

Smith's Crossing Homeowners Association

2025 Annual Meeting Minutes

Facilitator: Shandar Hoagland, DSI Real Estate Group

Meeting Date: April 9th, 2025

Location: Online via Microsoft Teams

Meeting Called by: Smith's Crossing HOA

Type of Meeting: Annual Association Meeting

Note Taker & Timekeeper: Sarina Kent

Attendees: Attendance taken online

A) Roll Call

- a. Proof of attendance reached via Teams attendee download.
- b. Introduction of Shandar, Serena and Sarina with DSI Real Estate Group

B) Proof of Notice of Meeting or Waiver of Notice.

- a. Shandar presented the letter that was mailed to all owners on March 26th, 2025.

C) Reading of Minutes of the Prior Meeting

- a. 2024 Minutes were posted on the DSI website: www.dsirealestate.com, owners were asked to read them prior to the meeting. This was done and the minutes were approved.

D) Officers Reports.

- a. Currently there are 77 homes that have yet to pay the 2025 assessment. There are 8 homes that are still outstanding from 2024. Late Fees were assessed in March. We will be sending out late letters to all past due owners and request payment immediately. If payment is not made by May, we will move forward with the lien filing process.

E) Committees Reports.

- a. ACC Update with Serena: The ACC web page is a great starting point when you are considering an exterior or structural change project on your lot. The web page offers fillable PDF applications, as well as the Covenants (CCR's) and other project information <https://www.dsirealestate.com/condo-hoa/acc/>
- b. The ACC can be contacted at: acc@dsirealestate.com

F) Elections.

- a. Elections None at this time. These will take place after the neighborhood has been conveyed to the homeowners – this occurs once the neighborhood is 100% complete.


G) Unfinished Business

- a. Pet waste – please clean up after your pets!

- b. Snow Removal - Neighborhood snow removal map has been posted to the DSI Real Estate Group website and is available below.

H) Adoption and Approval of Annual Budget.

- a. The 2025 annual budget was approved by the developer in December and distributed to all lots in the neighborhood.

	
Smith's Crossing Homeowner's Association 2025 Common Area Maintenance Budget	
Snow Removal/Salt Alley OL #1 & #2 \$4,000 Alley OL #4 & #5 \$4,000 Alley OL #6 & #11 \$4,000 Alley OL #12 & 13 \$4,000 Alley OL #14 & 15 \$4,000 Alley OL # 16 & #23 \$4,000 Alley OL # 80 \$3,000 Alley OL # 50 & # 51 \$4,000 Alley OL # 52 & #53 &59 \$4,000 Alley OL 80 & 84 \$4,000 Alley OL #91 & 92 \$5,000 Total \$44,000	Landscape Maintenance (Bark, Weeds, Pruning) Topdress Bark Beds (Inc. O'Keefe Medians) \$13,000 Weeding/Pruning \$12,500 24 Planters \$8,500 Planting Beds \$5,000 Weed Control of Beds \$3,000 Spring Clean Up/ Fall Clean Up \$10,500 Weed Control/Fertilizer \$5,500 Total \$58,000
Snow Removal-Green Space Sidewalks Village Green Sidewalk OL #17 \$3,500 Don Simon Medians \$2,500 Green Space Sidewalk OL 3,7,19, 20, \$12,500 Sidewalk behind lots 499-506 \$2,500 Medians & Roundabouts O'Keefe \$3,500 Bike Path \$2,000 Sidewalk on Sweet Sparrow Island \$1,500 OL 57 \$2,500 CBU Locations \$3,000 OL 81 \$2,500 Total \$36,000	Maintenance Village Green OL #17 \$2,500 O'Keefe OL #19/20, Medians \$2,500 Green Space OL #3 \$2,500 Pet Waste Stations \$2,000 Don Simon Drive \$1,500 Aerators OL #19 (3) \$2,000 Aerator OL #9 \$1,000 Carriage Lane Repairs \$30,000 Common Area Lights \$1,000 Total \$45,000
Mowing Village Green OL #17 \$2,000 O'Keefe OL #19/20, Along O'Keefe \$2,000 O'Keefe Entrance \$2,000 Green Space OL #3 \$2,000 Green Space OL#7 \$2,000 Thoreau Median/Reiner Rd Buffer Green Space in front of 499-506 \$2,000 Green Space OL #22 \$1,500 Green Space OL #24 \$1,500 Green Space in Sweet Sparrow Place \$1,000 Don Simon Drive \$2,000 Bike Path & Gravel Path (Sides) \$2,250 O'Keefe Medians & Roundabouts \$3,500 Green Space OL # 49 \$1,500 OL 81 & Island on Butterfly Cir \$2,250 Total \$27,500	Utilities (Water and Electric) Front Sign \$500 Green Space OL #3 & #7 \$960 Green Space OL #9 \$950 Green Space OL #19 \$1,790 Village Green OL #17 \$800 Total \$5,000
Irrigation Entry Median \$1,000 Total \$1,000	Liability Insurance \$3,000 Misc. \$5,000 Reserve Fund \$75,000 Management Fee \$24,376 ACC Management Fee \$14,626 Legal Fees \$1,500 Grand Total \$340,002 Divided by Total Units 1,384 Annual Cost per Home ** \$245.67
<p>**Association dues will increase as additional infrastructure is completed and common area maintenance requirements increase.</p> <p style="text-align: center;">PROPERTY MANAGEMENT, DEVELOPMENT BROKERAGE SERVICES 708 RIVER PLACE / MADISON, WI 53716 / P: 608.226.3060 / F: 608.223.0668 / WWW.DSIREALESTATE.COM</p>	

