

BIB Property Owners Association Board of Directors Meeting Minutes

July 11th, 2019

1. Call to Order

- a. Ann McGregor called to order the regular meeting of the BIB Property Owners Association, Inc. Board of Directors at 10:03 am EST/8:03 am BZT, via FreeConferenceCall online meeting.

2. Attendance

The following members were in attendance:

Ann McGregor	Board Member
Kathie Miller	Board Member
Bryan Weary	Board Member
Beth P Weary	
Gina McCarthy	
Marvin McCarthy	
Doug DeGirolamo	
Linda DeGirolamo	
Paul Prescott	
Dawna Beemis	
Rita Martin	
Susanne Jefferson	
Renie Brady	
Jenny Lodes	
Sue Waite	

3. Administrative

- a. Marvin sent minutes for June – Bryan and Kathie didn't read them yet – Marvin will resend June Meeting notes; they are also on the Google Drive.

4. President's Report

- a. **Ann reviewed HOA board rules and how things are administered.**
 - i. Explained board rules. Owners are welcome to board meetings.
 - ii. We have 128 lots in BIB. One vote per lot.
- b. **Need for Florida Registered Agent**

- i. We are a Florida as an HOA Corporation – it has no State income tax. If we were in incorporated in Belize, we would have to pay GST tax.
- ii. We therefore have to maintain a Florida registered agent.
- iii. Our Attorney sent a proposal to be our FL Registered Agent for \$250 USD.
- iv. Motion made to have attorney be our Florida Registered Agent for \$250 annually. Motion passed.

c. Banking resolution & Check Signing

- i. We do have a checking account with Atlantic Bank
- ii. When Ann is in BIB in Sept. she will go with Bryan and Kathie to the bank to update signatures.
- iii. In the meantime, Renie Brady is still on the account as a signator.
- iv. Propose banking resolution that we authorize Renie Brady to sign checks under the direction of the board from our Atlantic Bank Account until such time as other board members are authorized.
- v. Resolution passed.

d. Property Maintenance

- i. We are no longer calling it Property Management, as the board is handling management functions. Property Maintenance is a better description of the services we contract for.
- ii. Our current Property Maintenance company is not fully successful.
- iii. Kathie's payment processes are being questioned by the Property Maintenance company. Ann feels that we have legal risk exposure due to their correspondence.
- iv. Kathie and Bryan do not feel we have a legal risk. We are not going to ask an attorney for our legal risk exposure. Ann went on record saying that she felt it is the best interest of BIB POA to ask our attorney to review the risk exposure – but it is 2 to 1 against doing so.

5. Treasurer's Report - Kathie Miller

- a. We have had a few dollars roll in. We are in the same state as were last year at this time.
- b. We have about \$50,000 USD for the remainder of the year.
- c. Hoping to get another \$10,000 USD by the end of the year.
- d. Reconciliation is up to date as of June 30th
- e. 2019 Budget in Process, 65 lots have paid in full
- f. In all accounts we have \$163,000 BZD including reserve. We agree that we keep \$60,000 BZD in reserve. That leaves about \$103,000 BZD for the rest of 2019. \$20,000 BZD is earmarked for Eagles Landing and \$3,000 left for internet expenses and other budgeted items. We anticipate \$80,000 of expenses for the rest of the year. Bottom line, it looks like we have enough for the highest priority items for the year as well as the two new initiatives added to today's agenda.

- g. We bought a new tractor we have a proposal to build a shed to cover it and put it in the milpa by where we have \$3,272.50. Made motion to budget \$3,500 for a tractor shed. Passed 3 to 0.
- h. From the internet team we have a proposal to do some upgrades to put a more rigid pole and anchor guidewires into rock or concrete footings. Price estimate is \$1,200 to \$1,500 US. Passed resolution to budget \$3,000 BZD for that purpose – which passes 3 to 0.
- i. Ann wanted to expand board membership to 5 members as recommended for 2019 and this was not supported by other board members.
- j. The board unanimously agreed that we need an odd number of board members to avoid ties.
- k. Kathie and Bryan were elected last Sept. to three-year terms. Once elected to the board by the members, the board elects the officers: President, VP, Secretary and Treasurer. Currently there are four executive positions and one member at large. Bryan is the member at large.
- l. Every board member's vote is equal. The officers are responsible for extra duties as outlined in the Roles and Responsibilities document on the website.
- m. We don't have the members of the committee on the website. We are getting a lot of questions in chat (please see 'chat' below minutes).
- n. To find our documents, login to the owner website: under Community Documents, select CC&Rs, Bylaws, etc. to find all governing documents.
- o. We currently have 5 board positions. Ann McGregor's and Sandi Smith's terms expires Dec. 2019, Sandi is currently on medical leave. Ann is President. Jenny was on the board and resigned – her term expires Dec 2020 and is currently vacant. Kathie and Bryan were recently elected to the board starting in 2019. Kathie is the Treasurer. We have 3 active board members. We have one vacant position and one on medical leave.
- p. Committees: Standards committee is anonymous by choice. They don't mind being named if it is agreed by all members that they will not be individually harassed by owners. We are all volunteers and community members.

