales (2)	300	-	150	2		
66	Spring Event (Scavenger Hunt)	2,000	-	2,000	1		
67	Fall/Winter Event (Pics with Santa)	1,000	-	1,000	1		
68	Sub-total	3,300	-	3,150	4		
69	Other	-	-	-	-		
70	Totals	5,940	2,640	3,150	4		
Administration and Management - Special Projects - Funded in Budget							
	Planned Projects	Budget	Estimate	Contingency			
71	8410 Website - Improvements	-	-	0%			
72	8415 Legal for Fining Process and Rules Changes	5,000	5,000	0%			
	Other	-	-	0%			
73	Totals	5,000	5,000				
Administration and Management - Projects Deferred							
		Budget	Estimate	Contingency			
74		-	-	0%			
75		-	-	0%			
76	Totals	-	-				
Administration and Management Special Project Summary							
		Amount	% of Total				
77	Budgeted	5,000	100%				
78	Deferred	-	0%				
79	Total Identified	5,000	100%				

Members of the Board of Directors:
Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager
Dennis Kapsis – Sentry Management

Communications Committee
Tom Petrillo – Chair
John Painter

Architectural Review Committee
Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin

Community Appearance Committee
Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee
Viv Guerra – Chair
Tom Petrillo - Vice Chair

Twin Rivers Homeowners Association Inc.

Monthly Board Meeting Agenda

Minutes

Thursday August 11, 2022

* Nominating Committee Members

A. Meeting Record

- Meeting was called to order by 6:30 pm by John Painter
- 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 at approximately 8:19 pm.

B. Agenda

Agenda of the HOA Board Meeting

1. Call to Order
2. Proposed Agenda Modifications if Any
 - a. Other agenda items?
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

Monthly Board Meeting Agenda

Minutes

Thursday August 11, 2022

Members of the Board of Directors:

- Bob White – President *
- Tom Petrillo – Vice President
- John Painter – Secretary/Treasurer *
- Darrell Lopez *
- Vivian (“Viv”) Guerra
- Linda Dhennin

Architectural Review Committee

- Cheryl Restagno - Chair
- Siri Goberdhan – Vice Chair
- Linda Dhennin

Community Appearance Committee

- Siri Goberdhan - Chair
- Cheryl Restagno – Vice Chair

Property Manager

Dennis Kapsis – Sentry Management

Neighborhood Committee

- Viv Guerra – Chair
- Tom Petrillo - Vice Chair

Communications Committee

- Tom Petrillo – Chair
- John Painter

* Nominating Committee Members

- a. Request for Variance to Install a Fence on a Golf Course Lot (Please see Attachment A)**
- b. Consideration of Referring 3 HOA Members to our Attorney for Compliance Actions**

The three homes list below are among the worst in the HOA in terms of failure to comply with HOA Rules. In each case, the condition and appearance of the subject property has become a significant nuisance for surrounding neighbors and the HOA as a whole.

As a result, the Board will consider directing Sentry Management to work with our attorney, Larsen and Associates, to take appropriate action to compel the homeowners to bring the property into compliance. Generally, the actions will begin with a demand letter from the attorney, then a proposal for mediation as required by FL law, and then, if necessary, the filing of a lawsuit against the homeowner and if applicable against a renter.

- i. Owner ID 600111 on Turnberry Dr
- ii. Owner ID 3A0049 on Kelly Creek Cr
- iii. Owner ID 3A0087 on McDaniel Creek Cr

c. ARC, Community Appearance, and Enforcement Issues

- i. Payment Plan Requests (If any)
- ii. Other Matters from Management Report (If any)
- iii. Other

5. Minutes from Prior Meetings

- a. June 2022 Meeting – Cancelled – No minutes
- b. July 2022 Meeting – See Draft at end of package

6. Reports (Abbreviated)

- a. President’s Report
- b. Treasurer’s Report
- c. ARC Report
- d. Community Appearance Committee Report

7. Adjournment

Members of the Board of Directors:
 Bob White – President *
 Tom Petrillo – Vice President
 John Painter – Secretary/Treasurer *
 Darrell Lopez *
 Vivian (“Viv”) Guerra
 Linda Dhennin

Architectural Review Committee
 Cheryl Restagno - Chair
 Siri Goberdhan – Vice Chair
 Linda Dhennin

Twin Rivers Homeowners Association Inc.

