

# Tall Oaks at Winding Trails Homeowners Association

*Wildwood, MO*

## MINUTES - Annual Homeowners Meeting

February 17, 2022



### Agenda

1. Welcome & Housekeeping
2. Financial Results from 2021
3. Architectural Review, Legal Affairs, Fines and Insurance
4. Common Ground Maintenance & Landscaping
5. New Trustee Elections - One New Nomination Needed
6. New Business
7. Q&A
8. Meeting Adjourned

### Financial Update - Mark Breitenstein

**Financial Results - Full Year** (see attached)

#### Budget Surprises - 2021

- \$2000 Signage Wood Rot – Plan was to just touch up paint
- \$1900 Tree work requested by homeowners and neighboring subdivision, front entrance trees are encroaching on neighbor's house and dead trees at common ground edges required removal, fall risk
- \$740 Irrigation & Electrical Repairs
- \$500 Website Upgrade – required by host
- \$445 Legal Fees – consultation on commercial vehicles
- + \$667 Liability Insurance Savings

**2022 Budget** (see details attached)

**Vendors Paid** (see details attached)

**Year-Over-Year Comparisons** (see details attached)

#### Front Entrance Signs

- Extensive deep wood rot in letters
- Repaired with wood hardener & epoxy
- Will require annual maintenance/painting

#### Rear Entrance Signs

- South facing sign, more damage
- Supports on back severely rotted
- Rotting at joints. Have had to completely disassemble & epoxy

### **Future Sign Replacement?**

- **\$60k+/- estimated to replace all three signs**
  - Winnett's guess, no contractor estimates
  - Can we find a woodworking shop to duplicate?
  - \$14k each estimated 4 years ago to duplicate wood with foam casting
  - \$13k each for much smaller non-custom metal signs, Nantucket subdivision
  - Replacement will require a Special Assessment
  - \$60k would require \$650 per household (91 homes)
  - Investigating Rhino Shield-type ceramic coatings
  - Recommend we keep maintaining existing as long as we can

### **Architectural Review and Insurance – Mike Winnett**

- **Insurance Carrier Change** - Significant Savings with Improved Protection
- **Current Architectural Violations/Issues** – Commercial Vehicles 2 homes
- **Trustees are Considering Indentures Amendment to Allow Fines for Lingered Violations**

### **Landscaping & Common Grounds – Lori Romano**

- **Website Upgrade** – required by host. Website will be place for news, updates, events, etc.
- **Review of 2022-2023 Lawn & Landscape Maintenance Contracts** – contract award went to Mitchell Landscaping
- **2021 Holiday Decorations**
- **Irrigation System Update**
- **Dead Tree Expenditures** - *Five Quotes Received & Evaluated - Preferred Tree Company | All American Brush (\$2.0M Liability Insurance)*
- **Common Grounds Indenture Review**
- **Deer Removal** - Who to call and how to handle
- **North Entrance Enhancements** – proposed Fall annuals
- **Entrance Monument** - Electrical updated provided
- **North Entrance** – Plans discussed for Spring & Fall flowers
- **New Business** – Social Committee

### **Social Committee Suggested Events –**

- **Yard of the Month**
- **Book Club** (adult and children's group)
- **Easter Egg Hunt** - every child brings a dozen eggs in a carton; Committee hides them and children hunt 12 eggs to put back in their carton
- **4th of July Bike Parade** (kids decorate bike and parade through neighborhood)
- **Safety Night** - have local police, fire, EMT, etc. join us for a neighbor night out where they host a CPR training and maybe share a few tips on emergency preparedness (such as best things to have in your first aid kit, check baby car seats, etc.)
- **Outdoor Movie**
- **Yard Game Night Out** – everyone that wants to host a game, set it up in their front yard and kids/neighbors walk around playing games
- **Beginning and/or End of Summer Party** (Block Party)
- **Chalk the Streets** (sidewalks and driveways) - award for best driveway and/or a walking tour of the neighborhood

- **Pet Parade** - dress up the pooches and parade them around, prize for best costume, theme, etc. *(Possibly evening of Lafayette Homecoming Parade?)*
- **Hot Chocolate/Cider Social**
- **Cookie Exchange**
- **Christmas Caroling**
- **Front Porch Family Portraits** - hire a photographer to come walk the neighborhood and take 2-3 photographs of neighbors that want to participate in family photo night
- **Holiday Décor House of the Season Competition**  
Online ballots for collecting votes -SurveyMonkey or download paper ballot and mail in.  
1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> Place Winners posted on website
- **Neighborhood Welcome** - deliver small plant/cookies/visit for new neighbors
- **Neighborhood Specialists/Talents List** - create a list that has our neighbors' special skills and/or businesses they own
- **Neighborhood Book Exchange/Lending Library**
- **Organize a charity that we support annually** - do a drive for it. Ex: Coat drive, blanket drive, backpack drive, etc.
- **Create a Neighborhood "Care Force"** that is prepared to jump into action if someone is ill and may need services coordinated such as a meal train, a lawn mowed, snow shoveling, a run to the grocery store, etc.

