

Summerfield Neighborhood Association, Inc.  
P.O Box 411  
Medina, TN 38355  
www.summerfieldmedina.com

Notes from BOD Meeting  
January 5, 2012 6:30 pm  
At Rhodes Family Diner

6.35 pm Call to Order

Eric Egbert, David Walker, Burt Gillmann, Shawn Graham, Clarkie Graham, Betty Wallace, Cheri Fochs and 2 homeowners from Indian Trail attended.

Welcome to homeowners

- The committee members took a few minutes to introduce themselves to the Indian Trail homeowners who accepted the BOD standing invitation to attend the monthly BOD meeting. Every month homeowners on the email list are sent a notice of the meeting time and place. Only the board is required to attend, but anyone is welcome to come to these meetings. Please RSVP if you plan to be present.

Old Business

- BOD minutes from the December 1, 2011 meeting were approved and will be posted on the SNA, Inc. website.
- FC minutes from the November 15, 2011 and December 8, 2011 meetings were approved and will be posted on the SNA, Inc. website.
- As of tonight, 27 of 60 payments have been received for 2012 dues. Two additional payments were hand delivered at the meeting, bringing the total number of invoices paid to 29.
- Invoices for 2011 dues were mailed on May 16, 2011. The second notices were sent on June 15, 2011. During the summer, the BOD and FC choose to delay the accrual of late fees on past due accounts until the 3rd past due invoice. A motion was put forth by Eric to waive accrual of late fees until February 1, 2012 for 2012 dues. The motion was seconded by Clarkie and all voted in favor. After February 1, 2012, homeowners who have not paid their 2012 dues will owe \$150.00, \$100 for annual dues plus \$25 late fee for January plus \$25 late fee for February 2012.
- Summerfield Subdivision Phase III, Section 1 is now under construction. The Restrictive Covenants, Homeowners Association and By-Laws for this area are on file with Gibson County Register.
- The Christmas Decoration Contest winners are listed on the SNA, Inc. web page. The winners will soon receive their \$50 prizes. A special thanks to Pastor and Mrs. Julian Knowles who judged the contest.

## Homeowners Questions

The couple who attended the meeting said they had talked with their neighbors and the neighbors had several questions for the BOD.

1. Where does the money go?

The 2 greatest expenses for SNA, Inc. are insurance, which covers Liability and Director's & Officer's and common areas maintenance/mowing. See Supplement #1 Budget.

2. When will the budget be done? Shouldn't the budget be completed by tomorrow?

The couple was shown SNA, Inc's 2012 Budget, which was approved at this meeting and the 2012 budget has been posted. See Supplement #2 Budget.

3. Who owns the land behind their home? Will SNA, Inc. publish a list of Summerfield homeowners?

Although the BOD could answer their specific question, in general terms, land ownership is shown by searching on the State of Tennessee Comptroller of the Treasury Real Estate Assessment Data website. See Supplement #3 Home Ownership.

4. Why are some of the documents on SNA, Inc. website missing signatures?

For security and confidentiality, some signatures have been redacted from published documents.

5. When did the restrictions or covenants on Outbuildings go into effect?

The *Restrictive Covenants, Homeowners Association and By-Laws Summerfield Subdivision Phase II Section 1* have been in place since construction of the subdivision began, probably around Late 2006 or early 2007.

6. The couple voiced a concern that some of the neighbors may not understand or have a copy of the Covenants and Bylaws and that not all homeowners may have been aware of the Homeowners Association dues.

The Covenants and Bylaws are available online at [Summerfield Neighborhood Association, Inc.](#) . The annual dues are \$100 per year. SNA Inc. Fiscal Year is January 1 to December 31.

## Covenant Violations

- It is the responsibility of the BOD to enforce the *Restrictive Covenants, Homeowners Association and By-Laws Summerfield Subdivision Phase II*. Clarkie put forth a motion that enforcement of violations is done initially using a 3-step approach.
- Step 1 will serve as a reminder to all homeowners of the violations and will be sent to all homeowners as an email message or included in the Newsletter. SNA Inc. will consider the suggestion to provide links to the covenants that are shown on the web page.

- Step 2 will be written notice sent via Certified Mail to specific homeowners who are in violation of the covenants. The purpose of this notice is to allow homeowners the opportunity to resolve the problem, without further action from SNA, Inc.
- Step 3 requires that SNA, Inc. issue a formal covenant violation notice to the homeowner.
- The motion as put forth was not seconded, so the motion was modified to include only Step 1 and Step 2. Step 3 was removed from the motion for the time being. The motion to begin enforcing violations using a 2-step process was seconded by Burt and David.
- SNA, Inc. will finalize the process for covenant violation notice, considering any state laws that may be applicable, then will follow procedures when serving notice of violations.

