

Silver Pine Ridge HOA – Meeting Minutes

Date: October 23, 2025

Attendees: Bruce, Joe, Mike

HOA Board Meeting Summary – 11/22

1. 131 Project & City Coordination

- City engineer not returning calls.
- Need inspector confirmation on slope treatment (mesh vs seed/straw, plus required plants).
- Neighbors have been cooperative despite yard ruts.
- Project has been pending for 2+ years; close to finish

2. Retaining Wall at Entrance

- Mud jacking is not an option; only structural fix is a full rebuild (expensive).
- For now, plan to visually camouflage with plants/vines, defer rebuild to future

3. Tree Liability & Common-Ground Responsibilities

- HOA may be liable if a common area tree falls onto homes, needs legal/insurance clarification.
- Homeowners should continue reporting possible problem trees; volunteer walkthroughs continue.

4. Stormwater & Nearby Development

- New subdivision required to add two retention ponds instead of one, should reduce runoff affecting our subdivision.
- Nearby apartments are delayed 1–2 years.

5. Financial Position & Reserves

- Current balance roughly: \$77k, minus \$12,600 for 131, plus ~\$4,945 receivables.
- Longtime residents recommend reserves in the \$75k–\$80k range; long-term goal: \$100k.
- Maintain reserves; review expenses before considering any fee changes.

6. Expense Notes

- Tree removal exceeded \$3k due to storm.
- Mowing costs remain low at ~\$7k/year compared to similar neighborhoods.

7. Neighborhood Beautification

- Proposed small-scale improvements: fertilizing, weed control, spraying, planting.
- Possibility of irrigation and lighting at the front entrance.

8. Delinquent Accounts & Liens

- Four liens currently filed; about nine properties owe nearly \$5k in total.
- Late fees are small but justified.
- Larger or repeat offenders should receive liens after proper notice.

9. Annual Meeting Planning

- Meeting: Nov 11, 6:30–8:00 PM.
- Print ballots similar to last year with write-in options.
- Provide handouts on finances and delinquencies.
- Encourage residents to use the HOA website for contact and information.

10. Next Actions / Follow-Up

- Obtain inspector contact and re-engage on slope/vegetation requirements.
- Verify insurance for any tree contractor and gather quotes.
- Investigate tree liability after new year.
- Develop phased plan for retaining wall (cosmetic now, structural later).
- Explore irrigation, planting, and hillside beautification feasibility.
- Prepare updated financial summary for annual meeting.
- Decide on liens for second-half nonpayers once delinquent notices expire.
- Prepare signs, ballots, and meeting handouts.