Agenda for October 12, 2010
Meeting of the Board of Trustees of
Forest Hill Home Owners, Inc.

Call to order and introduction — Jan Milic, Chair of the Board

Approval of the minutes of the March 9, 2010 meeting of the board of trustees and appointment of secretary to keep minutes of current meeting — Marla Zwinggi, Secretary

Financial report — Tony Rupcic, Treasurer

Membership report — Nate Wright, Vice President of Membership

Standards report — Jeffrey King, Vice President of Standards

Executive report — Jan Milic and Christopher Hubbert, President

Report of the trustees regarding 2010 accomplishments/projects — All

Recommendations of the nominating committee — Jan Milic

Appointment of 2011 executive committee — board of trustees

Other business — All

Minutes of the October 12, 2010
Board of Trustees Meeting of Forest Hill Home Owners, Inc.

On Tuesday, October 12, 2010, the board of trustees of Forest Hill Home Owners, Inc. held a meeting at the McGregor Home. The trustees in attendance constituted a quorum. The following officers also attended by invitation: Jan Milic, chair, Christopher Hubbert, president, Tony Rupcic, treasurer, Marla Zwinggi, secretary and Nate Wright, vice president of membership.

Call to Order and Minutes

Jan Milic called the meeting to order at approximately 7:05 P.M. and distributed an agenda (attached). The minutes of the March 9, 2010 board meeting were then presented and approved, as amended.

Financial Report

Tony Rupcic presented the income statement to the board. Low interest rates have decreased our interest income, reducing revenues overall. The association has a net loss of $150 year-to-date and there are some significant expenses coming up, including the boiler and landscaping costs. We would like to replace the boiler before the onset of cold weather. We could be looking at a $5,000 deficit this year, the first time in eight years that we will be at a loss. Christopher Hubbert pointed out that we have savings to address capital expenditures like the boiler replacement, but that we should be able to cover operating expenses through donations. As the trustee of Rumson he indicated he would send a letter to individuals who have contributed recently to solicit additional funds for the boiler. Last year he sent a letter to the individuals who had not contributed for the year and we didn't receive any additional donations. If any trustees want to follow up on their street, we would welcome this and can provide trustees with this information.

A trustee asked whether the newsletter could be published online to avoid printing costs. Christopher responded that we shouldn't eliminate the paper newsletter mailings because they also serve as dues reminders. He did suggest we should increase the advertising income for the newsletter to help defray the costs. Christopher noted that the executive committee has worked toward reducing expenses over the past several years, but that at some point there isn't much more we can do to cut expenses while serving our purposes. Instead we need to be more aggressive in terms of other sources of income. For example, we haven't always been good about collecting permit fees, although we waive a permit fee for contributors.

Trustee Adele Dimarco Kious suggested we consider increasing the recommended dues amount and asked if this had been recommended in the past. Discussion ensued. Christopher emphasized the importance of communicating the value of the organization to residents. However, even if we successfully communicate value, we still have to contend with the "freeloader effect." For example, many of the calls we receive from residents requesting assistance from the association

are from individuals who do not contribute. Adele wanted to know if we have sent an email reminding people to send in their dues. Christopher responded that we haven't done this, but we could look into it.

One trustee, Louise Kates, asked about approaching neighbors regarding dues and suggested trustees go door-to-door soliciting contributions. Christopher agreed that a more personal touch could be an incentive to give and encourages trustees to go out and talk to residents and build relationships. Jan Milic said that we could provide the trustees with a list of non-contributors as well as envelopes for contributions.

After complete discussion of the topic, the financial report was unanimously approved.

Membership Report

Nate Wright reported that so far this year we have 29 new residents. Of the 29, four of the homes are currently unoccupied and three are unclear, with the remainder being occupied. Four of the last six new residents are on Chelsea.

Standards Issues

Blackmore resident Mike Reilly brought up the topic of FHHO's covenants. He believes that FHHO must focus its efforts on enforcing the maintenance covenants. Some homes are being rented because of the poor real estate market and these are often the homes that require attention. Christopher pointed out that Mike and Jan have made some progress working with the city on a number of these homes. Christopher emphasized that if a trustee has a home on the trustee's street that requires attention, the trustee should alert Jan as the chair of standards. If appropriate, the standards committee will then contact the city and issue a citation. If the trustee knows the resident, it may be helpful for the trustee to contact the resident directly. In some instances all that is required is a polite reminder. Jan noted that we had a positive response this summer. In several instances Mike pointed out a property that required attention for weeds or painting, for example. The standards committee issued a citation and did receive the city's cooperation in most instances.

Mike suggested a two-prong approach involving not only a citation, but providing the property owner with additional options when appropriate. He pointed out that Citizens Bank has TARP funds that it would like to invest in a showcase community like Forest Hill. The bank could provide low-interest loans. As an example, Mike discussed a home on Westover that is owned by a woman who now lives in California. Because the home is currently vacant (it had been rented), it is not being adequately maintained. Mike suggested the association contact Wells Fargo (the mortgage holder) to address this issue. Christopher pointed out that the home is not in foreclosure and that the bank is not responsible for maintaining it. He suggested that we contact the realtor to ensure that the home is properly winterized (pipes drained, heat turned on, etc.). Christopher pointed out that foreclosures are currently a nationwide problem for which there is no easy solution, but that FHHO is working with residents, the cities and banks to ameliorate the

issues surrounding foreclosed homes. He also noted that the foreclosure rate in Forest Hill is consistent with that of the region overall.

Executive Report

Christopher provided a brief report, touching on key issues and noting that he would provide a more complete overview of 2010 at the spring trustees meeting. Christopher commended Sally Miller for her dedication to the association, noting her role in the Burlington lot and blue cottage cleanup events.

Other Business

Marla Zwinggi updated the trustees on the status of the Northvale triangle landscaping project. It was suggested that the association make an effort to contact the realtor offices to educate them about the neighborhood. Trustee Linda Johnson recommended highlighting a few houses that have been redone that are on the market. Christopher agreed that this could be done and that there are numerous examples of homes that have been beautifully rehabbed.

Appointment of the 2011 Executive Committee

On behalf of the nominating committee, Jan presented the following officers for 2011.

Jan Milic	Senior Vice President and Chair of the Board
Christopher Hubbert	President
Tony Rupcic	Treasurer
Joyce Rothenberger	Secretary
Nate Wright	Vice President of Membership
Jeff King	Vice President of Standards

The trustees accepted the recommendations of the nominating committee and approved the slate unanimously.

There being no further business, the meeting was adjourned.

Minutes taken by Marla Zwinggi,
Secretary, and finalized by
Christopher Hubbert, President