#### Financial issues

- Of the 4 delinquent properties owing 2011 dues, three have submitted payment to the attorney. The attorney has deducted the agreed upon fee and forwarded the balance due to SNA, Inc. One property still owes dues for 2011. Further legal action is pending on this property.
- SNA, Inc. continues to research and develop a process for check requests and purchases. The intent is to develop a formal process to ensure approval of expenditures resulting in a better method to monitor and control the disbursement of funds. All present voted in favor of Eric's motion (seconded by Shawn).
- A homeowner on Summit has requested a partial credit of his 2011 dues feeling that he had overpaid. After discussion, the BOD voted to issue a credit to this homeowner contingent upon receipt of documents from the homeowner that will prove his claim.
- A homeowner on Indian Trail has also submitted documents to SNA, Inc. requesting clarification of the dues he has paid.
- Shawn made the motion that SNA Inc. issue a refund of \$25 late fee to a homeowner, as recommended by the FC in November 2011. Eric seconded the motion.
- The 2012 Budget was approved and will be posted on the web page.
- Any budget surplus remaining at year-end will roll into the *Working Capital, Supplies, Materials & Parts and Any Other Common Expenses* category to be carried forward to the following year.
- FC will again provide an up to date billing summary of homeowners invoiced and dues received at the next BOD meeting scheduled for February 2, 2012.

#### Suggestions under consideration

- Although the SNA, Inc. web site shows the Budgets, Schedule of Fees, Covenants and Bylaws and Meeting Minutes as well as other useful information, some thought it would be useful if there are links included in the emails and newsletters to information published on the SNA, Inc. web page.
- It would be nice to have a bullet list of Covenants and a Table of Contents for the Bylaws for easy reference by homeowners.
- A list of Future Plans and Accomplishments could be an appropriate way to pass on information.
- Future community events such as barbeques, Play Day with Dandy Jumper and garage sales would be a fun way to bring neighbors together.

#### Welcoming Committee

- Cheri Fochs, our one-woman welcoming committee, will visit about 12 new homeowners in Summerfield. She will present the homeowners with a card, a gift and freshly baked cookies. She will also give the new neighbors information about SNA, Inc. Cheri also plans to visit with new tenants in the neighborhood as information becomes available.

Meeting adjourned at 8:05 pm

Written by Donna LeBlanc

### **Supplement #1 Budget**

The 2011 Tentative Budget was posted on SNA Inc. website in June 2011. The couple was shown SNA, Inc's 2011 Budget available online from this hyperlink:

[http://www.summerfieldmedina.com/Summerfield\\_Neighborhood\\_Association\\_Medina/Board\\_of\\_Directors\\_files/SNA%20Budget%20Est%202011.pdf](http://www.summerfieldmedina.com/Summerfield_Neighborhood_Association_Medina/Board_of_Directors_files/SNA%20Budget%20Est%202011.pdf) or type into your browser:

www.summerfieldmedina.com . Click on Board of Directors then click on 2011 Budget Estimate.

We believe that SNA Inc. complies with the *By-Laws of Summerfield Subdivision Property Owners Association Phase II Article II Section 7 paragraph (j) "to estimate the amount of the annual budget..."*. Also *Article IV Section 1. "Annual Budget. The Board shall cause to be prepared an estimated annual budget for each fiscal year...shall take into account estimated common expenses and cash requirements for the year...The association is responsible for other items including maintenance of common / recreational areas...and shall maintain sufficient liability insurance..."* . Please refer to your copy of By-Laws, which you should have received during the closing on your home, to read the entire text. The Bylaws are also available on [Summerfield Neighborhood Association, Inc.](#) or type into your browser: www.summerfieldmedina.com .

### **Supplement #2 Budget**

The 2012 Budget is available online from this hyperlink:

[http://www.summerfieldmedina.com/Summerfield\\_Neighborhood\\_Association\\_Medina/Board\\_of\\_Directors\\_files/SNA%202012%20budget.pdf](http://www.summerfieldmedina.com/Summerfield_Neighborhood_Association_Medina/Board_of_Directors_files/SNA%202012%20budget.pdf) or type into your browser: www.summerfieldmedina.com

click on Board of Directors, then click on 2012 Budget.

SNA, Inc. fiscal year runs January through December. The *By-Laws of Summerfield Subdivision Property Owners Association Phase II Article IV Section 3 Annual Report. "Within ninety (90) days after the end of fiscal year...the Board shall upon request furnish to each Lot Owner a statement...showing receipts and expenditures..."*

### **Supplement #3 Home Ownership**

Use this hyperlink [Tennessee Property Data Home Page](#) or type into your browser:

www.assessment.state.tn.us/ . This web page is also available from SNA Inc. web page under the heading of Links.