### ***Trustee Elections Update – Mike Winnett***

Trustee Confirmations are as follows...

- **Business Management**  
Mark Breitenstein | volunteering 3 more years
- **Common Ground Maintenance & Landscaping**  
Lori Romano | volunteering 2 more years
- **Architectural Review**  
Mike Winnett | volunteering 1 more year

### **Actionable Items**

- Voting Ballots for Indentures Amendment, if needed, will be mailed out and votes collected by City & Village

# Financial Results Full Year

Trustees of Tall Oaks at Winding Trails  
Income & Disbursement Statement  
12/01/2021 through 12/31/2021

Account Name: Primary

12/01/2021 through 12/31/2021

YTD

Beginning Balance			\$5,952.32
<b>Receipts</b>			
0005	Interest		\$33.72
0012	Trustee Assessment		\$27,885.00
0027	Recording & Releasing		\$110.00
<b>Total Receipts</b>			<b>\$28,028.72</b>
<b>Disbursements</b>			
1100	Legal Services		-\$445.30
1200	Liability Insurance Premium		-\$660.91
2000	Common Ground Maintenance		-\$10,166.16
2001	Tree Removal/Replacement/Maintenance		-\$1,920.00
2150	Irrigation Maintenance/Repair		-\$249.00
2450	Christmas Expenses		-\$1,012.75
2501	Pest Control		-\$229.00
2560	Electrical Repairs/Maintenance		-\$497.00
2645	Sign Maintenance		-\$2,810.99
3710	Website Expenses		-\$700.00
5300	Water Expenses		-\$915.20
5500	Electric Expense		-\$6,264.29
5700	Postage		-\$209.75
5720	General Office and Copy Supplies		-\$120.29
5725	Recording Fees		-\$162.00
5900	Collection Fee		-\$2,233.49
<b>Total Disbursements</b>			<b>-\$28,596.13</b>
<b>Ending Balance</b>			<b>\$5,384.91</b>

*Notes*  
Includes \$1,490.00 of 2022  
Assessments paid early.  
2021 credit would be \$26,395

Without early payments,  
Ending Balance would be \$3,894.91

## 2022 Budget

Tall Oaks at Winding Trails Budget				
	2020 Actual	2021 Actual	2022 Budget	Comments
<b>Beginning Balance</b>	4,412	5,952	5,385	
<b>Receipts</b>				
Trustee Assessments	25,955	27,885	25,820	\$300 x 91 homes, less \$1,490 prepaids
Recording & Releasing (Liens)	55	110	0	
Interest	28	34	30	
<b>Total Receipts</b>	<b>26,038</b>	<b>28,029</b>	<b>25,850</b>	Would be \$27,330 without prepaids
<b>Expenses</b>				
Common Ground Maintenance	11,935	10,166	10,000	
Electric Expenses	6,286	6,264	6,300	
Collection Fees (City & Village)	2,079	2,233	2,066	8% of Assessments Collected
Legal Services	0	445	2,000	Commercial Vehicles
Tree Removal/Replace/Maintenance	included	1,920	1,000	
Christmas Expenses	0	1,013	1,000	
Sign Maintenance	0	2,811	1,500	
Water Expenses	840	915	950	
Liability Insurance Premium	1,180	661	700	
Electrical Repairs/Maintenance	913	497	500	
Irrigation Maintenance/Repair	372	249	200	
Pest Control (Deer Removal)	469	229	250	
Website Expenses	200	700	250	
Postage	100	210	200	
General Office & Copy Supplies	26	120	120	
Subdivision Meeting Expenses	44	0	50	
Recording Fees	54	162	0	
<b>Total Expenses</b>	<b>24,498</b>	<b>28,595</b>	<b>27,086</b>	
<b>Ending Balance</b>	<b>5,952</b>	<b>5,385</b>	<b>4,149</b>	



# Vendors Paid

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**Vendor Disbursements - (3457)Tail Oaks at Winding Trails From 1/1/2021 to 12/31/2021**

