

**Mosby Mountain Community Association
MEETING OF THE BOARD OF DIRECTORS**

Date and time: Tuesday, September 17, 2019, 7:00 pm

Meeting location: home of Joe and Sue Cantu, 1945 Ridgetop Drive, Charlottesville VA

Board members present:

Jim Peterson, President, 1696 Ridgetop Drive
Joe Cantu, Vice President, 1945 Ridgetop Drive
Bryan Hamil, Secretary/Treasurer, 1230 Hatcher Court
Ken Garrison, 1371 Singleton Lane
Carol Price, 1146 Turnstone Drive
Ryan Liverman, Director, 1647 Hubbard Court
George Urban, Director, 1236 Hatcher Court

Others present:

Chris Boggs, 1671 Hubbard Court

1. Welcome and introductions

President Jim Peterson called the meeting to order at 7:02pm.

2. Adoption of agenda

On a motion by Mr. Urban, seconded by Mr. Cantu, the agenda was adopted as distributed.

3. Approval of the July 16, 2019, board meeting minutes (posted on the mosbymountain.org website)

On a motion by Mr. Liverman, seconded by Mrs. Price, the minutes of the July 16, 2019, board meeting were unanimously approved.

4. Treasurer's Report:

a. Financial statements

Mr. Hamil distributed copies of the August 2019 financial statements (see attached). On a motion by Mr. Urban, seconded by Mr. Cantu, it was unanimously voted to accept the August 2019 financial statements.

b. Preparation and adoption of the 2020 budget

Mr. Hamil created a draft budget and sent to all board members for review. After discussion, the Board recommended increasing quarterly dues by \$5, and adding all excess income from this increase to non-contracting landscaping budget expense. On a motion by Mr. Cantu, seconded by Mr. Liverman the board unanimously approved the 2020 budget (see attached).

5. Committee reports

a. Architectural Review Board

Mr. Garrison shared a write-up for the ARB report (see attached).

Mr. Garrison and Mr. Boggs discussed the request for addressing solar panels in the official ARB guidelines. On a motion by Mr. Hamil, seconded by Mr. Liverman, the board unanimously approved in principle to update the ARB guidelines to address solar panels. Mr. Urban will draft the policy and the board will review and share with members ahead of a final vote in a future board meeting.

b. Common Area Committee

Mr. Liverman presented the contract renewal for landscaping for a 3 year period with a one-time increase of 7% from our current contract cost. On a motion by Mr. Urban, seconded by Mr. Hamil, the board unanimously voted to accept this new contract proposal with Luke Marshall.

Mr. Liverman reported that he is planning to address tree plantings along Ridgetop and Singleton.

c. Community Relations Committee

Mr. Urban reported that the next community activity will be the Halloween party.

6. Update on Southwood Rezoning

Mr. Hamil reported that the Board of Supervisors voted to approve the rezoning request.

Habitat renewed their invitation for a member of the MMCA Board to sit on the Southwood ARB. On a motion by Mr. Cantu, seconded by Mr. Urban, the board unanimously voted to appoint Bryan Hamil as the MMCA representative on the Southwood ARB.

7. Planning for the Annual Meeting of the Mosby Mountain Community Assoc. Inc., to be held Tuesday, December 3rd, 2019 at 7pm. Location TBD.

The board unanimously agreed to act as a Committee of the Whole in order to discuss and nominate MMCA board members and officers for 2020. The committee agreed to nominate officers and directors at a later date but ahead of setting the agenda for the Annual Meeting of the Membership.

Mr. Hamil agreed to confirm using Calvary Chapel again to host the annual meeting.

8. Comments on items no on the agenda

None.

9. Next regular board meeting: Date and place TBD.

Mr. Peterson announced the next meeting will be in January 2020. Meeting location TBD.

10. Adjournment

On a motion by Mr. Hamil, seconded by Mr. Cantu, the meeting was adjourned at 8:01pm.

