

# Ironwood Homeowner's Association

## Board of Directors Meeting

Tuesday, November 3, 2015

Location: Sarah Hess, 1005 S. Ironwood Drive

Time: 7:30pm

- The meeting was called to order at 7:35pm. Members present were: Brent Pirolli, Bryan Bockert, Stacy Konidaris and Sarah Hess. Alan Gladieux arrived at 7:45pm.
- Brent Pirolli plans to update the website with the Treescape Plan from the city of Rossford. Brent plans on making a nicer “map” for people to reference since the Excel sheet isn’t very user friendly.
- The board discussed waiting for the final set of combined restrictions to provide to the inspector/permit folks in Rossford. This is so that people are informed when they go to pull permits that they need to follow our restrictions too.
- Sarah Hess discovered that bonding of financial officers would be costly (at \$1,500 per year for two officers) and that it was recommended that we just require two sets of signatures for all bank transactions. This is currently our practice for all checks that are written. We opted for a check only account because a debit card could be used by just one person.
- As for blanket liability insurance, two types of insurance were quoted:
  - a. Option 1: Insure only our common area at the front of the subdivision
    - i. Modene Insurance Agency  
27457 Holiday Lane, Perrysburg, Ohio 43551  
Quoted with Erie Insurance  
\$180/year (\$500K per occurrence, \$1M aggregate)
  - b. Option 2: Insure common area and also include a Director’s and Officers Liability coverage which will cover the board against being sued by anyone for disagreement over decisions made by the board.
    - i. Modene Insurance Agency  
27457 Holiday Lane, Perrysburg, Ohio 43551  
Quoted with Erie Insurance  
\$560/year (\$1M per occurrence, \$2M aggregate)
    - ii. Samson & Smith Insurance Agency (with Safeco Insurance)  
125 E. Front Street  
Pemberville, Ohio 43450  
Quoted with The Motorists Insurance Group  
\$500/year (\$1M per occurrence, \$2M aggregate)

The board discussed these options and opted for Option 2 with Modene Insurance Agency (Erie Insurance) at \$560/year with a few stipulations. The reason that the board chose Erie Insurance at \$560 versus The Motorists Group at \$500 annually was due to personal experience with Erie Insurance. Sarah Hess will find out the deductible for the insurance plan. Sarah Hess may provide an estimate of \$2,000-4,000 for a full replacement on our subdivision sign (Modene may or may not need this information).

Brent Pirolli motioned to vote to get insurance through Modene Insurance Agency at \$560/year. Bryan Bockert seconded the motion.  
All were in favor.

- The board discussed whose responsibility it is to make sure the sidewalks along Glenwood Road (which are connected to nothing currently) are shoveled during the winter months. It was unclear if this was an adjacent homeowner’s responsibility, an HOA responsibility or City of Rossford. It was determined we would wait to see if the sidewalks are being shoveled this winter.
- Brent Pirolli is working on the online dues payment system. This needs to happen before our next communication regarding payments as many documents refer people here to pay past or future dues. Brent discussed getting a nonprofit status for our HOA which will save us money in the future. In order to do so, we need our EIN and a business address (other than one of our home addresses). Stacy Konidaris believes she has our EIN in our tax documents at her home. Brent Pirolli and Bryan Bockert researched the cost for a PO Box and found the annual cost to be \$72.00/year. There was not a discount for doing any longer of a period of time. Stacy Konidaris was going to call the Rossford Post Office to see if they will accept a check for payment of a PO Box. Brent Pirolli, Bryan Bockert and Alan Gladieux offered to pick up mail from our PO Box.
- The board discussed combining the four sets of restrictions into one unified document. Once written, our neighborhood would need to vote on the changes (2/3 lot approval will approve the changes which equates to 30 votes needed). Each of the board members offered to go door to door with the changes and requesting a vote from each lot. Once the signatures are collected, we could take the approved changes to the City of Rossford and would cost an estimated \$200-300. The changes the board discussed making to the restrictions are detailed below:

a. Difference #1:

**Plats 1 and 2**

Article I, 3: “No manufactured home or prefabricated structure of any kind shall be erected or placed on any residential lot.”

