

# Bradford Park Newsletter



Published monthly for the Bradford Park Homeowners Association by Neighborhood News Inc.

July / August 2023



## FOR THE RECORD...

In the last newsletter (May/June 2023), I stated that there were seven mailbox clusters within Bradford Park. There are only SIX. They are:

- High Cotton Way (mailboxes are numbered from 1119 – 1120)
- Andres Way between Vinson Court and Adelen Lane (mailboxes are numbered between 946 – 949)
- Bradford Park Drive near Elizabeth Anne Lane (mailboxes are not numbered – this is the one that was replaced by the U.S.P.S. earlier this year)
- Bradford Park Drive near Andres Way (mailboxes are numbered between 942 – 945 – this is the one near the trees and the only one that does not have a solar light near it because of the trees. The Board is looking into bringing lighting to this mailbox cluster, too.)
- John Wilson Lane between Elizabeth Anne Lane and Donnell Drive (mailboxes are numbered from 914 – 917)
- Donnell Drive after John Wilson Lane (mailboxes are not numbered)

My apologies to all those who tried to tell me that there were only six mailbox clusters. I was certain that there were seven, but I was wrong.

Also, at the last Board meeting a question was asked as to how much the mailbox lighting for all five of the mailbox lights cost the HOA. The answer is: \$4,005.25. It was also noted that the lights have motion detectors and when someone gets close to one after dark, they brighten.

Again, I'm sorry that I was wrong, and I do try to be correct when I put things out, but I'll always correct myself when I am wrong like I am doing here.

On the bright side, we on the Board hope you like and enjoy the mailbox lights! Let us know what you think of them by sending an email to: [changebphoa@gmail.com](mailto:changebphoa@gmail.com). I'll forward those emails to the Board.

Best Regards,

**Keith A. Lindsey, MBA**

*President,*

*Owners Association of Bradford Park*

## Curb house number painting

We've received a couple of requests to paint house numbers on homeowner's driveway aprons. If you would like to have that done for your home, please send an email to: [changebphoa@gmail.com](mailto:changebphoa@gmail.com) with the subject "Curb Painting" and we'll get that done.



**NOTE:** This will likely get done this fall when the heat breaks. As of the writing of this newsletter (June 30, 2023), it's too hot to do this especially with heat advisories happening nearly everyday.



## Upcoming Social Events:

**Neighborhood Night Out:**

**Tuesday, October 3, 2023 from 5:00pm – 7:00pm**

**Fall Garage Sale:**

**Saturday, October 21, 2023 from 7:00am – noon.**

## GOODWIN & COMPANY

### Property Management Company & Town Square!

We are pleased to continue to work with Goodwin & Co as the property management company for the Owners Association of Bradford Park. Their main mode of communication is via email and an electronic system that they call "Town Square". Joe Gaines, our property manager, would like to see as many people as possible signed up to receive updates and information via Town Square... these are the instructions to sign up:

1. Go to: [www.goodwintx.com](http://www.goodwintx.com)
2. Press menu icon
3. Enter community "Bradford Park", press search icon
4. Select "Register New Account" at Townsquare icon
5. Enter last name, zip, account number

If you need your account number, Joe can help you out with that!

Please contact him:

**JOE GAINES, Community Manager**

**Goodwin & Company**

**MOBILE: 512-734-4113**

**[joe.gaines@goodwintx.com](mailto:joe.gaines@goodwintx.com)**

**11950 Jollyville Rd.**

**Austin, TX 78759**

## Upcoming Board Meeting tentative dates:

- Wednesday July 26, 2023 at 7:00pm.
- Wednesday September 27, 2023 at 7:00pm.
- Wednesday November 15, 2023 at 7:00pm.
- Wednesday January 31, 2024 at 7:00pm.



