



**WELCOME TO THE ANNUAL
HOME OWNERS ASSOCIATION MEETING
MARCH 27, 2021
10:00AM
ZOOM MEETING**

Agenda

- **Introductions**
- **2020 Overview – Michael Forster**
- **Reports**
 - Financial : William Pogue
 - Architectural Review : Geoff Bernstein
 - Compliance: Michael Forster & Geoff Bernstein
- **Social / Events Committee**
 - Laurie Forster
- **New Business**
- **Open Discussion**
 - Election of Board Members
- **Wrap-Up/Summary**

Mulberry Station HOA: Board of Directors

- President – Michael Forster
- Vice-president: Geoff Bernstein
- Secretary/ Treasurer – William Pogue
- Director – Nick Booze
- Director – Ryan Schneider

2020 Year of the Pandemic

- The Social Committee is still trying to keep the neighborly feel going
- **Compliance**
 - We have been managing compliance in a neighborly manner
 - Set up online systems to track compliance and for use by Subsequent Boards
- **Website**
 - The new Website has been completed, uploaded and is now live
- **20% Discount negotiated with Charles at Talbot Powerwash**
 - Mention Code: MSC20
 - Package deals are considered so get your neighbors to get in on it too
- **Goals for 2021**
 - Getting back to normal
 - New Neighbor Welcome Baskets
 - New Event Sign



MSHOA Financial Overview

MULBERRY STATION HOA:
ANNUAL MEETING

2020 Financial Overview

- Continued with CBIZ (now BSC Group) for all billing and bookkeeping/accounting needs
- Past Due Accounts
 - As of March 26, 2020, 30 homeowners have yet to pay 2020 Dues (19.3%)
 - 8 past due accounts (2 or more years)
 - 5 New Liens Possible for very past due accounts (over 2 years)
- Homes sales vacancies and foreclosures
 - Several sales in 2020-1. Sale prices strong.
- Use of Attorney Services (none in 2020, upcoming 2021)
 - Collection of past-due accounts; placing and removing liens
 - Clarifications of By-Laws
- Grounds-keeping
 - Common areas: Landscaping; mowing; trees; trash removal
- Entrance Signs
 - Electricity for sign lights
 - Minor repairs to signs (will need more)
- Website and Email
- Activities and Events
 - Decreased over 2019 budget due to COVID restrictions (hopeful for 2021)
- Previously approved set aside funds (As allowed for in by-laws)
 - Maintenance fund: to cover unexpected and or larger expenditures
 - Legal fund: to cover legal fees beyond those incurred in average year

Signs and Lighting: Repairs and/or Upgrades

Signs

- Date to Approx. 2000
- Repainted
- Masonry Anchors failing / Warpage of Sign Panels
- Minor Repairs Done
- More Repairs: Re-point Masonry and Anchors

