

Silver Pine Ridge HOA – Meeting Minutes

Date: November 11, 2025 6:30PM-8PM

Attendees: Bruce, Joe, Mike, various home owners

HOA Annual Meeting

1. Trustee Ballots & Meeting Start

- Trustee ballots and financial summaries handed out at the start.
- Current trustees Bruce, Mike, and Joe are willing to continue; homeowners could write in their own names.
- One vote per lot; owners with two lots receive two votes.

2. Financial Review & HOA Fees

- YTD operating expenses: just under \$18,000 (landscaping & insurance increased).
- Current HOA funds: \$64,489.73 (*not including* \$12,600 held in trust for slope repair).
- Reserve account intentionally non-interest-bearing to avoid tax complications.
- Taxes must be filed annually.
- Eight homeowners delinquent; four liens filed for accounts 18+ months overdue.
- Clarify with City & Village that liens are refiled annually or not.
- HOA fees will remain the same for at least one more year.
- Long-term goal: build reserves above \$80,000 to protect against legal or major project expenses.
- City & Village management company is considered fair and manages 50+ HOAs.

3. Pine Woods Slope Repair Project

- Ongoing for 2+ years; triggered when a homeowner cleared common-ground vegetation, causing slope failure.
- Homeowner is fully responsible for the cost.
- Bruce has spent 500+ hours handling city and contractor communication challenges.

- Contractor: *Done Right*.
- Current status:
 - Gabion basket wall expected to finish this week
 - Next steps: backfill, tree removal, erosion mesh, and yard restoration
- HOA is holding \$12,600 to ensure all invoices are paid; any leftover will be refunded to the homeowner (Nikki).
- HOA is not financially liable for the project.

4. Other Completed or Ongoing Projects

- Entrance landscaping: Mike completed it for far less than the prior \$8,000 quote.
- Hepperman retaining wall: dip noted; full repair not cost-effective because it would require full tear-down.
- Sugar maple tree removal, over \$2,000.
- Interstate Drive apartments: proposed two-story development currently delayed 2+ years.

5. Common-Ground Use & Responsibilities

- Residents must not perform work on common ground without HOA approval.
- Use SilverPineRidge.com to report weeds, tree concerns, or other common-area issues.
- City, not HOA, handles issues like potholes or slab repair. Residents should contact their alderman or city directly.
- New adjacent subdivision was required to install two retention ponds to reduce runoff.
- If future failures occur on non-homeowner-caused common ground, HOA may need legal counsel to hold the city accountable.

6. Community Improvements & Future Plans

Entrance

- Complete landscaping, possibly:
 - Cover retaining wall dip with ivy
 - Use river rock for low maintenance
 - Add solar lighting to the sign

Common Areas

- With healthier finances, consider:
 - Fertilizing
 - Weed control
 - Planting trees (requires community support)

Empty Lots

- Three lots identified:
 - Redmond – unkempt; HOA will contact owner
 - Cottage – city filed lien and is mowing
 - Edgefield – maintained but unbuilt for 11 years

Barbed Wire Fence Issue

- Resident on Cottage Grove reports a barbed wire fence blocking installation of privacy fencing.
- HOA and homeowner will investigate with the city.

7. Communication & Website

- Residents reminded to use SilverPineRidge.com instead of Facebook for official communication.
- One resident reported not receiving the meeting email, HOA will verify the email list.
- Meeting signs are placed a week before meetings.

- HOA will ask City & Village if residents can get read-only financial access through the mobile app.

8. Next Steps / Follow-Up

- Oversee completion of slope repair: backfill, tree removal, erosion mesh, yard repair.
- Confirm all invoices, release remaining funds to homeowner.
- Add solar lighting at the entrance.
- Investigate sinkhole near sidewalk and confirm city responsibility.
- Contact owner of unmaintained lot on Redmond.
- Research barbed wire fence issue with the city.
- Ask City & Village about homeowner financial-view access.
- Verify and update email list.