

**Silver Springs Garden Homes  
Homeowners Association, Inc.  
Board Meeting  
December 1, 2023**

**Cottonwood Recreation Center  
150 S. 6<sup>th</sup> St., Cottonwood, AZ 86326**

**Under Arizona law, this is an open Board meeting, all interested parties may be present.  
Please hold all comments and questions concerning items not on the agenda  
until the meeting is formally closed.**

- I. President Ron Baird called the meeting to order at 2:00 pm. Also present were VP – Julie Rickert, Sec – Kym Citera and Treasurer – George Rekow.
  
- II. Home Owners Present (in addition to Offices and Directors) - 7: Russ Haslow, Beverly Maliza, Dianne Tigard, Julie Serdar, Christina Rekow (Co-owner with George Rekow), Sherry Sievers, Cyndi Blackberg, Aldon & Beverly Thielke, Robert Harris and Resident John Warzaha.
  
- III. Board approval of the August 5, 2023, Board Meeting Minutes:

**Motion to approve August 5, 2023, Minutes by Julie Rickert. Seconded by Kym Citera.**

- IV. Discussion and decision-making regarding 2024 Annual Assessment. The following was read out loud by President Ron Baird,
  - Article V. COVENANT FOR MAINTENANCE ASSESSMENTS, Section 5.8 states in part: “The BOARD shall fix the amount of the ANNUAL ASSESSMENT ... at least thirty (30) days in advance of each ANNUAL ASSESSMENT period.”
  - The Annual Assessment is due and payable January 1<sup>st</sup> of each calendar year and delinquent after January 31<sup>st</sup>.
  - This meeting is 31days before the Annual Assessment is due.
  - Section 5.6 of Article V states in part: Written notice if any meeting called for the purpose of taking any action authorized under Section 5.3, 5.4, or 5.5 shall be sent to all Members not less than 30 days ... in advance of the meeting. Such notice was deposited in the United States mail November 1, 2023.
  - Article V. Section 5.3 MAXIMUM ANNUAL ASSESSMENT says in part: “...the BOARD may, without a vote of the membership, increase the MAXIMUM ANNUAL ASSESSMENT during each fiscal year of the ASSOCIATION by an amount proportional to the amount of increase during the prior fiscal in the Consumer Price Index for All Urban Consumers (all items), U.S. City average...”
  - The above cited average for the prior fiscal year (2022) was 6.5%.
  - Increasing the Annual Assessment by this amount means the 2024 Annual Assessment would be \$1,278.00.
  
  - There was Board discussion about different methods of determining Assessment. The board decided to use the 6.5% CPI average.
  - Julie Rickert spoke about the water expense increase and the need for Repairs and Replacement of the Irrigation Lines.
  - There was much discussion from the Audience regarding leaks with general agreement of the Replacement of the Irrigation Lines.

Ron Baird then went over the recent irrigation findings and repairs. He also reported on the Engineering Study of our Capital Assessments that we were required to do, to also explain the need for the increase in the Annual Assessment. The Engineers who generated the Study, determined that unless we increase our Capital Asset Reserves, that in a short time we would be out of funds and unable to maintain our Assets, such as street, walls, lights, landscaping and irrigation. The Study recommended ways to increase Reserves as follows:

1. Immediate increase in Annual Assessment and put that increase aside in the Capital Reserve.
2. Spend all money in Capital Reserve and then have a large "Special Assessment".

Treasurer George Rekow discussed the summary as presented by the engineers Kessler & Associates and its findings as to our Reserve deficit, which was \$400,000 to upwards of \$550,000 over the next 30 years. He emphasized that it was prudent for us to start increasing our Capital Reserves immediately, hence the increase in Annual Assessment. His personal assessment, as most logical and sensible, was to increase 2024 Annual Assessment per our CC&R's, based on last year's CPI of 6.5%, to a total of \$1278 for the year, as this would have the least impact on our Home Owners. It was pointed out that our last increase in Annual Assessment was 4 years ago.

