

**Wiltshire at Oxford Homeowners Association
Annual Meeting Minutes
March 17, 2003
Draft**

Call to Order/Attendance/Minutes

The meeting was held at the Oxford Presbyterian Church and was called to order by Gus Rubbo at approximately 7:10PM. In attendance were Board members Joe DiGiacomo and Donovan Mackey, also Gus Rubbo and Theresa Campbell of CCR Management, Inc. and various homeowners. Gus Rubbo noted that a quorum was present and made a request for approval of the 2002 meeting minutes. After several amendments were made to the 2002 minutes (noted below), a motion to approve the minutes was made and seconded.

Amendments to May 22, 2002 Minutes

There was a request from the attendees that there were some open space issues and questions that were not noted in the 5/22/02 meeting minutes, specifically as it relates to split-rail fencing in the common area. Joe DiGiacomo has made attempts to search this matter more thoroughly and would respond to the homeowner but would have the meeting minutes reflect that discussion.

There was a note that there was discussion made at the 5/22/02 minutes of the pump station driveway and that area would be blacktopped. Joe DiGiacomo also made reference that he and other board members were making attempts with the Sewer Authority to have that completed.

Activity Report

Donovan Mackey provided sales activity information to the community, discussed the aggressive sales pace the community is on as well as higher priced homes are being sold as compared to the original phase that was started approximately two years ago. There were questions from the attendees referencing the completion of the roads and other common area elements. Donovan addressed some issues but deferred to Steve Frost, Builder, on other issues. Mr. Frost was not in attendance. There were questions referencing the status of the entranceways that Steve Frost has installed and whether they were going to be corrected due to sight distance issues. Donovan responded that Mr. Frost does have intentions to have the pillars moved to comply. There were questions referencing speed limit on Wickersham Road and it was noted that the speed limit is 45 mph and is hoped that it will be reduced to 35 mph.

Treasurer's Report

Joe DiGiacomo reviewed the 2002 financial statements and supplied detailed information as to the cash requirements and income generated over the 2002 calendar year. Joe noted that there were one-time assessments collected on new settlements which enhanced the revenue of the community. It was also noted that a settlement was made with Charles Wilkinson as it relates to vacant lot fees that were not paid in 2001. Joe had noted that the settlement was made in the amount of \$10,000.00 with the original amount outstanding being \$20,000.00. Various questions from the audience were made to Joe in that regard and it was noted that the Board felt that the \$10,000.00 settlement would be a prudent thing to do as the legal fees, etc., would far exceed the \$10,000.00 difference. Joe reviewed the budget for 2003 and noted that there was an increase in the assessment. The primary areas of increase were in the management fee due to the additional settlements in the community and additional costs for snow removal that are the Association's responsibility. Joe noted that the Association was always responsible for the sidewalks in front of the common area and its snow removal, but the Board had elected in previous years to not budget for snow removal services. Now that the community is nearer completion it was decided that this service was necessary in 2003. Both items had an impact. Joe briefly discussed reserve items, how the process works and how it will benefit the community in the long run.

Management Company Report

Gus Rubbo briefly reviewed the management company role and made reference to an enclosure within the handout documents for the meeting on the detail of the management company role.

Maintenance Report

Gus reviewed the mowing and landscaping maintenance for 2002 and 2003. He noted that the Board was generally pleased with the maintenance service in 2002 and has elected to proceed with the same contractor, T & M Landscaping, for 2003. There was discussion and questions from the attendees referencing the landscaping of the entrances other than the primary entrance. It was reported that until Frost Development moves the pillars, this landscaping would be put on hold. After that, the Association would proceed with maintenance of said areas. Questions were asked regarding the sidewalk, who is responsible for the maintenance and was, noted there are several puddles in the sidewalks.

Insurance Update

Gus reviewed insurance coverage and noted that all general liability and officers and directors coverage was in place. He advised the community of a loss assessment option within the individual homeowners policies may be used to offset legal expenses if a lawsuit was brought against the Association and funds in the lawsuit exceeded the insurance policy coverage. This provides protection to the homeowner for a very minimal price.

Board Advisory Report

Ms. Terry Carrozza deferred to her husband, Brian Carrozza, who is advising the association as it relates to a website and webpage for the community. Mr. Brian Carrozza made a report referencing webpage development for the community. Brian provided detailed information as to the webpage requirements and offered his assistance in providing webpage service on behalf of the Association. There were questions from the attendees in this area and it was noted that most community members felt that a webpage was a useful item. Brian will proceed to provide the development of a webpage for the community.

Architectural Review Committee Report

Joe DiGiacomo noted that Maryann Nissly has resigned as chairperson of the Committee and Denise Vecere was introduced as the new chairperson. Denise reviewed the general policies and procedures that the Committee plans to follow and asked everyone's cooperation in submitting requests for approval. Denise also provided copies of the submission form and discussed its importance. There were various questions from community members on various items. Denise addressed many of the issues that were asked of her. Denise also noted that the Committee was going to make several recommendations to the Board to modify the Rules and Regulations to provide more clarity within several items in the Rules and Regulations. Denise also made reference to reflection street numbers. The Committee would clarify this issue.

Board Elections

It was noted by Gus Rubbo that the present board thought it might be appropriate in the future that a five-member board would be more representative of the community rather than a three-member board. Unfortunately, to make that change in board membership it would require an amendment to the Bylaws. Gus would discuss with the new board to see if this is a viable approach to expanding the board.

Nominations were taken from the floor, and elections were held. The new Board members elected were, Mike Rebert, Mark Murray and Lynley Thinnes. Gus Rubbo offered his thanks to Joe DiGiacomo for all his help and time spent for the last two years with the board. A round of applause was given to Joe and many thanks from community members.

Adjournment

A motion was made and seconded to adjourn the meeting. The meeting was adjourned at approximately at 9:15 p.m.