

Heatherstone Village Homeowners Association

P.O. Box 1321, Painesville, OH, 44077 www.heatherstonevillage.com

DATE: 10 October 2024

RE: Letter of Introduction, HVHOA Information Update

Greetings fellow homeowners! My name is Russell Rancourt, and I am the new President of HVHOA. Some of you know me, and most of you know my house, if you have lived here for at least one Christmas season. If you have driven around the development during the holidays, then you have surely seen what has become affectionately known as “the Heatherstone Christmas Tree” on Dartmouth Drive. With 13,000 lights, it’s kind of hard to miss. If I haven’t met you, I have likely seen your cars, when you have paused on Dartmouth to let your kids watch the lights.

By way of introduction, I will tell you a bit about myself. Lynn (my wife) and I have lived in Heatherstone for 29 years, where we raised 3 kids, who are all out on their own now. We would be empty nesters, except for Breeze, our 8-month-old puppy. I am an Air Force veteran, and I have run my own security and IT support company since 2000. Prior to that, I spent 8 years as the IT director for a large law firm, where I became very familiar with insurance, legal issues, and court filings. As a real estate investor, I also took the time to become licensed in Ohio as a sales agent (Realtor), which I keep current. I enjoy working on home improvement projects, reading, and films, with a growing collection of nearly 1400 titles. And, of course, holiday decorating.

After seeing repeated requests for help with the HOA, included with our dues notices, I had multiple conversations with Tom Clark, the outgoing President. As Tom is now dealing with health issues that demand his full attention, I put together a team of owners who have agreed to serve as Trustees and Officers, as needed. I have also spoken with some other owners that have expressed an interest in serving if needed, and I have a list of people who have, in the past, expressed a willingness to help out. I will be reaching out shortly to those folks, to see if they are still able to help. Tom Clark has also graciously offered to remain as a Trustee for a few months, mainly as a reference point for HVHOA issues that may arise during these first few months of the new Board.

I would like to take a moment here to offer my sincere thanks to Tom Clark, and his wife, for continuing to serve the HVHOA when no one else was willing to step up and help him. In the last few weeks, I have invested more than 100 hours of my time in poring over boxes of records, spreadsheets, account statements, receipts, insurance statements, landscaping documents, county documents, township documents, attorney’s opinion letters, and on and on. I have now converted our records to digital format, and done the painstaking grunt work of entering all of our various financial data and records into an accounting software that is able to instantly tell us anything about our financial situation that we need to know. More on that in a moment. But,

what I realized, during all of this review, is that this was NEVER intended to be a job for just one person. There should always be a team of Trustees to share the workload. Tom started with a team, and one by one, the rest fell away, leaving everything to him. When he asked for volunteers, no one stepped up. It would have been very easy for him to throw in the towel, and turn this over to a management company, but he didn't. And, for those of you out there who are saying "Yes, with a management company, we would have gotten our dues notices on time every year, and we would have gotten our annual HVHOA financial statements," yes that is true. But your timely-delivered dues notice each year WOULD NOT have been for \$65. Every homeowner in this development would have received a timely notice to pay their annual dues in an amount between \$250 and \$300. Over the last 5 years, EVERY SINGLE ONE OF YOU has saved at least \$1000 in HOA dues, thanks to one person. So, on behalf of all homeowners, I will say THANK YOU to Tom Clark, and his lovely wife, who helped him to stay afloat.

Now, having put in the grunt work to bring our financial records into an accounting software, I am able to share the following facts with all of our owners:

By the close of 2024, HVHOA will have the last of its outstanding bills paid, with a funding reserve in excess of \$20,000.

We are current with all state, county, and township requirements.

Our insurance and legal counsel accounts are all up to date.

We have secured our new domain name, and we are developing and expanding our website at www.heatherstonevillage.com

We will be phasing out the old website/domain at heatherstoneoh.com by early 2025.

We have a robust and active Facebook group, which several members actively participate in. While I have not been involved, I will be reaching out to the admin to connect.

That's the good news. Now for the bad news...

As of this writing, HVHOA is owed more than \$23,000 in unpaid dues!

Several owners have made complaints about the inability to reach anyone, when they have issues that need to be addressed.

Several owners have expressed frustration with the handful of owners/residents among us that refuse to follow the rules.

And some owners have expressed an uncertainty about where to go for information about events and services in our development and our area.

So, what's our plan?

1. We are going to get VERY SERIOUS about dues, and I mean right now. Up to this point, there have been few consequences for an owner who doesn't pay dues. That will be changing soon.

First, there will be dues notices sent to all delinquent accounts. If it was an oversight on your part, pay what you owe, and we will be good. If you owe for multiple years, and you want to make it right, but have a financial issue, contact us to establish a payment plan. We will work with you. If you establish a payment plan and stick to it, you will NOT be listed as delinquent.