Home Owner Sherry Sievers interrupted George and asserted that meant the annual increases would be at 6.5% every year until deficit was met. Both Treasurer George and VP Julie Rickert immediately corrected her, stating NO, that was not the case. That was the increase for 2024, and each year would be analyzed to determine if an increase was necessary to stay on track.

Home Owner Sherry Sievers then started her discussion regarding the Landscaping in her front yard. She insisted that the HOA remove the landscaping on her property and no longer charge her for its maintenance. There was rebuttal by several other owners regarding the CC&Rs requiring that maintenance. President Ron Baird declared Mrs. Sievers out of order and processed with the meeting. There was then discussion regarding the watering problem with the landscape and the solution of replacing of the water line from the street to each individual property, and this was another item to be covered by the increase in assessment. There was discussion of the scheduled line replacement by our Landscaper which will be performed in 2024. It was also discussed that the Architectural Committee needed additional volunteers to help monitor the water issues.

After more discussion on the proposed assessment, ***Kym Citera made the motion*** to approve the 2024 Annual Assessment to be \$1,278.00 and was seconded by Julie Rickert. Ron then brought up the subject of Non-Payment of assessment per CCR's that there is a 12% per Annum interest charge on any late payment of the annual Assessment. Motion was carried.

## V. Adjournment

**Motion to Adjourn: Motion by Julie Rickert and Seconded by Ron Baird.  
Motion carried.**

**Meeting adjourned at 2:36 p.m.**

**Respectfully submitted by Kym Citera, Secretary**



**Silver Springs Garden Homes  
Homeowners Association, Inc.  
Board Meeting  
August 5, 2023**

**Held at Cottonwood Recreation Center  
150 S. 6<sup>th</sup> St., Cottonwood, AZ 86326**

- I. Call to order by President Ron Baird at 2:01 pm.
- II. A quorum was established (10% of owners).
- III. In attendance : Board Members Ron Baird, Julie Rickert and Kym Citera, Treasurer George Rekow. 6 additional Homeowners present: Julie Sedar, Evelyn Jacobson, Sherry Sievers, Cyndi Blackberg, Aldon & Beverly Thielke and Loma Jenkins
- IV. Election of Officers:  
Motion by Ron Baird to elect the following Offices and their Service Terms for Silver Springs Garden Homes Homeowners Association as follows:  
**President Ron Baird for a 1 year term**  
**Vice President Julie Rickert for a 3 year term**  
**Secretary Kym Citera for a 2 year term**  
Motion seconded by Julie Rickert. Motion passed.
- V. Approval of Annual Meeting Minutes for June 3, 2023: Motion by Kym Citera and seconded by Ron Baird. Motion passed.
- VI. Announcements by President Ron Baird
  - A. Late night door knockers
  - B. Roofing swindles
  - C. Vandalism in Central Park
- VII. Treasurer's Report – George Rekow  
All bills paid and nothing outstanding owed. Overview of increased Legal expenses and Water expenses. George carefully went over the Financial documents and answered several Homeowner questions. In addition, he offer to do "house calls" should anyone require special help with understanding the finances of the HOA. It was also pointed out the process for increasing the Annual Assessment by CPI, which may become necessary after we receive the Reserve Assessment Report.
- VIII. Architectural Committee Report – Cyndi Blackberg  
Need to removal of some trees due to disease, and need to replace with new trees.  
It was suggested a need for a storage shed to store soaker hoses and timers.
- IX. Report of Social Committee - Julie Serdar had nothing to report

**X. President's Report**

- A. The City of Cottonwood informed us that it has received a complaint about our streetlights and asked us to acquire shields for the lights or replace them to conform to Dark Sky requirements. This matter has and will consume much time, effort and money to resolve. Ron will work with APS for those Shields.
- B. Reserve Study necessitated by a Demand Letter from an owner will cost \$2,420 and is in the process.
- C. Certified Audit necessitated by a Demand Letter from an owner will cost \$4,250 and is in the process.
- D. Legal Expenses as of August 1, 2023 is now \$7,476.20.
- E. As a result, we had to liquidate some of 5% CDs to cover a portion of the legal and certified audit costs to date, reducing our Association income from sources other than the Annual Assessment.