Lighting

- Converted to LED
- Cost is being offset by lower electric bill

Message Sign

- Old Sign is Worn Out
- Exploring Options: Manual vs. Electronic



MSHOA: Budget Review 2019-2021

Revenue	2019 Budget	2019 Actuals	2020 Budget	2020 Actuals	2021 Budget
Association Dues	\$ 19,375.00	\$ 19,225.00	\$ 19,375.00	\$ 19,100.00	\$ 19,375.00
Late Fees	\$ 350.00	\$ 950.00	\$ 625.00	\$ 575.00	\$ -
Interest Income	\$ 20.00	\$ 22.43	\$ 25.00	\$ 19.55	\$ 25.00
Total Revenue	\$ 19,745.00	\$ 20,197.43	\$ 20,025.00	\$ 19,694.55	\$ 19,400.00
Expenses					
Bank Fees					
Charge Back	\$ -	\$ -	\$ -	\$ -	\$ -
Other Bank Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Total Bank Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Maintenance / Repairs					
Entrance Signs & Lighting (new "events" sign)	\$ 1,000.00	\$ 320.00	\$ 1,000.00		\$ 1,000.00
Tree Pruning, Mulching and Fertilizing (*)	\$ -	\$ 605.00	\$ 605.00		\$ 605.00
Storm Water Management Areas	\$ -	\$ -	\$ -		\$ -
Mowing	\$ 4,600.00	\$ 2,230.00	\$ 2,500.00	\$ 2,935.00	\$ 2,500.00
Landscaping (sometimes invoiced w/ mow & trees)	\$ -	\$ 1,609.13	\$ 1,500.00	\$ 2,480.00	\$ 1,500.00
Maintenance / Repairs - Other	\$ 50.00	\$ 220.00	\$ 50.00		\$ 50.00
Total Maintenance / Repairs	\$ 5,650.00	\$ 4,984.13	\$ 5,655.00	\$ 5,415.00	\$ 5,655.00
Administrative Expenses					
Accounting Fees	\$ 2,700.00	\$ 3,057.19	\$ 3,100.00	\$ 2,796.40	\$ 3,100.00
Community Activities	\$ 4,000.00	\$ 3,599.34	\$ 4,000.00	\$ 797.52	\$ 4,000.00
Dues & Subscriptions (AppFolio)	\$ 1,740.00	\$ 3,100.00	\$ 2,000.00	\$ 240.00	\$ 2,000.00
Electric	\$ 600.00	\$ 475.71	\$ 450.00	\$ 408.56	\$ 450.00
Insurance	\$ 894.00	\$ 894.00	\$ 907.00	\$ 907.00	\$ 907.00
Legal Fees	\$ 2,500.00	\$ 1,334.50	\$ 1,500.00	\$ -	\$ 1,500.00
Meeting Expenses	\$ 500.00	\$ 498.47	\$ 500.00	\$ 304.95	\$ 500.00
Miscellaneous	\$ 100.00	\$ -	\$ -	\$ -	\$ -
Office and Supplies	\$ 100.00	\$ 220.07	\$ 225.00	\$ -	\$ 225.00
PO Box Rental	\$ 128.00	\$ 128.00	\$ 128.00	\$ 154.00	\$ 154.00
Postage	\$ 600.00	\$ 846.74	\$ 850.00	\$ 132.15	\$ 500.00
Printing (some intermixed w/ Office & Supplies)	\$ 250.00	\$ 348.61	\$ 350.00	\$ 128.10	\$ 350.00
Storage Unit	\$ -	\$ -	\$ -	\$ -	\$ -
Taxes	\$ -	\$ -	\$ -	\$ -	\$ -
Website Expense (\$5.99/mo) renewed & upgraded	\$ -	\$ -	\$ 71.88	\$ 203.76	\$ -
Total Administrative Expenses	\$ 14,112.00	\$ 14,502.63	\$ 14,081.88	\$ 6,072.44	\$ 13,686.00
Total Expense	\$ 19,762.00	\$ 19,486.76	\$ 19,736.88	\$ 11,487.44	\$ 19,341.00
Overage/(Shortage)	\$ (17.00)	\$ 710.67	\$ 288.12	\$ 8,207.11	\$ 59.00



MSHOA Architectural Review

MULBERRY STATION HOA
ANNUAL MEETING

Architectural Improvement Request (A.I.R.) Procedure:

- What is covered? (pretty much everything outside)
 - See: “Article XI *Architectural Control*” p. 25 By-Laws for more details
 - available on website: www.mulberrystationhome.com
 - “...building, fence, wall, or other exterior improvements or structures of any nature including any driveway, walkway or outside lighting...”
- A.I.R. What to provide:
 - Completed Form which is available on website: www.mulberrystationhome.com
 - Plans and specifications, estimated cost, who will perform the work, are permits required?
- Send to:
 - P.O. Box 2277 Easton, MD 21601 or
 - Email signed & completed form (and any supporting documents) to MSHOA@mulberrystationhome.com
- Timeline
 - Cannot commence work prior to approval
 - Approval may take up to 30 days
 - It is usually faster however unusual or first time ever requests may require time for research and a vote by the board
 - Allow time for mail both ways
- Failure to submit A.I.R. and get prior approval can result in fines.
- If you are unsure as to whether an A.I.R. is required for something, please ask prior to commencing work.

MSHOA – Temporary Above-Ground Pools

Policy & Procedures

Policy

Temporary above-ground pools are permitted provided:

- Homeowner must receive approval from the MSHOA Architectural Review Committee prior to erecting the pool.
- The pool is erected in a properly maintained fenced-in backyard with functioning latched gates.
- The pool does not exceed 18 ft. in diameter or 18 ft. in length (with a max. width of 9 ft.).
- The pool is assembled and erected as specified by the manufacturer.
- The pool is properly maintained per manufacturer's recommendations while erected.
- The pool does is erected no sooner than May 1st and completely disassembled and removed no later than September 30th.
- Broken or nonfunctioning pools are repaired or removed without delay.
- Pool draining is to be done in a manner that is not intrusive to a direct or indirect neighbor.

Procedures

1. Homeowner completes and submits an Architectural Improvement Request (A.I.R.) form to the MSHOA Architectural Review Committee and awaits approval. *(A new form is required for each year a temporary pool is erected.)*
2. Homeowner follows the MSHOA Temporary Above-Ground Pools policy listed above and all associated Town of Easton Ordinances. *(Failure to follow the above policy could result in denial of future temporary pool requests.)*

PLEASE NOTE THAT THIS POLICY and / or PROCEDURE IS SUBJECT TO CHANGE WITHOUT NOTICE.