6. Committee Status Updates

- a. EAB: Doug, Renie and Melissa Freedman. They make recommendations to the board.
- b. We have removed 10 trees that shaded our fruit trees.
- c. You can see EAB status on our website

7. Gardens – Beth Weary

- a. We got permission to take down the 10 trees and we have done that and they are all cleaned up.
- b. I appreciate all of the help from members who helped out.
- c. We are low on chairs for garden share.

- d. Kathie said that we can have the chairs from her patio on a permanent basis. Kathie may borrow them when she needs them on a rare occasion.
- e. Let's talk about taking out the tank for fish next month where the garden share happens.

8. Roads – Bryan Weary

- a. Nothing new on the roads except that we should wait until we have some rain before they are smoothed. Jorge and Eduardo gave Bryan that recommendation. Also, it cuts down on dust.

9. Safety – Gina McCarthy

- a. Gina has inventoried all of the items needed for the first aid kit. There is approximately \$1,000 in the budget for this. Gina will communicate with Dr. Anello about him bringing some supplies in.
- b. Linda is on the committee with Gina.

10. Communications – Ann McGregor

- a. We have no chairman. We are working to get the tower more secure.

11. Other Business

- a. HOA documents to review: The covenants is signed by all new buyers, and page numbers can be confusing as they start at 6 and go through 15 of 19 pages – the first 5 pages are your title – and the pages following the covenants are for signatures and stamps.
- b. Articles of Incorporation – describe how the HOA is organized as a corporation. They will be put on the website.
- c. Bylaws describe how the board and organization operates (meetings, notices, elections, etc) and can be changed by the board.
- d. Rules & Regulations talks about how the community operates, how we handle enforcing rules and guidelines for using community spaces. It is a living document and is the lowest in the hierarchy of documents. Any conflict with the covenants – the covenants will win.
- e. Owners have different goals and different interpretations – although we all want to live with fewer rules, as a board we have a fiduciary responsibility and are required to manage things legally.
- f. We can't pick and choose on enforcement. We all agree that rules are enforced evenly and fairly.
- g. A membership meeting can be requested by owners if needed.

12. Membership Forum:

- i. Kathie wants to address the interest fees. In our CC&R, you have 60 days to pay your HOA fees, or a portion of your HOA fees. If nothing is paid 60 days out, the

owner incurs a 1% charge per month from January. People are now getting their bills that shows late fees. If you don't pay fee the entire year, the total late fee on \$1,000 would be \$120. **(Amended 7-18-2019: 1% charge on late HOA fees for US \$1,000 when the owner did not pay for the entire year is US \$1,126.94)**

- ii. Suzanne has complaint that she wasn't given enough time to comply with a decision regarding enforcement of vaccinating her dogs. Suzanne said that if we are going to that strict, all rules must be followed including no hummingbird feeders [feeding wildlife], etc.
- iii. Kathie went over timeline and flowchart for violations. There was no third notice because Suzanne got her dogs vaccinated, thus closing the incident.
- iv. The board will be looking at the issue of generators. The covenants say that generators should be used for emergencies only. This is unclear and they will look at defining this better. Sue Waite explained that she needs to run her generator for maintenance purposes which is fine.
- v. Ann said that the best situation is that people will work together to solve their problems.
- vi. Jenny says that the standards committee said that the cicadas are louder than a nearby generator – and that was a flippant response and she didn't appreciate it.

13. Next Meeting

- a. Next meeting is 10 am EST, 8 am Belize Time Aug. 22nd, 2019 (the fourth Thursday)

14. Adjournment

- a. Meeting adjourned at 11:27 AM EST, 9:27 AM

MEETING CHAT TRANSCRIPT (name is above comment - NOT a part of the official record of meeting):

Loeey

10:35AM

can you please let me know who is on each of the committees?