**XI Old Business:**

- a. None

**XII. New Business:**


- a. Trees in Central Park. Need to purchase and plant trees in Central Park –we had to remove a mulberry last year and the deodar cedar is dying, we have spent funds on trimming it, but should consider removal as a cost-savings measure. Motion by Ron Baird to Purchase trees considered more drought resistant this Fall and plant them in Central Park (to be determined). Motion Seconded by Kym Citera. Motion passed unanimously.
- b. Board Discussion regarding conforming all homeowners to paying Annual Assessments by the end of January, ending the practice of allowing them to be paid monthly or paid with compensation to the Association for lost income. Motion by Kym Citera to Confirm all Homeowners to pay the Annual Assessments by Jan 31, ending the practice of allowing monthly payments. Payments after Jan 31 will incur interest of 12% per annum. Also that the 10% late fee will be waived for 12 months. Motion Seconded by Ron Baird. Motion passed unanimously.

**XIII. Adjournment**

**Motion to Adjourn: Motion by Julie Rickert. Seconded by Kym Citera. Motion passed.**

**Meeting adjourned at 1:15 p.m.**

**Respectfully submitted by Kym Citera, Secretary**



**Silver Springs Garden Homes  
Homeowners Association, Inc.  
2023 Annual Meeting  
June 3, 2023, 2:00 p.m. MST  
Cottonwood Recreation Center  
150 S. 6<sup>th</sup> St., Cottonwood, AZ 86326**

I. Call to order at 2:00PM by Ron Baird, President

II. A quorum was established, (10% of owners)

III. In attendance: Board members Ron Baird, Kym Citera, Julie Rickert

16 homeowners in attendance: Kristy Osselaer, Dianne & Ken Tigard, Julie Serdar, Carol Hagberg, George Rekow, Ron & Lougene Baird, Evelyn Jacobson, Sherry Sievers, Cyndi Blackberg, Aldon & Beverly Thielke, Loma Jenkins, Pat Eurkaitis, Brenda Mullins.

IV. Approval of previous meetings' Minutes:

a. 2022 Annual Meeting Minutes:

**Motion: Approve 2022 Annual Meeting Minutes. Motion by Sherry Sievers. Seconded by Julie Rickert. Motion unanimously approved.**

b. December 15th, 2022, meeting Minutes:

**Motion: Approve December 15, 2022 Meeting Minutes. Motion by Kym Citera. Seconded by Julie Rickert. Motion unanimously approved.**

c. March 15<sup>th</sup>, 2023, Special Meeting Minutes:

**Motion: Approve March 15, 2023 Special Meeting Minutes. Motion by Kym Citera. Seconded by Julie Rickert. Motion unanimously passed.**

V. President's Report:

a. Wash situation

Pender Engineering completed the wash survey, required by the city and FEMA, in mid-May. Problems associated with the 6<sup>th</sup> Street crossing and clogged culverts (again) at 89-A are mentioned in Pender's report. Ron had several meetings with the City engineer and reported 2 problems: 1) The homeowner, who is now deceased, nearest 6<sup>th</sup> street on the other side of SSGH had put in jersey barriers. They require a crane to remove or reposition them. 2) Continued construction uphill and increased water has caused a lot of debris and blockage in culverts. Tom Pender suggested all

interested stakeholders get together and take care of it. This could possibly include 15 property owners. We will have to watch it. Ron will write ADOT that something must be done.