Second, after 30 days, all properties that remain delinquent will have their addresses posted on the website as delinquent. Your days of hiding in the shadows are over. Every owner who has done their part to support our community has a right to know who is ignoring their obligations. And for those of you who say that it may be inappropriate to publicly shame the folks that don't follow the rules, I will simply tell you that LIENS appear on public records, for all to see. And that will be our next step.

Third, at 90 days, we will send all remaining delinquent accounts to the attorneys to have liens filed on the subject properties. I am not going to waste my time or yours, by telling you that we will "send you to collections." Frankly, that is nonsense. Every owner knew when they purchased their home that there are deed restrictions in place on their deed, including the requirements to pay HOA dues and follow HOA rules. This is a surprise to exactly no one. You know that you have to pay the dues. Here is what you may not know: all costs of collection, including all attorney's fees and filing fees, will be added to your debt, and will be made public in the lien filed on your property. Once the lien is filed, you will not be able to sell or refinance your property without clearing the lien amount, which will be all back dues and late fees, plus up to \$1000 or more in attorney's fees and filing fees. If that sounds exaggerated, it's not. That's because the attorneys must go through a process of research and verification, before they proceed to filing the lien itself. They bill us for that time. Then, they bill us more for the filing of the lien. Past board members have been reluctant to lay out the funds to get the lien in place, because the attorneys get paid up front. The violators have come to rely on that, which is why we are not going to follow that policy anymore. You WILL have a lien filed on your property. That will encumber your property, and it will likely affect your credit rating as well. On behalf of all of the owners in this community who have paid their dues, I will simply say this: Not my problem. The free ride is over. \$65 per year is \$5.42 per month. Let's be honest. You spend more than that at Starbucks. Pay your dues.

2. If you have questions or problems, please reach out to trustees@heatherstonevillage.com

Do NOT use any of the other email addresses that are floating around, at heatherstoneoh, etc. We no longer monitor those other email addresses, and your message may get bounced back to you.

Remember that this is a new team, and it may take a little time for us to respond, especially early on. Please be patient. Our goal is to address all owner issues and concerns, and we are working toward efficiency in all areas.

3. Know that we are aware of many of the points raised in the Facebook group forum and other places, regarding the desire of many members to have more community-centric events and opportunities. If you are among the folks proposing these ideas, PLEASE reach out and let us know. We will be looking to add Trustees to the board, and creating specialized positions to coordinate these ideas. Frankly, that won't be me. While I certainly applaud the community efforts, and I will always work toward better communications, I am more focused on making HVHOA run like it should and can run. I am the guy that dots the i's and crosses the t's. I will be the one spending two hours figuring out why the accounting balance and the bank balance are off by 14 cents. That's what I do. Because, that way, when I tell you that we spent X number of dollars on landscaping in 2024, you will know that it is true, and that you can count on the data provided. I know what I do well, and I know what is best left to others. So, we will have team members that LOVE planning events and talking to others, while I am sharpening pencils and making sure that our corporate filings are submitted to the Secretary of State's office. But, I will also be the guy working towards number four...

4. Watch for new developments in our systems, like emailed invoices each year, which include a "Pay Now" link, and the ability to pay by credit card or debit card for a small (\$1.95) fee. If it's worth two bucks extra to pay your invoice with one click (and get air miles), then you will soon have that option. If you prefer to pay by check, mailing it to the P.O. Box, then you can do that too, although it will cost you 73 cents for the stamp now. I am also looking into the ability for owners to vote on local community issues through a secure website, rather than having to wait for an annual meeting to vote on things. We will be having discussions about getting back to the annual meetings as well. We used to have them regularly in years past, but the truth is that only 30-40 owners would show up. Without a quorum, no business could really get done. It usually turned into a discussion forum (which was useful), and an election of new Trustees. We will see if we can improve on that. More to come.

5. We will be posting an "Update My Info" form on the website as well. We need all owners to fill out the form and send it in by email or US mail, so that we can prepare for the new email blasts and other programs that we are developing. When new events arise, we want to be able to share with all of you in a timely manner. Please review the form carefully, as I expect that there will be some boxes to be checked, in order for you to consent to having your invoice emailed to you, etc.

In closing, I want to thank you for taking the time to read all of this information, and I want to invite any of you that are able to step up and offer to help. We want to build a better community, and we can use all of the help that we can get. Please remember that all of the Trustees are volunteers, who donate their time to help make a better community and a better place to live for all of us. No one is paid to do this. I would ask all of us to remember that, when the issue doesn't get addressed as quickly as we might like, or the email doesn't get a response right away. We are all homeowners with busy lives, just like you, and we are doing all of this HVHOA stuff on top of that. Let's be patient. Let's be kind. Let's help where we can, when we can, in whatever way that we can, so that, at the end of a long day, as we each drive back into Heatherstone Village, we are proud of our community, and glad to see the message on the sign that says "Welcome Home."