Gina McCarthy

10:36AM

My microphone is not working right now so not sure I can make my Safety Report

Gina McCarthy

10:36AM

Marvin is with me taking notes but he cannot speak either

Loeey

10:37AM

what has happened to our request to have Marvin appointed

Loeey

10:37AM

ok no problem

Gina McCarthy

10:37AM

Marvin will forward the email to Loeey

Gina McCarthy

10:38AM

The Howlers are REALLY LOUD right now :(

Gina McCarthy

10:39AM

We do need a description of the 5 Board Members as right now you only have FOUR POSITIONS

Gina McCarthy

10:39AM

Right are they

Gina McCarthy

10:39AM

What are they??

Gina McCarthy

10:39AM

What are the Positions

Gina McCarthy

10:39AM

No like Pres, VP, Treasurer, etc.

Gina McCarthy

10:39AM

that is 4 People

Gina McCarthy

10:40AM

What is the position of the 5th?? This makes no sense when you have a board

Gina McCarthy

10:41AM

But how do you define what that position is for equal voting rights?

Gina McCarthy

10:41AM

Then please change the BIB Board Positions to read 5 positions with the 5th Position on there-Thank You!

Gina McCarthy

10:41AM

Right now, it shows 4 Board and 4 Chairs

Gina McCarthy

10:41AM

YES

Loeey

10:42AM

can you let me know what committees we have and who's on them pls?

Gina McCarthy

10:42AM

Then it should be for all of us members to see

Gina McCarthy

10:42AM

Okay I could not find it

Gina McCarthy

10:42AM

Everyone else can watch chat as well

Gina McCarthy

10:43AM

I think Loeey wanted that

Loeey

10:44AM

I was talking the committees not the board members. sorry

Loeey

10:45AM

that's weird

Loeey

10:45AM

sure

Gina McCarthy

10:46AM

Standards Committee can be non-anonymous if it is agreed upon that no harassment or communication to influence the Standards Committee from members

Gina McCarthy

10:46AM

I have no MICROPHONE TO TALK to today

Gina McCarthy

10:46AM

Not anonymous

\

Susanne

10:47AM

I agree

Loey

10:47AM

that makes perfect sense

Gina McCarthy

10:47AM

THANK YOU

Loey

10:47AM

remember everyone is a volunteer

Loey

10:47AM

board members as well

Gina McCarthy

10:47AM

EXACTLY!!!!!!

Loeey

10:48AM

thanks, guys, for the help Doug Melissa and Renie

Gina McCarthy

10:49AM

Ann-can you just go over the First Aid sheet for me-I need a vote from the Board for replacing approx. 30% of expired meds-need \$300 USD for now

Loeey

10:49AM

thanks Beth

Loeey

10:50AM

thanks Paul Marvin Ian and Doug

Susanne

10:50AM

Before you discard medications, talk to Dr. Anello. He says this stuff is long good after expiration date

Loeey

10:51AM

thanks Kathie

Gina McCarthy

10:52AM

Sorry our INTERENT IS HORRIBLE-we lost connection cannot hear anyone

Loeey

10:53AM

use it as additional water storage

Loeey

10:54AM

thanks Brian

Loeey

10:55AM

brain is that info coming from Jorge

Loeey

10:55AM

great

Loeey

10:55AM

then follow it, they both know

Loeey

10:55AM

great

Gina McCarthy

10:57AM

So sorry but our internet right now is downloading at .18 and uploading at .2 so we can hear every 9th word

Gina McCarthy

10:58AM

we will have to go to town later AGAIN to listen to the meeting recording in order to complete notes'

Gina McCarthy

10:58AM

UGHHHHHHH

Ann

Host

10:58AM

sorry about that Gina, but I'm recording votes for Marvin, the rest is just discussion

Gina McCarthy

10:59AM

THANKS! Meeting notes will have

to come later today

Ann

Host

10:59AM

no rush

Gina McCarthy

11:00AM

I will put together a truew proposal for First Aid

Gina McCarthy

11:00AM

On exact amount

Gina McCarthy

11:00AM

Will get with Dr A

Gina McCarthy

11:00AM

No maybe Linda

Gina McCarthy

11:00AM

Linda is assisting me on Safety

Loeey

11:01AM

seems time is out. next meeting it would be nice to discuss the new rules for following the covenants

Loeey

11:01AM

thanks Linda and Gina

Gina McCarthy

11:01AM

THANK YOU LOOEY!