Respectfully submitted,

Bryan A. Hamil
Secretary/Treasurer

August YTD P&L	Jan - Aug 19	August YTD Balance Sheet	Aug 31, 19
Ordinary Income/Expense		ASSETS	
Income		Current Assets	
41000 · ASSESSMENT INCOME	46,009.05	Checking/Savings	
41500 · Fee Income	80.00	10300 · Cash - VNB - 6409	27,525.72
43000 · INTEREST INCOME	81.75	10500 · Capital One Business Savings	30,798.60
Total Income	46,170.80	Total Checking/Savings	58,324.32
Gross Profit	46,170.80	Accounts Receivable	
Expense		11000 · Accounts Receivable	-6,404.96
Write Off (Bad Debt Expense)	3.00	Total Accounts Receivable	-6,404.96
51000 · ACCOUNTING FEES	2,900.44	Total Current Assets	51,919.36
53000 · LEGAL FEES	-320.00	TOTAL ASSETS	51,919.36
53500 · LICENSES AND FEES	25.00	LIABILITIES & EQUITY	
55000 · OFFICE EXPENSE	141.49	Liabilities	
55005 · Association Events	35.00	Current Liabilities	
64500 · TRASH COLLECTION	16,898.00	Accounts Payable	
75100 · ENTRANCE & GATE EQUIPMENT	667.49	20000 · Accounts Payable	2,112.25
75300 · LANDSCAPING - CONTRACT	17,522.00	Total Accounts Payable	2,112.25
75400 · LANDSCAPING - NON-CONTRACT	100.00	Total Current Liabilities	2,112.25
75800 · Signage/Sign Maintenance	35.01	Total Liabilities	2,112.25
Total Expense	38,007.43	Equity	
Net Ordinary Income	8,163.37	32000 · CAPITAL CONTRIBUTIONS	2,000.00
Net Income	8,163.37	3900 · Retained Earnings	18,236.60
		39996 · RETAINED EARNING	21,407.14
		Net Income	8,163.37
		Total Equity	49,807.11
		TOTAL LIABILITIES & EQUITY	51,919.36

August Budget vs Actual	Jan - Aug 19	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
41000 · ASSESSMENT INCOME	46,009.05	45,696.00	313.05	100.69%
41500 · Fee Income	80.00			
43000 · INTEREST INCOME	81.75			
Total Income	46,170.80	45,696.00	474.80	101.04%
Gross Profit	46,170.80	45,696.00	474.80	101.04%
Expense				
Write Off (Bad Debt Expense)	3.00			
51000 · ACCOUNTING FEES	2,900.44	2,266.68	633.76	127.96%
52000 · Liability, D&O, Bonding Ins	0.00	733.32	-733.32	0.0%
53000 · LEGAL FEES	-320.00			
53500 · LICENSES AND FEES	25.00	100.00	-75.00	25.0%
54500 · MEETING EXPENSE	0.00	66.68	-66.68	0.0%
55000 · OFFICE EXPENSE	141.49	133.32	8.17	106.13%
55005 · Association Events	35.00	500.00	-465.00	7.0%
64500 · TRASH COLLECTION	16,898.00	17,574.00	-676.00	96.15%
75100 · ENTRANCE & GATE EQUIPMENT	667.49			
75300 · LANDSCAPING - CONTRACT	17,522.00	17,112.00	410.00	102.4%
75400 · LANDSCAPING - NON-CONTRACT	100.00	2,000.00	-1,900.00	5.0%
75800 · Signage/Sign Maintenance	35.01			
Total Expense	38,007.43	40,486.00	-2,478.57	93.88%
Net Ordinary Income	8,163.37	5,210.00	2,953.37	156.69%
Net Income	8,163.37	5,210.00	2,953.37	156.69%