**Monthly Board Meeting
 Agenda**

Minutes

Property Manager
 Dennis Kapsis – Sentry Management

**Community Appearance
 Committee**
 Siri Goberdhan - Chair
 Cheryl Restagno – Vice Chair

Thursday August 11, 2022

Communications Committee
 Tom Petrillo – Chair
 John Painter

Neighborhood Committee
 Viv Guerra – Chair
 Tom Petrillo - Vice Chair

* Nominating Committee Members

C. Decisions

#	Motion Title	Motion		Vote					
		By	Second	Bob	Tom	Darrell	John	Vivian	Linda
				B	T	D	J	V	L
	Board Members Present?			NA	Y	Y	Y	Y	Y
1	Motion would be to deny the request for a variance to install a 5-foot open style fence on or near the property line abutting the Golf Course.	J	D	NA	Y	Y	Y	N	N
2	Send Bob or Darrell to see City Manager about this issue	D	L	NA	Y	Y	Y	Y	Y
3	Seek advice from Counsel as to what the HOA should do and should not do to try to help	T	J	NA	Y	Y	Y	Y	Y
3	Owner ID 600111 on Turnberry Dr – Hold off so	J	D	NA	Y	Y	Y	Y	Y

**Monthly Board Meeting
Agenda**

Minutes

Thursday August 11, 2022

Members of the Board of Directors:
 Bob White – President *
 Tom Petrillo – Vice President
 John Painter – Secretary/Treasurer *
 Darrell Lopez *
 Vivian (“Viv”) Guerra
 Linda Dhennin

Architectural Review Committee
 Cheryl Restagno - Chair
 Siri Goberdhan – Vice Chair
 Linda Dhennin

**Community Appearance
Committee**
 Siri Goberdhan - Chair
 Cheryl Restagno – Vice Chair

Property Manager
 Dennis Kapsis – Sentry Management

Neighborhood Committee
 Viv Guerra – Chair
 Tom Petrillo - Vice Chair

Communications Committee
 Tom Petrillo – Chair
 John Painter

* Nominating Committee Members

#	Motion Title	Motion		Vote					
		By	Second	Bob	Tom	Darrell	John	Vivian	Linda
				B	T	D	J	V	L
	Board Members Present?			NA	Y	Y	Y	Y	Y
	long as progress is being made and communications happening								
4	Owner ID 3A0049 on Kelly Creek Cr	J	T	NA	Y	Y	Y	Y	Y
5	Owner ID 3A0087 on McDaniel Creek Cr	J	T	NA	Y	Y	Y	Y	Y
6	Adjourn								

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager

Dennis Kapsis – Sentry Management

Communications Committee

Tom Petrillo – Chair
John Painter

* Nominating Committee Members

Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin

Community Appearance Committee

Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee

Viv Guerra – Chair
Tom Petrillo - Vice Chair

Twin Rivers Homeowners Association Inc.

**Monthly Board Meeting
Agenda**

Minutes

Thursday August 11, 2022

Respectfully submitted,

John F. Painter
HOA Board Secretary and Treasurer

Monthly Board Meeting

Minutes

Thursday September 23, 2022

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin

Community Appearance Committee

Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee

Viv Guerra – Chair
Tom Petrillo - Vice Chair

Property Manager

Dennis Kapsis – Sentry Management

Communications Committee

Tom Petrillo – Chair
John Painter

* Nominating Committee Members

A. Meeting Record

- Meeting was called to order by 6:00 pm by Bob White
- 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. 2
- 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 at approximately 7:45 pm.