Mulberry Station Homeowner's Association, Inc.
Architectural Improvement Request



Name: _____ Date: _____ Lot #: _____
Address: _____ Phone #: _____
What is your Estimated Start Date? _____ Email: _____
What is your Estimated Completion Date? _____

Proposed Architectural Improvement (Describe proposed change and include any photos, drawings, or other available literature on the proposed change.)

Location of Improvement:

Front – Side – Rear
Additional information: (please include type of material, color, sketch or drawing, etc.)

Signature of Homeowner: _____

Approved _____ *Disapproved* _____ *Date:* _____

Architectural Committee

Authorized Signature

Approved Improvement will be inspected by a member of the Architectural Committee upon completion. Approval of the Board does not negate required Town requirements.



MSHOA Compliance Review

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2020 Compliance Overview: The Focus

- Trash & Recycling Bins
- Landscaping & Lawn Condition
- Mold – Dirty Siding and Trim
 - Letters sent and discount produced results
 - Most homes now in compliance
- Fences
- Objectionable Vehicles - *Continue policy of some exceptions*

Trash & Recycling Bin Storage

BOTH A COMPLIANCE AND ARCHITECTURAL MATTER

- **Schedule**
 - Town of Easton Public Works website
 - Trash: Mondays except some holidays then Tuesday
 - Recycling: Every other Monday except Memorial and Labor Days (Holiday schedule differs from that of the Town)
- **From Covenants, Article X Section 1 I., "Trash Receptacles and Storage."**
 - "Garbage, trash and other refuse shall be placed in covered containers. Trash and garbage containers shall not be permitted to remain anywhere in view from public roadways except on days of trash collection."
- **This is a matter of compliance if:**
 - Left visible all the time
 - Not put away in a timely fashion
- **Workable Solutions**
 - Out of Sight (inside garage or fenced back yard)
 - Created an enclosed storage area for trash bins
 - Keeps the bins out of view but also out of the back yard / garage
 - Submit an Architectural Review for approval



Compliance: The Process

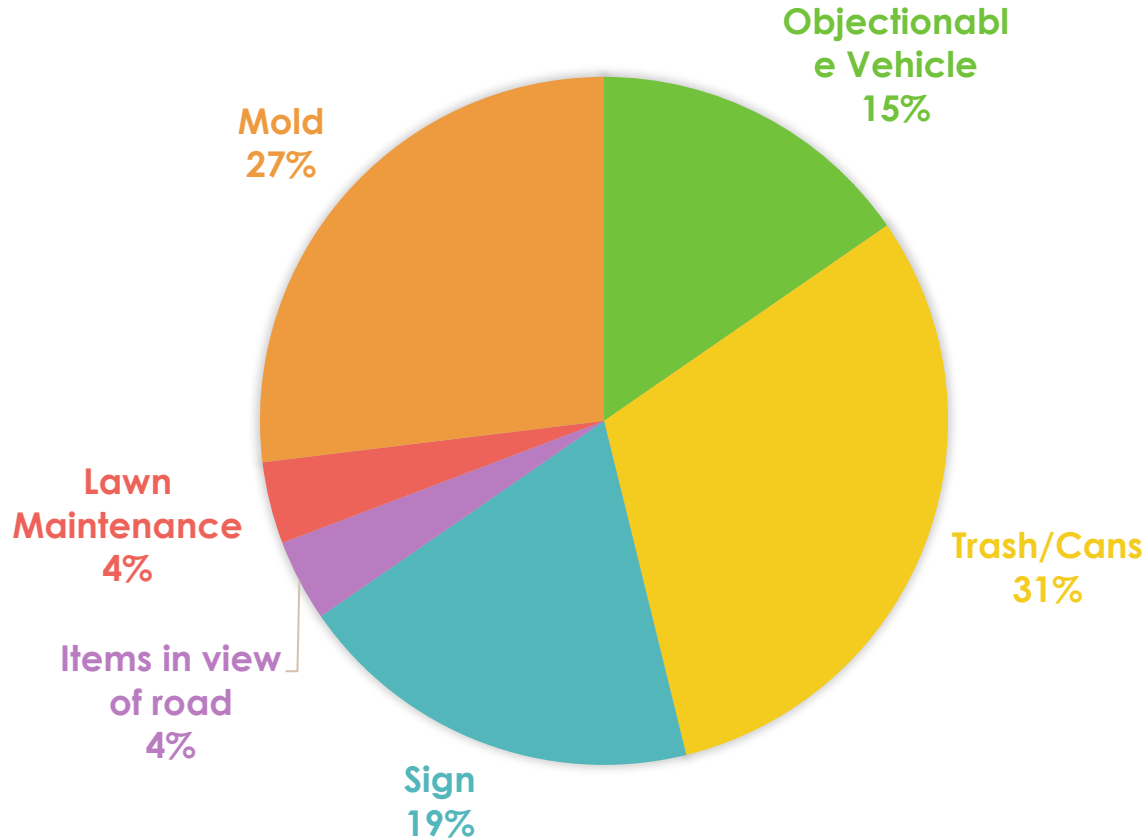
- **Courtesy Letter by Standard USPS to Homeowner**
 - Explains the out of compliance (OOC) Condition
 - If the OOC Situation is Corrected, Nothing Further is Done
- **Certified Letter and Standard Letter via USPS to Homeowner**
 - Explains again the OOC & starts the clock
 - MSHOA by-laws state 10 days minimum to bring into compliance
 - If the OOC Situation is Corrected, Nothing Further is Done
- **Follow-up by USPS: Certified Letter and Standard Letter to Homeowner**
 - Outlines process of hearing and fines
 - If the OOC Situation is Corrected, Nothing Further is Done
- **Hearing with Homeowner**
 - Meeting with MSHOA Board of Directors to discuss OOC situation and potential fine
- **Potential Fine(s)**
 - MSHOA by-laws allow up to \$250 1st time and up to \$500 repeat)
 - Possible Legal fees & lien if not paid