MOSBY MOUNTAIN COMMUNITY ASSOCIATION, INC. -- BUDGET 2020

Categories	Code	16 Budget	16 Actual	17 Budget	17 Actual	18 Budget	18 Actual	19 Budget	19 Projected	20 Budget
Assessment Income	41000	\$ 52,360.00	\$ 52,419.54	\$ 52,360.00	\$ 52,436.70	\$ 52,360.00	\$ 52,774.27	\$ 60,928.00	\$ 61,030.94	\$ 63,308.00
Fee Income	41500		\$ 180.00		\$ 220.00	\$ 175.00	\$ 232.50	\$ -	\$ 80.00	\$ 100.00
Disclosure Packet	42000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest Income	43000	\$ -	\$ 111.13	\$ 150.00	\$ 121.90	\$ 150.00	\$ 122.39	\$ -	\$ 81.75	\$ 100.00
Misc Income	44000	\$ -	\$ 25.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income		\$ 52,360.00	\$ 52,735.67	\$ 52,510.00	\$ 52,778.60	\$ 52,685.00	\$ 53,129.16	\$ 60,298.00	\$ 61,192.69	\$ 63,508.00
Write Off (Bad Debt Expense)							\$ 0.10			
Accounting	51000	\$ 4,200.00	\$ 2,893.89	\$ 4,200.00	\$ 2,972.50	\$ 3,400.00	\$ 2,803.46	\$ 3,400.00	\$ 3,539.68	\$ 3,600.00
Bank Charges	51500				\$ 15.00	\$ -	\$ -	\$ -	\$ 3.00	
Liability, DBO, Bonding Ins/ins general 66350	52000	\$ 1,000.00	\$ 1,037.00	\$ 1,100.00	\$ 999.00	\$ 1,100.00	\$ 957.00	\$ 1,100.00	\$ 1,100.00	\$ 1,000.00
Legal	53000	\$ -	\$ 621.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxes and Licenses	53500	\$ 150.00	\$ 63.84	\$ 150.00	\$ 61.21	\$ 150.00	\$ 62.22	\$ 150.00	\$ 25.00	\$ 70.00
Meeting Expense	54500	\$ 500.00	\$ 100.00	\$ 100.00	\$ -	\$ 100.00	\$ -	\$ 100.00	\$ -	\$ -
Office Expense	55000	\$ 500.00	\$ 263.69	\$ 200.00	\$ 301.31	\$ 200.00	\$ 250.30	\$ 200.00	\$ 203.59	\$ 250.00
Website Expense	85500	\$ 180.00	\$ 179.88	\$ 180.00	\$ 563.47	\$ 17.00	\$ -	\$ -	\$ -	\$ -
Other Services	55500		\$ 10.00			\$ -	\$ -	\$ -	\$ -	\$ -
Association events/activities 56200	55005	\$ 1,000.00	\$ 649.20	\$ 1,000.00	\$ 727.57	\$ 750.00	\$ 638.78	\$ 750.00	\$ 571.25	\$ 650.00
Memberships	54000								\$ -	
Miscellaneous expense	74200								\$ -	
Common area maintenance ("contract")*	75300	\$ 20,952.00	\$ 21,564.00	\$ 25,668.00	\$ 25,668.00	\$ 25,668.00	\$ 25,668.00	\$ 25,668.00	\$ 25,668.00	\$ 27,868.00
Misc Common Area Improvements	83000	\$ 4,171.00	\$ 1,530.00		\$ 225.00	\$ -	\$ -	\$ -	\$ -	\$ -
Landscaping - Noncontracting	75400	\$ 1,500.00	\$ 5,085.00	\$ 634.00	\$ 2,283.85	\$ 1,450.00	\$ 8,185.00	\$ 3,000.00	\$ 3,000.00	\$ 3,700.00
Drainage / fencing 75200-82250 maintenance	82000								\$ -	
Signage/Sign Maintenance	82500								\$ -	
Mailbox Maintenance	75800								\$ -	
Trash Collection	71450	\$ 18,207.00	\$ 18,207.00	\$ 19,278.00	\$ 19,278.00	\$ 19,850.00	\$ 22,866.80	\$ 26,361.00	\$ 25,996.67	\$ 26,361.00
Addition to reserve fund - see below	64500		0		0				\$ -	
Addition to operating reserve fund - see below	51700	\$ -	0	\$ -	0	0	\$ -	\$ -	\$ -	\$ -
Snow Removal			\$ -		\$ -		\$ 0.50		\$ -	
Mosby Mtn Sign Replace/Repair Prjct						\$ 18,000.00	\$ 18,368.50	\$ -	\$ 702.50	\$ -
Total Expense		\$ 52,360.00	\$ 52,204.50	\$ 52,510.00	\$ 53,094.91	\$ 70,685.00	\$ 79,800.66	\$ 60,729.00	\$ 60,809.69	\$ 63,499.00
Quarterly Dues		\$ 110.00	\$ 128.00	\$ 128.00	\$ 133.00					
Addition to special reserve fund		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Addition to operating reserve fund		\$ -	\$ 531.17	\$ -	\$ (316.31)	\$ (18,000.00)	\$ (26,671.50)	\$ 199.00	\$ 383.00	\$ 9.00

