

WRA Minutes
February 10, 2020

President Jim Wills called the meeting to order at 7:02 p.m. at the Whisper Creek Clubhouse. Directors present: Jordan Allen, Johnny Barnes, Bob Christenson, Debbie Gwaltney, Lynda Pace, Jared Stehney, Terry Tracy, and Jim Wills. Directors absent: Justin Case (proxy held by Lynda Pace), Tonya Holland (proxy held by Johnny Barnes), Mike Nist (proxy held by Jim Wills), Steve Patterson (no proxy), and Past President Rene Straub (proxy held by Debbie Gwaltney). Guests: Business Manager LeAnn Granic, Financial Manager Lisa Crowder and two (2) residents.

Director Tracy made a motion to approve the January 13, 2020 Regular Meeting Minutes. Director Christenson seconded and the motion passed.

Financial Report

Financial Manager Lisa Crowder submitted the following Financial Report:

1. Two (2) resident accounts are now in collections with Knight and Hooper, Attorneys-at-Law.
2. Ten (10) letters were sent to residents with account balances of greater than \$300.00 (three hundred dollars). Seven (7) of these accounts have now been made current. Three (3) residents have overdue balances greater than \$200.00 (two hundred dollars), but less than \$300.00 (three hundred dollars). These accounts are being closely monitored.
3. The Road Reserve Fund at FNB Bank has been closed. These funds have been transferred to the Road Reserve Fund at First Horizon Bank.
4. Director Tracy and Financial Manager Crowder are working with the auditors, who have made the following suggestions
 - a. That the remaining debt (dues, finance charges, and late penalties) related to the property at 410 Lonesome Dove Drive be written off as bad debt via credit. Director Tracy motioned that the debt owed by the previous owner of 410 Lonesome Dove Drive, Ringgold, GA 30736, in the amount of \$16,821.18 (sixteen thousand eight hundred twenty-one dollars and eighteen cents), be written off as bad debt, per the auditor's recommendation. Director Stehney seconded. The motion passed.
 - b. That an Auditing and Accounting Control Manual be developed. Director Tracy is working on this project.
5. The WRA insurance policy has been renewed for the period of February 1, 2020-February 1, 2021. This policy includes an Officer Bonding Rider, with a policy term of March 12, 2017-March 12, 2020; this rider will automatically renew at the date of expiration. The premium for this policy year is \$6,215.00 (six thousand two hundred and fifteen dollars). Business Manager has received the insurance packet.
6. Director Tracy made a motion to approve the February 10, 2020 Financial Report as presented. Director Stehney seconded, and the motion was approved.

Business Manager's Report

1. WRA Covenants and Restrictions and Architectural Review Board Updates: President Wills and Secretary Gwaltney have signed the legal document finalizing the amendments to the WRA Covenants and Restrictions approved by the WRA Members (Homeowners) at the March 2019 Annual Meeting. These documents will be filed with Hamilton County, TN and Catoosa County, GA, as required by law. The C&Rs will also be updated on the WRA website.
2. RV Lot:
 - a. A resident broke his key off in the lock at the rear RV lot. The lock was replaced the next day, and has been keyed to work with existing keys.
 - b. NGEMB has not yet set a date for the installation of the additional lighting.
3. Lake Haven Dam Inspection: As required by Tennessee law, the Lake Haven Dam will be inspected on February 18, 2020.
4. Annual Meeting:
 - a. The WRA 2020 Annual Meeting will be held on Monday, March 30, 2020 at 7:30 p.m. at The Grill at WindStone Golf Club clubhouse.
 - b. The nominee deadline is February 12, 2020. This information was posted on the website and digital board, was included in the February 2020 Newsletter, and was sent via e-mail blast to homeowners. Nominee profile forms are due on February 13, 2020.
 - c. The ballot will be finalized and sent to the printer the week of February 17, 2020, and will be mailed to the last known address of current homeowners.
 - d. WRA Annual Meeting paper ballots will be mailed to the last known address of the homeowner, as per WRA C&R requirements. Ballots should be returned by March 25, 2020. A quorum of the WRA membership (332 (three hundred thirty-two homeowners/1 ballot per homeowner(s)/lot) must be received prior to the commencement of the Annual Meeting.

- e. Per policy approved by the WRA BoD, the ballots will be counted twice to ensure accuracy of the count. Business Manager Granic will conduct the first count, while two resident volunteers will conduct a separate count. The two counts will then be reconciled. The count is documented on a ballot spread sheet, and all returned ballots will be kept on file for a period of one (1) year.
5. Street Lights: Lights at the Whisper Creek entrance and on Wisley Way have been repaired. Please report any street lights needing repair to Business Manager Granic.
6. Gatehouse: The wireless router at the gatehouse is no longer functioning and requires replacement.

