Winter Haven Christian Center Inc.
Board Meeting Minutes November 10, 2026 1:30 pm in the office

Attendance: Present in person were Ben Walls, Gary Roth, Jim Pickett, Don Smith, and Larry Schindel. Present by Zoom were Larry Hammond and Mari Docusen. Manager Molly B was present, along with three stockholders. Ben Walls led the meeting and opened with prayer.

Treasurer's report: Given by Larry Hammond

- Cash and savings balance were 138,287.36 (not including $29,191.77 in paid ahead dues and $10,257.82 in designated committee funds).
- Most line-item expenses were on target for the budget.
- Larry shared that the overage on the 6007 Water line item will remain. We are still dealing with water leaks throughout the year and a possible ongoing issue.
- We are anticipating a surplus for 2026 due to tight budgeting, extra New Member fees collected, and the unbudgeted Spectrum contract monies.

Secretary's report: Minutes of October 2026 were reviewed. No changes required.

Architectural report: Molly shared that Lot #69 is working on a request for rear steps, and a small porch and water collection unit but has not submitted a request yet. Several units are having windows replaced by contractors handling the permits.

Manager's report: detailed report supplied.

Committee reports (Fellowship, Men's Pancake/Woodshop, Finance, Long Range Facilities, Beautification, Recreation, Compassion, Rules & Revisions)

- Jim P. reported that the Fellowship Committee is working on a full fall schedule. More of committee is returning to assist. There were two potlucks this summer that someone in the park paid for everyone's $2.00 fee. Everyone loved it. Financial update is in the report.
- Gary reported that there has been little use of the shop. David K. commented that shop area is not used like it used to be. It may be time to evaluate its relevance.
- The pickleball court was power washed by Jack Raatz and as soon as the tree debris is cut back, we will put the net back up for regular play.
- Molly reported that new bushes and plants had been purchased and planted at the front entrance, office, and clubhouse. We will be freshening the rock areas also. Thanks to Karl & Sue Ehreshmann and Lorie Toporowski who helped Leavy and Molly with this project.
- No other committee news
- **Larry Schindel** m**ade a motion to accept all reports as given. Don S. seconded. All were in favor.**

Unfinished Business:

1. Electric Pole Replacement Project discussion continued with Larry S. explaining Top Flight Electric will also be working on a pole replacement so we will have two electrical engineers with competitive bids and working knowledge for ongoing projects. We received clarification from our legal team at Clayton & McCulloh confirms that the HOA has the authority to require work, like replacement of electrical poles to be completed by residents. The attorney also confirmed that the utilities on each lot and the cost to service or repair them are the responsibility of the lot owner and not the HOA. Stockholders will be given a plan for replacement and an estimated cost to prepare for the work to be completed. The HOA has by-laws in force to address any stockholder not fulfilling their obligation to have the work completed and paid. Jim P. asked Larry if it has been determined which lots will need poles replaced first and when.

Larry S. explained that this is being reviewed and will be determined by the poles in the worst condition or at power failure. Molly explained that this just occurred at the pole that is shared by lots 119 & 120. It became an extremely dangerous situation that effected the safety of the homes and had to be immediately replaced. Both lot owners shared the cost at $1895.00 per owner. That lot pole, meter and cans are now up to code and replaced. A comprehensive plan is still being worked out for the entire park with estimates for lot owners. The plan is to present the project at the 2027 Town Meeting.

2. Larry H. led an additional discussion on the new Long-Term Reserve Fund Policy that is being presented for Dove's Rest. Several items discussed this month were the possibility of including one New Member fee being designated for this fund per year, specifying that no single project should exceed 50% of the fund balance and surplus monies at the end of the year could be designated into this fund at the Board's discretion. Larry H. will be updating this proposed document for the Board to review prior to the December 8th meeting where it will be on the agenda for a vote. Larry S. gave the Board a different version of the Long-Range Facilities list that broken down by years to show the important overall need for the additional Long Term Reserve Fund.