B. Agenda

1. Call to Order
2. Discussion Topics
 - a. Burnham LLC Contract
 - b. Alternatives
3. Adjournment

Members of the Board of Directors:
 Bob White – President *
 Tom Petrillo – Vice President
 John Painter – Secretary/Treasurer *
 Darrell Lopez *
 Vivian (“Viv”) Guerra
 Linda Dhennin

Architectural Review Committee
 Cheryl Restagno - Chair
 Siri Goberdhan – Vice Chair
 Linda Dhennin

Twin Rivers Homeowners Association Inc.

Monthly Board Meeting

Minutes

Property Manager
 Dennis Kapsis – Sentry Management

Community Appearance Committee
 Siri Goberdhan - Chair
 Cheryl Restagno – Vice Chair

Thursday September 23, 2022

Communications Committee
 Tom Petrillo – Chair
 John Painter

Neighborhood Committee
 Viv Guerra – Chair
 Tom Petrillo - Vice Chair

* Nominating Committee Members

C. Decisions

#	Motion Title	Motion		Vote					
		By	Second	Bob	Tom	Darrell	John	Vivian	Linda
				B	T	D	JP	V	L
	Board Members Present?			Y	Y	Y	Y	NA	Y
1	Terminate Burnham per drafted motion			Y	Y	Y	Y	NA	Y
2	Hire Exclusive per drafted motion			Y	Y	Y	Y	NA	Y
6	Adjourn								

Respectfully submitted,

John F. Painter
 HOA Board Secretary and Treasurer

Members of the Board of Directors:
Bob White – President *
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John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager
Dennis Kapsis – Sentry Management

Communications Committee
Tom Petrillo – Chair
John Painter

Architectural Review Committee
Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin

Community Appearance Committee
Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee
Viv Guerra – Chair
Tom Petrillo - Vice Chair

Twin Rivers Homeowners Association Inc.

Monthly Board Meeting

Minutes

Thursday October 13, 2022

* Nominating Committee Members

A. Meeting Record

- Meeting was called to order by 6:30 pm by Bob White
- 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. 2
- 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 at approximately 7:45 pm.

B. Agenda

1. Call to Order
2. Proposed Agenda Modifications if Any
 - a. Other agenda items?
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. Hurricane Ian

Monthly Board Meeting

Minutes

Thursday October 13, 2022

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
Linda Dhennin

Community Appearance Committee

Siri Goberdhan - Chair
Cheryl Restagno – Vice Chair

Neighborhood Committee

Viv Guerra – Chair
Tom Petrillo - Vice Chair

Property Manager

Dennis Kapsis – Sentry Management

Communications Committee

Tom Petrillo – Chair
John Painter

* Nominating Committee Members

- i. Issues encountered in Twin Rivers
- ii. Enforcement stand-down during cleanup/recovery
- iii. Ideas for helping affected HOA Members

b. Major Compliance Actions – Status Report from Dennis

- i. Owner ID 600111 on Turnberry Dr
- ii. Owner ID 3A0049 on Kelly Creek Cr
- iii. Owner ID 3A0087 on McDaniel Creek Cr

c. Silcox Lawsuits Update

d. Other ARC, Community Appearance, and Enforcement Issues

- i. Potential New Committee Member (Cheryl)
- ii. Payment Plan Requests (If any)
- iii. Other Matters from Management Report (If any)
- iv. Other

5. Minutes from Prior Meetings

- a. None

6. Reports (Abbreviated)

- a. President’s Report
- b. Treasurer’s Report
- c. ARC Report
- d. Community Appearance Committee Report

7. Adjournment

Members of the Board of Directors:
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 Darrell Lopez *
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 Linda Dhennin

Architectural Review Committee
 Cheryl Restagno - Chair
 Siri Goberdhan – Vice Chair
 Linda Dhennin

Twin Rivers Homeowners Association Inc.