2024 Financial Report:

Smiths Crossing 2024 Financial Report

	Budget	Expenses	Difference
Snow Removal	\$80,000.00	\$26,378.75	\$53,621.25
Mowing	\$27,500.00	\$30,763.79	-\$3,263.79
Landscape Maintenance	\$58,000.00	\$44,587.83	\$13,412.17
Irrigation	\$1,000.00	\$175.00	\$825.00
Maintenance			
Water Feature Maintenance		\$2,896.00	
Maintenance		\$3,116.55	
	\$15,000.00	\$6,012.55	\$8,987.45
Carriage Lane Repairs	\$25,000.00	\$81,026.00	-\$56,026.00
Utilities	\$5,000.00	\$5,227.60	-\$227.60
Liability Insurance	\$3,000.00	\$2,859.00	\$141.00
Misc			
Trash Removal		\$4,155.61	
Property Taxes		\$393.94	
Professional Fees		\$394.00	
Annual Report		\$25.00	
Bank Service Charges		\$412.76	
Check Printing		\$0.00	
Postage		\$1,152.84	
Extermination		\$175.00	
	\$5,000.00	\$6,709.15	-\$1,709.15
Reserve Fund	\$60,000.00	\$60,000.00	\$0.00
Management Fee	\$22,946.80	\$22,946.80	\$0.00
ACC Fee	\$13,767.48	\$13,767.48	\$0.00
Legal Fees	\$1,500.00	\$0.00	\$1,500.00
Total	\$317,714.28	\$300,453.95	\$17,260.33
HOA Dues	\$319,186.51		
Late Fee	\$1,876.29		
Bad Debt Income	\$3,284.35		
Interest Income	\$735.26		
Total	\$325,082.41		
Expenses	\$300,453.95		
2024 Surplus	\$24,628.46		
Balance of Reserve Account 12/31/2023	\$105,880.03		
2024 Reserve Contribution	\$60,000.00		
Balance of Reserve Account 12/31/2024	\$165,880.03		
Balance of General Fund (previous surpluses/shortfalls)	\$66,189.05		

I) New Business:

Q: Regarding alley damage from trash collection-Would Smith's Crossing be willing to consider a solution to this problem? Perhaps the carriage way could be widened at the turn, or a barrier could be installed to keep the driver on the paved area?

A: There is no space to widen the alleys, but we will look to see what/if anything can be done.

Q: With the surplus funds you have in the coffer, can you pass on some of that savings to homeowners? Maybe reduce the fees for next year?

A: We can investigate this option. However, a bad winter could eat up any surplus balance quickly.

Q: I'm wondering what's going on with the Carriage Lane homes and what extensive repairs were done. Was this a one-time thing or is this ongoing?

A: There are 25 alleys in the HOA that the HOA is responsible for. Maintenance and replacement will be ongoing.

Q: The Prairie Stone Townhouse Association would like to know when the alleyway behind our stone side townhouses (2501-2527 Leopold Way) will be completed. It is also used by the duplexes behind us. It has been patched several times and needs to be fixed.

A: We do a thorough review of the alleys each year and the worst ones are the ones that get replaced. We will look at this one first this year.

