

Bella Vista HOA
Board Meeting Minutes
April 13, 2026

- I. **Call to Order:** President Craig Hansen, called the Board Meeting to order at 5:00 p.m., via in person and virtual Zoom. A quorum was present.
Attendees Present In The Room: Andrew Wilson, Elizabeth Hamilton, Judy Henderson, Craig Hansen, Dana Henderson and Laura Wilson.
AMS: Samantha Linam – Association Business Manager
Susan West – Senior Association Business Manager
Homeowners' Present Online: 7
- II. **Introduction of Samantha our AMS Representative** – Craig Hansen introduced Samantha as the new AMS Representative handling the Bella Vista HOA account. Susan provided details of Samantha's experience.
- III. **Minutes of Previous Meetings Approval** – March 9, 2026, and March 25, 2026, Meeting Minutes were presented for approval by the President. They will be posted on the HOA portal.
- IV. **President Report** – Craig refrained from providing a President's Report at this meeting as most of the information would be shared during the meeting.
- V. **Treasurers Report** – Craig provided the Treasurers Report. Craig discussed budget items that remain under budget as no monies have been spent, these areas are Water & Electricity. Craig stated that there are no items that have gone over budget. Craig asked AMS to go over the \$626.00 extra management fees. Craig stated that the outstanding assessments are mostly due to the change in monthly dues. Craig explained that there are three substantial delinquent accounts, one in foreclosure and the other two at notice of intent to lien status.

Board would like the construction deposit report included in the financial packet.

Motion to Approve: The financial report. Seconded. All in favor. Approved.

VI. **Old Business**

1. HOA Insurance Additional Coverage – Craig Hansen – Craig discussed insurance coverages with specific deductibles amounts.

- **General Liability** - \$1,000 standard deductible or \$2,500 deductible with \$182.00 in premium savings.

Motion to Approve: the \$2,500 deductible for general liability insurance. Seconded. All in favor. Approved.

- **Directors & Officers** - \$1 million insurance policy. The deductible options are \$15,000 deductible and the premium amount is \$10,909.00. \$25,000 deductible the premium amount is \$10,045.00. \$35,000 deductible the premium amount is \$9,492.00. \$35,000.00 deductible the premium amount is \$8,942.00.

Discussion: Liz stated that she was leaning a different way until meeting with legal counsel. Liz stated that she was leaning towards the \$35,000 deductible and now has changed to go for the \$15,000 deductible. Judy and Andrew both stated they are leaning towards the \$35,000 deductible to keep the premiums low.

Motion to Approve: the \$35,000 deductible option for the Directors and Officers insurance policy. Seconded. 3 yes, 1 no. Approved by majority.

Discussion: Craig discussed borrowing \$15,000 from reserves to cover upfront premium costs. AMS to draft an insurance resolution outlining borrowing \$15,000 from the reserve account for insurance premium payment with monthly payments to pay back reserves.

Motion to Approve: paying the \$15,000 insurance premium from the reserve account. Seconded. All in favor. Approved.

Motion to Approve: the insurance resolution as drafted. Seconded. All in favor. Approved.

VII. New Business

1. Reserve Study Report Update – Dana Henderson - Dana stated that he has walked the community and reviewed the previous reserve study to determine items in error, items that have already been addressed or prioritized items that need to be addressed in 2026 to present to the Board. Dana presented a spreadsheet at the meeting with the findings. Items labeled with “A” to be addressed in 2026, items labeled with “B” need to be addressed in 2027, and items labeled with “C” are future projects.

Dana’s spreadsheet identified date in service and replacement years for each reserve item. These items include chain link fencing, cluster mailboxes, private street maintenance, curb repairs on La Strada, stone retaining walls, bark mulch, waterfall landscaping, landscaping/irrigation, water feature, storm drains, plant replacements, entry lights, and streetlights.

Dana identified the items that need to be addressed in 2026 as:

- Fencing – repairs and paint on park and N. McAndrews fencing.
- Curb repairs on La Strada, which is a one-time expense.
- Seal Coat on La Strada.
- “A” prioritized items roughly estimated total cost of \$40,000.

Discussion: Craig discussed the landslide that occurred and explained that the reserves should be used for the reserve budgeted items and deal with Carino later. Craig suggested that when the CDs mature to cash them out to cover these expenses. Andrew recommended waiting until next meeting to approve proposals for the reserve items. Judy proposed to move forward with street maintenance and fencing.

Motion to Approve: moving forward with approving the seal coating, crack seal repairs on La Strada and all fence repairs and painting to be paid from reserves. Seconded. All in favor. Approved.

2. Distribution of Meeting Minutes to Membership – Judy Henderson – Judy suggested mailing the minutes to all homeowners in addition to posting them on the HOA portal. After a discussion it was decided to keep the current process in place. Minutes are posted in draft format shortly after meetings. They are approved with any edits, if any, at the next board

meeting. It was also agreed that portions of the minutes could be cut and pasted into the BVHOA Newsletter.

VIII. Committee Reports:

- 1. Landscaping – Dana Henderson – Report items covered in the earlier presentation.**
- 2. ACC – David Swearingen – No report provided.**
- 3. Neighborhood Watch – No report provided.**
- 4. Carino – The board received updates during a ZOOM meeting with attorneys on April 1. Mediation is scheduled for May 19 and if this is unsuccessful, there will be a trial in the July timeframe.**

IX. Homeowner Forum: No Homeowner Forum

- X. Executive Session:** Craig adjourned the meeting into executive session at 6:50pm. During this session it was decided that more time would be needed to address the content of the AMS management report. There are two documents that AMS shared with the board that need to be reviewed. One for transitioning to email communication only and one for the AMS collection process. Both of these need further review.

Motion to Adjourn: executive session at 7:03 pm. Seconded. All in favor.

XI. Next Board Meeting – July 20, 2026, 5 pm to 7 pm

XII. Adjournment – 7:03 pm