**Plats 3 and 4:**

(No restriction)

**Suggestion: keep Plat 1 and 2**

*“No manufactured or prefabricated home of any kind shall be erected or placed on any residential lot.” / Reason: Any home brought in on wheels will not increase in value. Therefore, a manufactured home will not protect current home values.*

b. Difference #2:

**Plats 1 and 2:**

Article I, 12: “All lots shall either be sodded or hydro-seeded within (6) months of occupancy and shall at all times be properly maintained.”

**Plats 3 and 4:**

Article I, 12: “All lots shall either be sodded or hydro-seeded **prior to** occupancy and shall at all times be properly maintained.”

**Suggestion: keep Plat 1 and 2**

*“All lots shall either be sodded or hydro-seeded within (6) months of occupancy and shall at all times be properly maintained.” / Reason: It doesn’t make sense to keep someone from occupancy if they finish construction in winter months.*

c. Difference #3:

**Plats 1 and 2:**

Article I, 16: “All residents shall have a painted cedar mailbox, color to match the structure’s siding color, as approved under Article II hereof and the United States Postal Service, the size, color, design, numbering, brackets and location to be determined by the Architectural Control Committee.”

**Plats 3 and 4:**

Article I, 16: “Mail boxes and/or paper delivery boxes shall be as shown in Exhibit A. Contact information to obtain such mailbox can also be found on Exhibit A.” (Exhibit A is then a separate page with a bad photocopy of the mailbox design and no contact information despite what the above states...)

**Suggestion: merge both**

*“All residents shall have a painted cedar mailbox, color to match the structure’s siding color, trim color or white, as approved under Article II hereof and the United States Postal Service, the size, color, design, numbering, brackets and location are subject to approval by the Architectural Control Committee should an issue arise that requires intervention. A recommended design is shown in Exhibit A.” / Reason: Some of the homes would prefer to have a different color other than their siding color. Adding the choice to match trim color or white allows more flexibility to the homeowners. Brent Pirolli will provide a new readable rendering of Exhibit A.*

d. Difference #4:

**Plats 1, 2, and 3:**

Article I, 17: “All front yard landscaping shall be approved by the Architectural Control Committee and lot owners shall be responsible to plant trees between the sidewalk and street curb in accordance with the landscaping as shown on the recorded Plat within one (1) year of after receiving title to a lot.”

**Plat 4:**

Article I, 17: “All front yard landscaping shall be approved by the Architectural Control Committee and lot owners shall be responsible to plant trees between the sidewalk and street curb in accordance with the landscaping as shown on the recorded Plat within one (1) year of after receiving title to a lot **and in any case prior to occupancy.**”

**Suggestion: keep plats 1, 2, and 3**

*“All front yard landscaping shall be approved by the Architectural Control Committee and lot owners shall be responsible to plant trees between the sidewalk and street curb in accordance with the landscaping as shown on the recorded Plat within one (1) year of after receiving title to a lot.” / Reason: same as the grass planting... you can’t plant trees in frozen ground.*

e. Difference #5:

**Plat 1:**

Article I, 22: (no restriction, and what is #23 on others below shifts to #22 on this one)

**Plats 2, 3, and 4:**

Article I, 22: “All ancillary structures such as a garden house or yard storage building shall first be placed upon a concrete foundation and shall be no larger than 10' by 12', no more than 12' high, and shall consist of the same material as the main structure including but not limited to brick, vinyl or wood siding and roofing material and the detailed Plans of the structure and its location shall be first be approved by the Architectural Control Committee.”