Q: What actions have we taken in the past? Were they successful? Can we threaten with an official letter? Can we place a lien on the property so we ensure payment before they sell?

A: We file liens annually for all outstanding balances.

Q: I have a concern about the grates that surround trees at the green space in front of the Smith House.

A: We are getting bids to replace the gazebo, and our maintenance techs are working on repairing/removing the grates.

Q: The budget shows we are spending \$8,500 for 24 planters. Where are all these planters located. I can only picture the planters near the YMCA.

A: They are located around the green space in front of the YMCA.

Q: What company are we using and what does the \$8,500 cost cover.

A: The cost covers the planting each year along with weekly watering/weeding.

Q: Also, what is the \$3284.35 bad debt income listed on the 2024 financial report?

A: We collected this amount in 2024, it was written off as bad debt previously because we didn't think it would be paid.

Q: What is the difference between the general fund and the reserve account?

A: General Fund is the balance of previous surpluses/shortfalls.

The Reserve Fund is money that has been set aside for capital projects.

Q: Would it be possible to put in a dog park? Would it be possible to add more dog waste stations in the neighborhoods and along the paths?

A: We can look in to adding more stations. However, they cannot go along the walking path, they need to be easily accessible for collection.

In regard to a dog park, that is not a part of the development plans, and I do not believe there are plans for one in the future.

J) Adjournment.

a. There were no more questions, the meeting adjourned at 7:12 pm.

Haven –

Haven Description

Q: What is a Haven Home?

A: A custom twin home and private yard deliver quiet solace. Haven offers the benefit of having your own home but leaves you free to travel and maintain your independence. **Haven homes are not maintenance free**; while the Haven Association provides the services listed below, owners still have responsibilities – see below.

Haven Association Responsibilities:

- Lawn Mowing
- Fertilization and Weed Control of the lawn only.
- Snow Removal

Homeowner Responsibilities:

- Watering the lawn
- Weeding landscaping beds
- Snow removal at the end of the driveway after a plow goes through

2025 Budget

	Non-Carriage Lane Homes	Carriage Lane Homes
Mowing	\$114.00	\$104.00
Fertilizer/Weed Control (Lawn)	\$15.00	\$10.00
Snow Removal	\$65.43	\$40.43
HOA Dues	\$16.57	\$16.57
Misc (tax prep, mailings, etc.)	\$4.00	\$4.00
Management Fee	\$10.00	\$10.00
Total Cost per Month	\$225.00	\$185.00

Non - Carriage Lane Home		Budgeted Amount
Mowing	\$114.00	\$1,368.00
Weed Control	\$15.00	\$180.00
Snow Removal	\$65.43	\$785.16
Management Fees	\$16.57	\$198.84
Misc	\$4.00	\$48.00
HOA Fees	\$10.00	\$120.00
Total Expenses	\$225.00	\$2,700.00

Carriage Lane Home		Budgeted Amount
Mowing	\$104.00	\$1,248.00
Weed Control	\$10.00	\$120.00
Snow Removal	\$40.43	\$485.16
Management Fees	\$16.57	\$198.84
Misc	\$4.00	\$48.00
HOA Fees	\$10.00	\$120.00
Total Expenses	\$185.00	\$2,220.00

Q: It is a winter month, is my full monthly payment going towards snow removal?

A: No! See above, each month a portion of your dues payment goes to each of the categories noted (Mowing, Weed Control, Snow Removal, HOA Dues, Misc., Management Fees).

Q: Since the budget is an estimate, what happens at the end of the year if our monthly payments do not cover the cost of services provided to our lot?

A: At the end of each year, a year-end reconciliation will be completed. If the cost of services provided to your lot is greater than the amount that was paid through monthly dues, you will receive an additional charge on your Haven account to make up the difference. If the cost of services to your lot is less than what was paid, you could receive a credit applied to your account.