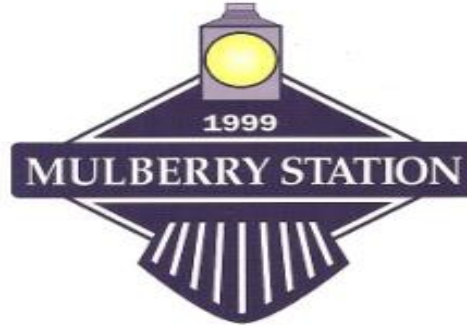
MSHOA Out-of-Compliance Fines

Examples (adopted Jan. 2013)

Schedule of Violations and Fines		
Issue	Fine	Unit of measure
Yard and lawn maintenance	\$25	Per occurrence/per week
Trash/recycle receptacles left out	\$50	Per occurrence/per week
Recreational Vehicles and equipment	\$250	Per occurrence/per week
Inoperable vehicles and major repair	\$150	Per occurrence/per week
Commercial vehicles	\$50	Per occurrence/per week
Construction materials, rubbish etc. (Note all outside building projects must be approved)	\$100	Per occurrence/per week
Parking Issues (e.g. parking on lawn)	\$50	Per occurrence/per day
Prohibited activities inc. after hours noise	\$25	Per occurrence
Non-approved Outbuilding	\$50	Per occurrence/per week
Satellite Dish Improperly Placed	\$50	Per occurrence/per week

COMPLIANCE REVIEW: 2020





MSHOA Social Committee Report

Michael Forster

MULBERRY STATION HOA
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It has been a very difficult year for the Social Committee!

THANK YOU, LAURIE, LISETTE, KRISTI, ALISHA, DENISE,
MELISSA AND ALL OTHERS WHO HAVE HELPED.

MORE VOLUNTEERS ARE WELCOME AND NEEDED.

Forth Of July Parade

- Our Socially Distant Parade around the Hood with a cast of neighborhood characters.



Halloween 2020

- 3 Prizes given out



5K

- Thanksgiving Turkey Trot
- Christmas Trot
- Not a HOA sponsored event But neighbors did it together



Mulberry Station 2021 Plans

Covid Permitting

Spring

- Clean Up / Pizza Party
- Community Yard Sale (May)

Summer

- Ice Cream Movie Night
- Community Block Party

Fall

- Community Yard Sale (Oct)
- Halloween Decorating

Winter

- Santa in the Park
- Holiday Decorating



New Business & Open Discussion:

- **Volunteers Needed for Committees!**
 - **Social / Events**
 - **Beautification/Clean Up Committee**
 - **Volunteers needed**
 - **Welcoming Committee once covid allows**
- **Other New Business**

Election of New Board Members

- Requirements for nomination and voting
 - No out of compliance issues
 - All dues paid in full
 - Candidates should be able to commit the time and effort
- Seats Open on 5 Member Board of Directors
 - 3 Board Members have 1 year remaining of a 2-year term
 - Michael Forster
 - Ryan Schnieder
 - Geoff Bernstein
- Declared candidates:
 - William Pogue
 - Nick Booze
- Nominations from the floor ?
- Candidates to share with the homeowners

MSHOA Board Election



- **Procedure:**
 - 1 Ballot per Household/Address
 - Vote for No More Than 2 Candidates
 - The 2 Candidates with the top Vote Counts Will Be Elected to the Board for 2 year term
 - Note: Voting is for Board members, NOT for specific offices (i.e. President etc. the Board elects those among themselves)
- **Candidates:**
 - William Pogue
 - Nick Booze
 - Nominations from the floor ?

Thank you!

