

NEWSLETTER

HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Tuesday, January 8 (Sager residence); Wednesday, February 13 (Annual meeting, Buffington/ReMax Building); Thursday, April 18 (Hanson residence); Tuesday, June 11 (Stine residence); Wednesday, September 11 (Wesolowski residence); and Thursday, November 14 (O'Loughlin residence). All homeowners are welcome to attend. Come hear what is happening in the community. ❖

HOA Web Site

The Brookeville Farms HOA web site is located at <http://www.bfmdhoa.org/>. This site includes information pertaining to the HOA such as ARC forms, minutes from previous board meetings, current and previous newsletters, as well as contact information for board members. ❖

Community E-Mail List

The Brookeville Farms community maintains an e-mail distribution list to make it easier to communicate with our neighbors. The e-mail address is "bfneighbors@prstech.com".

This list has been used to find recommendations for service providers, find carpool buddies, and to participate in joint purchasing agreements (like, propane and whole-house generators). The Homeowners Association newsletter is also distributed to this list. ❖

Annual Assessments and HOA Operating Budget

The Brookeville Farms HOA is operated by a handful of your neighbors on a voluntary basis. The Board of Directors has limited powers, as set forth in two documents: "Declaration of Covenants, Conditions and Restrictions, Brookeville Farms Homeowners Association, Inc." and the "Brookeville Farms Homeowners Association, Inc. By-Laws." These documents were drafted by the developer of the neighborhood in March 1996 and are available at our web site: <http://www.bfmdhoa.org>. Operation of the HOA was handled by the developer in those first few years before being handed over to the homeowners. Since that time the Board has held annual elections to fill vacancies when a Board

member's term expires or a Board member resigns. We welcome the participation of all homeowners, whether in an official or unofficial capacity.

One of the primary duties of the Board is to establish an operating budget for each calendar year and to set an assessment to cover the anticipated costs. The largest single budget item each year is for the contractor who maintains the landscaping in the common areas. As homeowners, we collectively own several hundred acres of open space, but only a portion of the common area requires regular maintenance. The HOA budget also provides the twice-weekly trash pickup and covers the cost of insurance as well as state and county fees and taxes. The HOA is a not-for-profit corporation and the Board seeks to have the assessments cover only what is needed to keep the community in good maintenance. The Covenants also require the Board to maintain reserves to cover damage that may not be covered by insurance and to anticipate maintenance that is not required on an annual basis (for example, repairing and staining the fence at the eastern entrance of the neighborhood, as was done a few years ago). We have attempted to be prudent stewards of the homeowners' assessments by soliciting competitive bids for the landscaping and by doing the administrative work of the HOA ourselves instead of paying a management company to do it for us.

The annual assessment has remained at \$600 per year per homeowner for over a decade. Our goal is to try to keep the assessment at that level. Unfortunately, we have had a few instances where homeowners have failed to pay their annual assessments. As a result, we have actually run a deficit for the past few years. In a few cases where there has been a foreclosure, short sale, or deed in lieu of foreclosure, we have not received the full amount owed from the prior owners, and the new owners are only responsible for the assessments from the time they become members of the community. One of the ways we have kept costs down is by not throwing good money after bad by paying attorneys fees and court costs to try to collect in situations where there is no reasonable chance that we would recover the past due assessments. However, in a few instances we have taken legal action to protect the rights of the Association. In these cases, we have engaged an attorney to record a lien against the property in question. The legal fees and expenses associated with these actions are also added to the amount the homeowner owes the Association.

In the end, the property with the lien attached to it cannot be sold or refinanced until the amount owed to the HOA (including legal fees) is paid in full.

Fortunately, only a few homeowners are currently past due on their assessments. Article VI, Section 1, of the Covenants states that the Board may post a list of homeowners who are delinquent in paying assessments in any prominent location upon the property. Since we don't have a clubhouse or pool, we've concluded that this newsletter could serve that purpose. For now, however, we have decided not to publish the names of the delinquent homeowners. As members, you all have the right to know the details of the HOA budget, revenue, and accounts receivable. In early 2013 we will be sending a formal notification of the annual meeting along with a proposed budget for next year. We encourage the participation of all members at any Board meeting and at the annual meeting on February 13, 2013. We hope to see you there. ❖

Restoration of the Riggs Family Cemetery

As mentioned in the July 2011 HOA Newsletter, for his Eagle Scout project, Brookeville Farms resident Justin Stine restored the site of the Riggs Family Cemetery. The Cemetery is on HOA property North of Bordly Drive and West of Abrams Court. The Board agreed to sponsor Justin's project. Justin completed the project and documented the process. You may view it at http://www.bfmdhoa.org/Documents/Cemetery_Presentation/

Our congratulations to Justin for a job well done! ❖

Holiday Season Safety Tips

Opportunities for robberies, burglaries, and thefts from vehicles increase during the holiday season. You can keep safe while shopping, walking, and at home if you follow these safety tips:

When shopping:

- Do not become distracted by your shopping. Stay alert and be aware of your surroundings at all times.
- Park in well-lighted parking lots and park as close to the mall or store as possible.
- Lock your car doors and keep packages hidden in the trunk or under the seats of your vehicle.
- Do not carry large amounts of cash with you – pay with checks or credit cards when possible.
- Ensure that you are not encumbered with a large number of packages. Try to make trips back to your vehicle to store packages in the trunk as you continue to shop.
- Carry your closed purse as close to your body as possible.

- Carry a wallet in an inside coat or front pants pocket.

When out walking:

- Stay alert and be aware of your surroundings.
- Walk with confidence and know where you are going.
- Trust your instincts; if something or someone makes you uneasy, avoid the person or leave the area.
- Stick to well-lighted and well-traveled streets. Avoid shortcuts through wooded areas, parking lots, or alleys.
- Do not flash large amounts of cash or other tempting targets like expensive jewelry or clothing.
- Have your car or house key in hand before you reach the door.
- If you think that someone is following you, switch directions or cross the street and walk toward an open store, restaurant, or lighted house.
- If someone does try to rob you, don't resist. Give up your property – do not endanger your life. Report the crime to police as soon as possible, and try to describe the attacker accurately.

At home:

- If your Christmas tree can be seen through a window, do not display presents under the tree where they could be seen.
- Make sure to lock doors and windows.
- If you are going away for the holiday, let a neighbor know that your home will not be occupied and have someone keep an eye on your home. Ask someone to pick up your mail and newspapers.
- Place your lights on timers to give the appearance that someone is at home.
- After the holidays, be sure to break down cardboard boxes from gifts for recycling so that a potential burglar does not know your home has a new computer, TV, video game system, etc. ❖

Quote of the Month

"You may be disappointed if you fail, but you are doomed if you don't try." – Beverly Sills ❖