3. Our legal team at Clayton & McCulloh addressed the three issues the Board had asked for clarification on. 1) The attorney confirmed the HOA's authority to require lot owners to complete work on their utilities that pose a safety hazard and confirmed the By-laws are in place to handle anyone who does not comply. 2) Legal advice was given to us about how to address the adjacent property owner on the north fence line about tree and vines debris that are encroaching on our property. The property owner was turned into Polk County Code Enforcement, and a letter was sent from Dove's Rest to him. Molly had a personal conversation with him and permission was given to us to go on his property, have the debris cut back, and leave all the debris on his property. He was not willing to help pay for the $500 cost and the Code Enforcement said they cannot require him to. We are asking him to share the cost next time it needs to be done. 3) The attorney looked at several deeds provided to him by Molly to help us better understand who is consider the "holder of title" on a property where multiple people are listed and how this effects the limit of any stockholder to own only two properties. Because of the variety of deeds and how they are legally worded, each one must be looked at separately regarding percentage of ownership, trustee authority, and inheritor specifications. It is suggested that lot owners contact the Manager before changing a deed if they need to discuss how this may effect property ownership.

New Business:

1. Larry H. presented the 2027 Budget Committee recommendations to the Board including the committee notes and a 2027 budget draft. Larry H. reviewed the proposals with the Board and one change was made. **Larry Schindel made a motion that the 2027 Budget Proposal be approved with the changes contingent upon stockholders being informed of the proposal and receiving a copy in advance of confirmation vote at the December 8th board meeting as required by the law. Don Smith seconded. All were in favor and motion passed.** A copy of the 2027 Proposed Budget is attached to the meeting minutes and made available to all the stockholders by email, in person or mail.
   *The proposed increase in HOA dues for 2027 would be from $133/mo. (2026) to $142/mo. (2027). Basic dues $125 + $2.00 common water + $13.00 Capital Project Fund + additional $2.00 per month for the Long-Term Reserve Fund = $142 per month ($1704.00 for 12 months of 2027)
2. The concrete driveway to the garage is deteriorating and it has been flagged as a concern by our insurance carrier. After discussion with skilled volunteers and professionals, the Manager will be bringing multiple options and estimates for this project to the December board meeting.

3. To address some of the issues the park has with excess garbage a cardboard recycling trailer has been proposed by Larry Schindel. This would enable all owners and residents to put all broken down cardboard in a designated closed trailer instead of the dumpster. This is solution worth a try. **Larry S made a motion that we allocate $1200 to purchase a small, enclosed trailer specifically for recycling cardboard. Jim P seconded. All were in favor.** A plan will be made in how to implement this recycling trailer as soon as it is purchased and distribute the information to all residents.
4. Additional gravel is needed to reinforce the rear gravel driveway to the dumpsters. The cost for both refurbished gravel and/or recycled asphalt is extremely high because of demand. Molly and Larry S. are both working to find an affordable option. The current estimates are $5000-$6000.
5. The 2026 employee reviews will be done this month. The Board of Directors and Manager will complete all necessary documents and submit them to President Ben Walls who will coordinate the reviews.
6. **Larry S made a motion to approve $500 for clearing the excess debris from the north fence line of the property by New Breeze Tree Service. Jim P seconded. All were in favor.**
7. Larry S reminded the Board of his suggestion that we consider purchasing an AED defibrillator for the pickleball area. The Board asked the Manager to get current pricing options for the December meeting.

Open Forum Comments & Questions

Aleine Raatz ask the Board for some direction and input into any legal liabilities about coordinated day trips or events if they were planned by the Fellowship Committee. There were several suggestions given in how to encourage participation without being legally liable for issues that may arise.

A motion to adjourn the meeting was made at 3:18pm. All were in favor.

Minutes were Prepared by Molly Buccafurni, Manager
Submitted by Mari Docusen, Secretary