Company	Name	Pay To	Tax ID #	Address	Contact Info.	Amount
	City & Village Tax Office	- Collection	fcc	3 Hollenberg Cr Bridgeton MO 63044	Ph Fax Email:	\$2,233.49
All American Brush Removal	All American Brush Removal			7314 Virginia Ave Saint Louis, MO 63111	Ph Fax Email:	\$500.00
<b>Common Ground</b>						
Ameren Missouri	Ameren Missouri			PO Box 88068 Chicago, IL 60680	Ph (314) 342-1111 Fax Email:	\$6,264.29
<b>Street &amp; Entrance Lighting</b>						
American Family Insurance	American Family Insurance			PO Box 52230 Phoenix, AZ 85072	Ph (636) 391-4855 Fax (636) 391-5607 Email:	\$660.91
<b>Liability, Property Damage, Directors Insurance</b>						
Bloom Lawn & Landscape	Bloom Lawn & Landscape			255 Pine Tree Lane Ballwin, MO 63011	Ph 636-887-6155 Fax Email:	\$700.00
<b>Christmas Decorations</b>						
Camacho Landscaping & Tree Service	Camacho Landscaping & Tree Service			303 Forest Hills Dr Eureka, MO 63025	Ph Fax Email:	\$750.00
<b>Common Ground</b>						
City and Village Tax Office	City and Village Tax Office	Corporation		#3 Hollenberg Court Bridgeton, MO 63044	Ph Fax Email:	\$492.04
<b>Office Exp, Recording Fees, Mailings</b>						
	Daniel Winnett			539 Golfwood Dr Ballwin, MO 63021	Ph 314-764-5054 Fax Email:	\$2,810.99
<b>Sign Repairs &amp; Painting</b>						
	Lori Romano			2234 Oak Crest Manor Lane Wildwood, MO 63011	Ph Fax Email:	\$1,292.88
<b>Deer Removal, Christmas Decorations</b>						

# Vendors Paid

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Metropolitan Forestry Services	Metropolitan Forestry Services			502 Old State Road Ballwin, MO 63021	Ph (636) 394-6597 Fax Email:	\$1,320.00
<b>Tree Trimming at Entrance</b>						
Missouri American Water	Missouri American Water			PO BOX 6029 Carol Stream, IL 60197	Ph Fax Email:	\$915.20
<b>Irrigation Sprinklers</b>						
Mitchell Inc	Mitchell Inc			204 Clarkson Executive Park Ellisville, MO 63011	Ph 636-458-1000 Fax Email:	\$8,014.03
<b>Mowing, Landscaping, etc.</b>						
Mitchell Lawn & Landscape	Mitchell Lawn & Landscape			204 Clarkson Executive Park Ellisville, MO 63011	Ph 636-458-1000 Fax Email:	\$1,000.00
<b>Mowing, Landscaping, etc.</b>						
Sandberg, Phoenix	Sandberg, Phoenix			PO Box 14369 Saint Louis, MO 63178	Ph 314-231-3332 Fax Email:	\$445.30
<b>Lawyer - Legal Consulting</b>						

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Silver Scope Design	Silver Scope Design			1450 Hudson Landing Saint Charles, MO 63303	Ph Fax Email:	\$700.00
<b>Website Redesign &amp; Hosting</b>						
Trinity Electrical Services LLC	Trinity Electrical Services LLC			7768 Ardmore Dr O Fallon, MO 63368	Ph Fax Email:	\$497.00
<b>Front Entrance Electrical Repairs</b>						
<b># of Vendors Listed:</b> 16						<b>Grand Total:</b> \$28,596.13

# Year-Over-Year Comparisons

Tall Oaks Homeowners Association						
Annual Financial Status Summary & Comparison						
As of Nov 30 for Each Year						
Year	2016	2017	2018	2019	2020	2021 Actual
Assesment Amount per Home	\$270	\$270	\$275	\$280	\$285	\$290
Income - Assesments, Interest, Fines, etc. (91 Homes)	\$24,445	\$24,444	\$24,998	\$26,183	\$26,038	\$26,390
Delinquent Accounts as of Nov 30	Multiple	Multiple	\$760 (1 home)	\$0	\$0	\$0
Actual Annual Spend (12 months Nov 30 to Nov 30)	\$23,427	\$26,647	\$25,971	\$27,871	\$24,752	\$25,318
Ending Balance on Nov 30	\$9,863	\$7,710	\$6,887	\$5,199	\$6,486	\$7,557

**Average Spending = \$25,664**