- b. Reserve analysis: We have a balance of \$35,000 after the street repavement. Some HOA shrubbery was replaced.
  - c. Trees in Central Park: Ron asked everyone to take a look at Central Park, particularly the cedar tree that continues to die. Should we spend \$1,500 to have the tree removed or should we continue to cut it back?
- VI. Treasurer's Report: George reported regarding the Edward Jones account. As of today, it has grown to \$107,900. George also explained the water and utility costs we are responsible for. They are down from last year. George mentioned our financial efficiency is due to Ron.
- VII. Report of Audit Committee: Ken Tigard and Bev Malizia. Ken reminded everyone that an audit review is an oversight function. He reported that the committee reviewed the financials and all looks in good shape.
- VIII. Report of Architectural Committee: CY, Julie Serdar, Cyndi Blackberg. Cyndi reported that we should try to save the cedar in Central Park if we can.
- IX. Report of Social Committee: Julie Serdar reported we were not able to hold the Spring potluck in the Park. Hopefully we can do it in the Fall.
- a. Old Business: None
- X. New Business:
- a. Suggestions for future Board to consider regarding improving common areas.
    - i. More trees in Central Park.
    - ii. What to do about too many residents and visitors are disregarding the 15-mph speed limit. Suggestion: speed bumps.
  - b. Carol Hagberg asked if we could dim the light on the street outside her home. Ron suggested that maybe we install a shade so the light is directed downward. He will look into it.
  - c. Kym mentioned the center light on the gazebo goes off and on. Ron mentioned it may have been hit by the recent storm. John and Ron will look into it.
  - d. Evelyn mentioned that the bush at the entrance to SSGH needs to be trimmed back. It's too hard to see around it when you are leaving SSGH.
- XI. Report of Inspectors of Election: Loma Jenkins, Diane Tigard, Stacy Thayer

The Nominating Committee sent a solicitation letter to all Members asking for nominations. The Committee received three. Ballots were then mailed to all homeowners and received back in the mail to the Association mailbox. The Inspectors of Election met and counted the votes. Loma reported that the new board members are: Ron Baird, Kym Citera, and Julie Rickert.

**XII. Adjournment**

**Motion to Adjourn: Motion by Cyndi Blackberg. Seconded by Pat Eurkaitis. Motion unanimously approved.**

**Meeting adjourned at 2:50 p.m. MST.**

**Submitted by Julie Rickert  
Secretary**

**June 3, 2023**

**Silver Springs Garden Home  
Homeowners Association Inc.  
Special Meeting of the Board of Directors  
March 15, 2023, 11:00 AM**

**Call to order:** 11:00 AM

**Board Members and Officers in Attendance:**

Ron Baird, President  
Kym Citera, Vice-President  
Julie Rickert, Secretary  
George Rekow, Treasurer

**Others:** 13 Association members

The meeting was called by the Association President Ron Baird to address and approved 3 agenda items:

- 1) Decision-making and voting on a contract with Maurer Sealing and Striping, Inc. to resurface the street. The contract is in the amount of \$6,450.00, the lowest bid received.

Russ explained that he received 2 bids for the work and this firm was the lowest price. Carol Dillon said we didn't have to do the work. Beverly Malizia mentioned that the last time the road was sealed we were told we would need to do it again in 3 years, which has passed and now it is time. Stacey Thayer inquired about the process the paver would use. It was explained that the paver will reseal the road.

Motion to pass was made by Julie Rickert

It was seconded by Kym Citera.

It was passed unanimously.

- 2) Decision-making and voting on engaging legal representation to replace Gordon and Gordon, which has ceased operation.

Ron explained that we don't currently need to engage an attorney but we will have one if we need it. Carol Dillon said we engaged an attorney 3 times last year. She wanted to know who it was and the cost and also



mentioned it could have been about her. George Rekow told her she's out of order. This motion is to engage a company for Association business. Robert Harris endorsed the firm, saying they are considered a very good firm.

Motion to pass was made by Kym Citera.

It was seconded by Ron Baird

It was passed unanimously.

3) Decision- making and voting on the 2023 capital expenditures budget.

We passed out copies of the financials. Ron commented we are in good shape financially. We are getting 4.8% on a CD and we have enough in the checking account and will have more from monthly payments to pay bills. He noted our new landscaper is charging us \$500 less a month than the previous landscaper. Russ noted our Wash CD is separate from operating and restricted by the City. Robert Harris proposed installing a Stop sign on the road near the entrance. Russ will look into it.

**Adjournment:**

At 11:35 AM, Julie Rickert made a motion for adjournment, Ron Baird seconded the motion. The motion was passed unanimously.

Despite being told this was a board meeting, Carol Dillon interrupted the business of the board several times. She did not wait until the Board asked for discussion.