Monthly Board Meeting

Minutes

Property Manager
 Dennis Kapsis – Sentry Management

Community Appearance Committee
 Siri Goberdhan - Chair
 Cheryl Restagno – Vice Chair

Thursday October 13, 2022

Communications Committee
 Tom Petrillo – Chair
 John Painter

Neighborhood Committee
 Viv Guerra – Chair
 Tom Petrillo - Vice Chair

* Nominating Committee Members

C. Decisions

#	Motion Title	Motion		Vote					
		By	Second	Bob	Tom	Darrell	John	Vivian	Linda
				B	T	D	JP	V	L
	Board Members Present?			Y	Y	NA	Y	NA	Y
1	Rules against RV parking, pods, and yard debris will be waived for those damaged by Ian until repairs are made.	J	T	Y	Y	NA	Y	NA	Y
2	Approve Exclusive Landscaping Estimates 244 and 245 for storm clean-up totaling \$3,400	J	L	Y	Y	NA	Y	NA	Y
3	Board appoint Mike Frankewich to the CAC and ARC	J	B	Y	Y	NA	Y	NA	Y
6	Adjourn								

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager

Dennis Kapsis – Sentry Management

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Architectural Review Committee

Cheryl Restagno - Chair
Siri Goberdhan – Vice Chair
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Respectfully submitted,



John F. Painter
HOA Board Secretary and Treasurer

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Thursday November 17, 2022

* Nominating Committee Members

A. Meeting Record

- Meeting was called to order by 6:30 pm by Bob White
- Board Members present were as noted below under “Motions.”
- A quorum was present throughout the meeting.
- Dennis Kapsis, Property Manager, with Sentry Management was not 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 at approximately 8:07 pm.

B. Agenda

1. Call to Order
2. Proposed Agenda Modifications if Any
 - a. Other agenda items?
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. Closed Session -- Rules Changes to Implement a Fining Process

Members of the Board of Directors:
Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
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- i. Receive Advice from Counsel
- b. Planning for 2023 Operating Budget**
- c. Hurricanes Ian/Nicole**
 - i. Catch Basins Drainpipe maintenance for Residences at 1010 1012 1014 Shinnecock Hills Dr. and 1012 Quaker Ridge Ct.
 - ii. Turtle Creek Flooding
 - iii. HOA Member concerns that the Hideaway Cove development contributed to flooding in our community
 - iv. Retention wall suggestion
 - v. Other??
- d. Changes Impacting John Painter’s Service to the Board**
- e. Major Compliance Actions – Status Report from Dennis**
 - i. Owner ID 600111 on Turnberry Dr
 - ii. Owner ID 3A0049 on Kelly Creek Cr
 - iii. Owner ID 3A0087 on McDaniel Creek Cr
- f. Silcox Lawsuits Update**
- g. Other ARC, Community Appearance, and Enforcement Issues**
 - i. Payment Plan Requests (If any)
 - ii. Other Matters from Management Report (If any)
 - iii. Other
- 5. Minutes from Prior Meetings**
 - a. August, September, and October Meetings
- 6. Reports (Abbreviated)**
 - a. President’s Report
 - b. Treasurer’s Report

Members of the Board of Directors:

Bob White – President *
Tom Petrillo – Vice President
John Painter – Secretary/Treasurer *
Darrell Lopez *
Vivian (“Viv”) Guerra
Linda Dhennin

Property Manager

Dennis Kapsis – Sentry Management

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- c. ARC Report
- d. Community Appearance Committee Report

7. Adjournment

Members of the Board of Directors:
 Bob White – President *
 Tom Petrillo – Vice President
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 Darrell Lopez *
 Vivian (“Viv”) Guerra
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Architectural Review Committee
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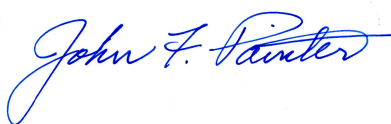
Neighborhood Committee
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C. Decisions

#	Motion Title	Motion		Vote					
		By	Second	Bob	Tom	Darrell	John	Vivian	Linda
				B	T	D	JP	V	L
	Board Members Present?			Y	Y	Y	Y	Y	Y
1	No motions made								

Respectfully submitted,



John F. Painter
 HOA Board Secretary and Treasurer