**Suggestion: keep plats 2, 3, and 4**

*“All ancillary structures such as a garden house or yard storage building shall first be placed upon a concrete foundation and shall be no larger than 10' by 12', no more than 12' high, and shall consist of the same material as the main structure including but not limited to brick, vinyl or wood siding and roofing material and the detailed Plans of the structure and its location shall be first be approved by the Architectural Control Committee.” / Reason: I think this is the addition which led to the removal of Article I, 3*

*from Plats 3 and 4 in difference #1 above. Again, we'd offer amnesty to those already having sheds not meeting this policy for all Plats, but moving forward this would be the expected quality level for ancillary structures.*

f. Difference #6:

**Plat 1:**

Article II, 1: "... shall act as the Architectural Control Committee to which detailed plans and specifications ("Plans") for structures and other improvements (including, but not limited to, basements, swimming pools, tennis courts, fences, decorative walls, bridges, dams, driveways, hedges and other enclosures) must be submitted for examination and approval..."

**Plats 2, 3, and 4:**

"... shall act as the Architectural Control Committee to which detailed plans and specifications ("Plans") for structures and other improvements (including, but not limited to, basements, swimming pools, **ancillary structures**, tennis courts, fences, decorative walls, bridges, dams, driveways, hedges and other enclosures) must be submitted for examination and approval..."

**Suggestion: keep plats 2, 3, and 4**

*"... shall act as the Architectural Control Committee to which detailed plans and specifications ("Plans") for structures and other improvements (including, but not limited to, basements, swimming pools, ancillary structures, tennis courts, fences, decorative walls, bridges, dams, driveways, hedges and other enclosures) must be submitted for examination and approval..." / Reason: It's a technicality already covered by "including, but not limited to" in the sentence... doesn't hurt to keep it in.*

Brent Pirolli motioned to vote for the proposed changes to the unified restrictions.

Stacy Konidaris seconded the motion.

All were in favor of the vote.

- The board reviewed the "Amnesty Plan" draft for those currently violating policies such as mailbox and shed restrictions. The only change to the Amnesty Plan is shown below:

"...The most common application of the above policy in our existing neighborhood would be mailbox requirements (cedar wood, painted to match your house, shingled, etc...) and shed requirements (concrete pad, sided to match your house, shingled, etc...)..."

*"Painted to match your house" was changed to "painted according to the restrictions on file."*

Brent Pirolli motioned to vote on the changes to the Amnesty Plan.

Stacy Konidaris seconded the motion.

All were in favor of the vote.

- Changes were made to the "Financial Policy" to change where checks can be mailed. Stacy Konidaris' address will need to be changed to our PO Box address once we get one. Stacy will add additional hand delivery to her address as an option on the actual invoices sent to the homeowners. Request check, debit or credit card as only accepted forms of payment.

Brent Pirolli motioned to vote on the changes to the Financial Policy.

Bryan Bockert seconded the motion.

All were in favor of the vote.

- The board reviewed the “Delinquency Letter” and proposed the following changes:  
“...If you have a mortgage on your property, the lender may ~~be informed of the lien...~~” changed to  
“...If you have a mortgage on your property, the lender may *discover* the lien...”  
The board also discussed only sending these delinquency letters to homeowners who have been more than 2 years in default per our existing restrictions. A list of these homeowners was reviewed by the board.  
Brent Pirolli motioned to vote on the proposed changes to the “Delinquency Letter.”  
Bryan Bockert seconded the motion.  
All were in favor of the vote.
- The board reviewed plans for David & Rita Kuntz’s home at 1060 S. Ironwood Drive.  
Brent motioned to vote to approve their house plans.  
Bryan Bockert seconded the motion.  
All were in favor of the vote.
- The board discussed Alex & Pam Konidaris’ plans to build a shed on the side of their home. The proposed shed will be placed along the side of their house which will require re-routing their split rail fence. The proposed color of the shed will not match the color of the siding or trim on their home. The board requested that Alex & Pam Konidaris consider matching the color of their home due to the shed’s proximity to the house and that they provide the board with the exact details of their final shed plans for approval prior to building.
- The meeting was concluded at 10:02pm. The date for our next board meeting was not set.