Unfinished Business

1. 410 Lonesome Dove Drive:
 - a. The Lonesome Dove subcommittee presented several options for the disposition of the property located at 410 Lonesome Dove Drive.
 - i. The WRA can sell the property with conditions of sale that would include total demolition of the property and foundation by the purchaser, to be completed within a timeframe specified by the seller. It will be the financial and legal responsibility of the WRA to enforce the application of all conditions of sale. The timeline of sale and demolition is unpredictable, and could last several years, during which time the property would stand vacant.
 - ii. The WRA could market the property and sell it during a closed bid process. Bidders would be aware of all conditions of sale prior to bidding. Acceptance of a bid would be contingent upon WRA BoD approval.
 - iii. The WRA could demolish the property either to the foundation or to the ground. Following demolition, the property would be placed for sale. As preliminary bids have already been sought for this option, it could occur in a more timely fashion. This is an unbudgeted expense and will likely influence other common area projects for this fiscal year.
 - b. Director Pace motioned to contract with Bobby Swanson Construction in the amount of \$26,500.00 (twenty-six thousand five hundred dollars) to demolish to the ground, including regrading of the lot, the home owned by the WRA and located at 410 Lonesome Dove Drive, Ringgold, GA, 30736. Director Barnes seconded the motion. The motion passed; Director Tracy abstained from the vote and Director Stehney opposed the motion.
2. Lake Wisley Spillway:
 - a. Phase One (installation of rip-rap) of the Lake Wisley spillway repair is ongoing. Work completed thus far has significantly reduced the amount of water leaking through the spillway, but has not yet completely stopped the leak.
 - b. Although recent rains have increased the depth of the water in Lake Wisley enough to safely turn on the fountain, they have also caused the project completion to be delayed. Repairs will continue as weather permits.
3. Stormwater Mitigation: The WRA has been asked to investigate and correct stormwater issues on several residents' properties. Each of these concerns is addressed on a case-by-case basis. Based upon a legal interpretation of the Covenants and Restrictions, several items will be taken into consideration when making these assessments. The WRA legal counsel has drafted a letter outlining the stormwater mitigation assessment process; this letter will be provided to homeowners with concerns about rainwater mitigation on their property. The letter draft is under review by the board.

New Business

1. Liens:
 - a. The WRA currently holds liens on several properties. These liens are the result of unpaid dues, C&R fines, and late fees. A policy which addresses the collection steps that will be taken and at what limits is being drafted. Once complete and approved by the WRA BoD, this policy will be included in a WRA Manual of Accounting Practices, as recommended by the accounting firm completing the annual WRA audit.
 - b. A WindStone home upon which WRA holds alien has been foreclosed on by the homeowner's mortgage company. Liens held by the WRA against homes within the neighborhood are *not* subordinate to a mortgage lien on the property (Please see Covenants and Restrictions, Article III, Section 11, page 42). This lien was not properly paid to the WRA upon foreclosure. The WRA is pursuing repayment of the lien from the current owner of the home.
2. Cattails Parking Lot: A request has been made for the installation of "No Overnight Parking" signs and/or increased lighting in the Cattails parking lot. The WRA has worked with the Cattails HOA, and determined that such measures would not be effective and would be disruptive to residents living near this parking lot. Residents who are concerned about any activities occurring within WindStone are urged to contact the local police immediately; front gate guards *cannot* respond to requests for investigation of questionable activity. Residents are also encouraged to install home security systems at their discretion.
3. Food Drive: Director Barnes moved that Cub Scout Troop 3171 be permitted to conduct a food drive within WindStone with the following parameters:

- a. The scouts will place collection bags upon residents' front porch on March 20, 2020.
- b. Residents who wish to participate will place the filled bags on their porches on March 22, 2020 for collection by Troop 3171.
- c. Participation is entirely voluntary.

Director Christenson seconded. The motion passed.

4. Changes to the WRA Covenants and Restrictions:

- a. Director Barnes has proposed changes to the current Parking regulations, located in the C&Rs, Part Two, Article I, Section 5, Parking, page 16. The recommended changes would be placed on the March 2020 ballot, and passage of these changes would require meeting the standards for amending the Covenants and Restrictions as per C&Rs, Part Four, General Provisions, Article II, Amendments. The proposed change states that:
 - i. Vehicles may not be parked on any common street areas that are determined by the WRA BoD as safety concerns.
 - ii. That these areas include, but are not limited to, blind hills and curves, in front of mailboxes, and emergency lanes.
- b. Director Barnes moved that an amendment to the C&Rs clarifying the WRA parking policy be placed on the March 2020 ballot. Exact verbiage of the proposed amendment is to be finalized and accepted by the Board of Directors prior to placement on the ballot. Director Tracy seconded. The motion passed.
- c. Director Barnes moved to add a survey regarding overnight street parking within WindStone be placed on the March 2020 ballot, with exact verbiage of the proposed survey to be finalized and accepted by the Board of Directors prior to placement on the ballot. Director Tracy seconded. The motion passed.

Committee Reports

1. ARB: The ARB has reviewed and approved the following requests from WindStone homeowners during the month of January 2020:
 - a. Roof replacement (2)
 - b. General home repair (2)
 - c. Landscaping updates (3)
 - d. Deck replacement (2)
 - e. Metal fence installation (1)
 - f. Repainting (1)
2. Lakes: The fountain on Lake Haven is not currently functioning. This fountain will be inspected when the weather improves. Please also see Unfinished Business, Item 2 and Business Manager's Report, Item 3.
3. Trash Service: No activity.
4. RV Lot/Maintenance: Please see Business Manager's Report, Item 2.
5. Roads: No activity.
6. C&Rs:
 - a. A total of six (6) items have been addressed this month. Of the six, one (1) item has been resolved. These outstanding items include issues relating to parking (1), barking dog (1), wood left in front of a home (1), and multiple issues (2).
 - b. Please see New Business, Item 4.
7. Golf Course: No activity.
8. Landscaping: No report.
9. Special Events: No activity.
10. Security Committee: No report.
11. Sewers: No report.
12. Playground: No report.

Director Tracy made a motion to adjourn the regular meeting at 9:15 p.m. Director Christenson seconded. The motion passed and the meeting ended. The next regularly scheduled meeting is March 9, 2020 at 7 p.m., at the Whisper Creek Clubhouse.

Respectfully submitted,

Deborah S. Gwaltney, Secretary

Jim Wills, President