Architectural Committee Report:

1. Since the last meeting we have had several neighbors apply for and receive ARB approval on our traditional landscaping projects.

2) The ARB with the assistance of the commentary from the BOD members also approved a home with a solar system on the roof a portion of which is on the front of the house to accommodate the efficient use of the sun's path over the house. The specific address is 1671 Hubbard Court. The challenge we faced in handling the approval of the system was we do not have a Solar Policy in the Covenants and Restrictions and per the AG's opinion if there is no restriction in the Convents when the subdivision was formed, then the ARB's cannot totally restrict the installation of solar systems, but the AG goes on to say HOA's can offer reasonable restrictions without defining reasonable.

I would then offer a motion that is essentially the suggestion that George Urban wrote in the email chain on the issue.

George's exact proposal is quoted below:

"We adopt a specific standard with respect to solar installations. Perhaps require that installations: (i) follow slope of roof line (parallel), (ii) use of black framed panels, (iii) appropriate concealment of wiring and components, (iv) limit size of system consistent with current net metering code, (v) not front facing unless would substantially impact efficiency of the installation, (vi) [consider if we want to address ground mounted systems]. We could also set a standard for measuring "reasonable" restrictions -- for example, if these restrictions either increase the cost of the system by more than [15]% or reduce the energy collection efficiency by more than [15]%, then the restrictions will be scaled back to accommodate the installation. "

I would comment on item VI as noted by George -Ground Mounted Systems-I would propose that these not be allowed as this would dramatically change the current look and feel of the neighborhood.

If the BOD is comfortable with that restriction, I would be comfortable with any language that is created to have a policy with "Reasonable Restrictions" which I think what George developed meets those guidelines.

Chris Boggs the homeowner of 1671 Hubbard Court offered the following language which is close to the elements that George wrote-I think we might want to discuss his point 3-what happens once it is no longer an operating system. Thinking 20 years ahead might be valuable.

Wording from Chris Boggs on a possible policy for Solar Systems.

Homeowners seeking to install a roof-mounted solar system must submit an application for ARB approval. Solar systems include both photovoltaic or thermal hot-water solutions. Solar system color schemes including both framing and panels should complement the existing color of the roof.

1. Ground-mounted solar arrays are not permitted. Solar systems on storage sheds require ARB approval.
2. All photovoltaic systems must meet all Albemarle County requirements and permits.
3. When a roof-mounted solar system is functionally obsolete, homeowners must remove and discard equipment.

Minimal pruning of trees immediately adjacent to the house to improve solar exposure is permitted without ARB approval. Major removal or cutting of trees or clearing on a homeowner's own property for this purpose shall require ARB approval and, in some cases, Albemarle County approval. Homeowners may not, in any case, cut, prune, trim, or clear trees from HOA common property, county property, or any adjacent neighbor's property to improve solar exposure.

3) We have one letter that has been written to 1878 Rhett Court telling them that having a jet ski parked in the driveway is not permitted by the Covenants and Restrictions-to date do not have an answer and it was still there on Sunday Night 9/15 when I drove by the house.