Loeey

11:04AM

I appreciate all the efforts that have gone into preparing it. My personal opinion is that it is very heavy handed and isn't necessarily in the original spirit of bib.

Gina McCarthy

11:05AM

Heavy Handed how?

Gina McCarthy

11:05AM

It follows the CC& R's

Loeey

11:05AM

as an example, most people have hummingbird feeders

Gina McCarthy

11:05AM

That is not something that is an issue

Loeey

11:05AM

what do we do about it?

Gina McCarthy

11:06AM

The Rules & Regs are for more serious Safety issues for COMMUNITY and ALL

Loeey

11:06AM

but you can't pick and choose.

Gina McCarthy

11:06AM

Oh yes, we can define

Gina McCarthy

11:07AM

But not pick and choose

Susanne

11:07AM

Yes, as long as ALL of them follow

Loey

11:07AM

thanks to all

Gina McCarthy

11:11AM

Thank you, Kathie, :)

Gina McCarthy

11:12AM

She is not correct on the procedures

Gina McCarthy

11:14AM

Can someone explain the correct procedures to her?

Loey

11:14AM

this is what I was concerned about

Gina McCarthy

11:15AM

We followed all the HOA Rules and Regs on this

Susanne

11:15AM

In a sense, yes, but it didn't require the reaction it got.

Loey

11:17AM

I think I'm back in united states or Canada

Gina McCarthy

11:17AM

The POA and the Standards are following the Flow Chart and the Florida rules

Susanne

11:17AM

So, the dog is not a safety issue anymore? Just because he got the shot, doesn't mean he not a danger anymore

Gina McCarthy

11:17AM

Who is the Anonymous person asking as we need a name for meeting minutes?

Susanne

11:18AM

Yes

Gina McCarthy

11:18AM

Ok thanks

Loeey

11:18AM

that would be nice if it could be handled that way ann. that was what was the concept of bib

Gina McCarthy

11:18AM

LOOEY-This is how it was handled

Susanne

11:19AM

That's a crock of crap

Gina McCarthy

11:19AM

Live harmoniously please

Susanne

11:19AM

No, I just want people to see where this is going

Loeey

11:19AM

yes, Gina correct

Loeey

11:19AM

Live harmoniously please

Gina McCarthy

11:20AM

We must all LIVE HARMONIOUSLY we are not picking on anyone -WE ARE FOLLOWING ALL RULES

Loeey

11:21AM

nope

Gina McCarthy

11:21AM

PROCESSES AND PROCEDURES ARE BEING FOLLOWED BASED ON FLORIDA POA LAWS

Loeey

11:21AM

hi sue

Susanne

11:22AM

Nobody has issues with a maintenance thing

Looy

11:22AM

lol

Gina McCarthy

11:22AM

We cannot get PICKY & NITTY GRITTY with all this

Kathie Miller

11:23AM

Please live harmoniously

Looy

11:23AM

yes Kathie

Susanne

11:23AM

Kumbaya

Susanne

11:23AM

This wasn't the case here

Gina McCarthy

11:23AM

EXACTLY!!!!

Kathie Miller

11:23AM

What is Kumbaya

Gina McCarthy

11:24AM

Exactly we have quiet hours of (PM - 7 AM

Gina McCarthy

11:24AM

9pm - 7am

Kathie Miller

11:24AM

Thank you

Gina McCarthy

11:24AM

If some is running it a few hours a day then it should be fine

Gina McCarthy

11:24AM

The CCR

Gina McCarthy

11:25AM

's state 75 Decibels

Gina McCarthy

11:25AM

was not louder than that

Looy

11:26AM

thanks to everyone

Gina McCarthy

11:26AM

No, it was based on the investigation at the time-again not picking on ANYONE

Loeey

11:26AM

their generator shouldn't be running all the time, is there a problem

Gina McCarthy

11:26AM

THANK YOU TO THE BOARD for ALL YOU DO!!!!

Loeey

11:26AM

great Ann

Loeey

11:27AM

good point

Gina McCarthy

11:27AM

Also, to all COMMITTEES!

Loeey

11:27AM

you will be sending that notice correct

Loeey

11:27AM

ty

Gina McCarthy

11:27AM

Have a great day!

Gina McCarthy

11:28AM

I am trying to figure that out as well

Gina McCarthy

11:28AM

Need to save chats