Average Non Carriage Lane Home		Average Carriage Lane Home	
Mowing	\$843.36	Mowing	\$843.36
Weed Control	\$150.00	Weed Control	\$147.90
Snow Removal	\$1,418.42	Snow Removal	\$1,017.79
Management Fees	\$120.00	Management Fees	\$120.00
Misc	\$11.82	Misc	\$11.82
HOA Fee	\$234.82	HOA Fee	\$234.82
Total	\$2,778.42	Total	\$2,375.69
Total Charged	-\$2,700.00	Total Charged	-\$2,220.00
Balance Due	\$78.42	Balance Due	\$155.69

Snow Removal			
6-Jan	<3	\$2,520.00	Dusting - 3 in
9-Jan	<3	\$2,520.00	Dusting - 3 in
9-Jan	3+	\$4,760.00	6-9 in
10-Jan	<3	\$2,520.00	Dusting - 3 in
11-Jan	<3	\$2,520.00	Dusting - 3 in
11-Jan	Cleanup	\$280.00	
12-Jan	3+	\$3,640.00	3.1-6 in
12-Jan	3+	\$4,760.00	6-9 in
12-Jan	Cleanup	\$280.00	
13-Jan	<3	\$2,520.00	Dusting - 3 in
13-Jan	<3	\$933.33	
14-Jan	<3	\$933.33	
15-Jan	<3	\$2,520.00	Dusting - 3 in
16-Jan	Cleanup	\$280.00	
19-Jan	<3	\$2,520.00	Dusting - 3 in
20-Jan	Cleanup	\$280.00	
23-Jan	Salting	\$280.00	
23-Jan	Plow/salt	\$2,520.00	Dusting - 3 in
23-Feb	Cleanup	\$280.00	
15-Feb	<3	\$2,520.00	Dusting - 3 in
21-Mar	3+	\$3,640.00	3.1-6 in
2-Apr	3+	\$3,360.00	3.1-6 in
3-Apr	<3	\$2,520.00	Dusting - 3 in
4-Apr	Salt	\$280.00	
	Total	\$49,186.66	
	Tax	\$2,705.27	
	Total	\$51,891.93	

27 Mowing Occurences
23-Apr
30-Apr
8-May
14-May
21-May
29-May
6-Jun
11-Jun
18-Jun
26-Jun
3-Jul
9-Jul
16-Jul
24-Jul
30-Jul
7-Aug
13-Aug
20-Aug
27-Aug
4-Sep
10-Sep
24-Sep
1-Oct
8-Oct
15-Oct
22-Oct
29-Oct

Q&A

2025 Mowing Vendor is TL Landscaping

Q: My lawn was missed – how do I report this?

A: Due to the size of the Haven Association, vendors sometimes have to split the property into sections, not all homes can be completed in the same day. Please email hoa@dsirealestate.com, and we will reach out to the vendor.

Weed Control Vendor WeedMan

Fertilization and Weed Control: of the lawn only.

Any landscaping beds on the property are the responsibility of the homeowner to maintain.

Reporting Vendor Damage

Q: The contracted mowing/snow removal vendor caused damage to my property, what do I do?

A: Take a picture of the damage and send it to hoa@dsirealestate.com. We will connect you with the vendor for repairs.

Q: Who is responsible for repairing the damage?

A: The vendor that caused the damage is responsible for all repairs. The homeowner will work directly with the vendor to get repairs completed.

- Why are we allowing people to opt out? Is this impacting the amount each Haven owner is paying? When can we potentially change this?
- Sidewalks from sidewalks to street? Homeowners paying for this and would need to get approval from ACC prior to completing.
- Arbor Vita not in good shape– recommend to contact Veridian warranty <https://veridianhomes.com/about/contact/service/>
- Speeding – out of our jurisdiction, would need to contact the City.

Final Adjournment:

There were no more questions, the meeting adjourned at 7:42PM

What DSI Does...

- 1) Follow requirements and procedures set out in the Bylaws.
- 2) Hold annual meetings.
- 3) Send/prepare all paperwork for the Association.
- 4) Keep roster of current homeowners & incorporate all new sales.
- 5) Prepare an Operating Budget annually.
- 6) Accounts Receivable. (This includes offering online payment options. Also includes filing liens for unpaid dues as needed.)
- 7) Maintain Accounts of Association Funds.
- 8) Accounts Payable.
- 9) Maintain Current Books and Records.
- 10) Submit Annual Reports to WDFI.
- 11) Available for any homeowner inquiry calls/concerns.
- 12) Enter into contracts for utility maintenance, trash removal, etc..
- 13) Solicit bids annually.
- 14) Regularly inspect neighborhoods to determine any physical improvements and maintenance needed.
- 15) Oversee the employ and performance of all sub-contractors required for neighborhood operation.
- 16) Maintain/Obtain insurance.
- 17) Work with Board of Directors.
- 18) Provide neighborhood information on DSI website.



HOA Snow Removal
-Includes all CBU's