## Have you checked out bphoa.info?

In case you're not aware, my team has a website that doubles as the website for the Association. It's at: [bphoa.info](http://bphoa.info). I maintain it. There are useful things there like:

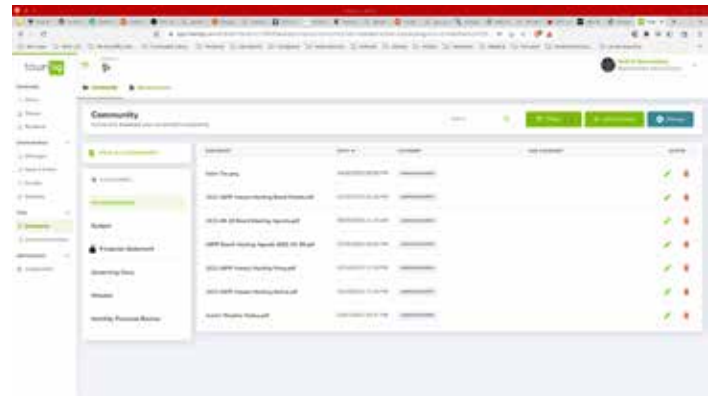
- Minutes to every Board meeting (to include audio and video of each Board meeting) since my team and I took over the Association in September 2021. If you missed a Board meeting, you can catch it there.
- Past & present newsletters
- Invoices that the HOA has paid for most of 2021 and all of 2022 and 2023
- The By Laws
- The Deed Restrictions (Declaration of Protective Covenants)
- Annual Meeting minutes (to include video and audio)

Stuff gets added all the time, as well as messages pertaining to the City of Round Rock.

This is all in addition to what's available on Town Square which is maintained by our Property Management Company, Goodwin & Co. We highly recommend that you register with Town Square so that you'll get all the emails that Joe Gains, our Property Manager sends out.



Screenshot of [bphoa.info](http://bphoa.info)



Screenshot of Town Square



## Upcoming Events: Neighbors Night Out

Neighbors Night Out is scheduled for **Tuesday, October 3, 2023 from 5:00pm to 7:00pm**. We would like volunteers who enjoy planning events to help us plan and run this. Last year we had a bouncy house for the kiddos, popcorn and cotton candy from Moonwalk Round Rock and sandwiches from Smokey Mo's. We had a pretty good turn-out, too with around 80 or so people coming and going throughout the evening.

We'd like to duplicate that this year only maybe we can get more people involved. This is a community event with the purpose of getting to know our first responders, both police and fire as well as a City Council person or two. It's also a great way to meet and/or socialize with our fellow homeowners.

So, if you'd like to help out, and we hope you will, please let us know. Send an email to [changebphoa@gmail.com](mailto:changebphoa@gmail.com) with the subject "NNO" along with your name, address and either your phone number or email so we can contact you.

**New project?**  
Now reach our full listing of vetted and reliable service providers **ONLINE**

**NeighborsWeb.com**  
Online Business Directory

Yes, the businesses that you have come to know and love in your newsletter are now available in our NEW Online Service Directory.



## On dues...and collections

In the last newsletter, we asked those who had not yet paid their dues to please do so and many did. Thank you! However, we still have 42 homeowners who haven't paid their dues for at least this year. The total that's owed to the Association as of May 31, 2023 is: \$28,090.33. To give you an idea of what the Association is supposed to bring in via dues, our current dues are \$170 per year and there are 278 homes within Bradford Park.  $278 * \$170 = \$47,260$ . To look at it another way, if you divide  $\$28,090.33$  by  $\$47,260$  you get approximately 59.44%. That means that we have almost 60% of our annual revenue not being paid. That's not right nor fair to those who do pay their dues and pay them on time.

Now, we have about twelve homeowners who haven't paid their dues in awhile. Homeowners who haven't paid their dues are called "delinquent" homeowners and their accounts are referred to as "delinquencies". The largest delinquency we have owes \$5,599.65 as of May 31, 2023. The lowest owes only \$43.83. I imagine someone didn't make out a check properly or something and paid only part of their dues for 2023.

Since my team and I took over, we made a point of being very lenient about collecting dues. Why? Because the previous property management company was very heavy-handed about them and people were complaining to us about that. Last year, the Board voted to forgive all collection fees from January 2018 through December 2021 because of numerous errors and the heavy-handedness of the previous property management company as well as the previous Board not doing their job. Here were the reasons that I gave to our HOA attorney for forgiving those fees:

1. The previous Board did not follow the By Laws from at least 2018 forward.
2. The amount charged in collection fees were more than the yearly dues.
3. Delinquent homeowners told us that they were unable to get in touch with either the previous property management company or any previous Board members.
4. Delinquent homeowners reported to us that the monthly amount of payment plans were increased arbitrarily and there were cases where the delinquent homeowner could not afford the increase, nor were they notified why the amount increased.
5. Delinquent homeowners reported to us that there were cases where the previous property management company made mistakes, admitted to the homeowner that they made a mistake, and yet were not properly credited.
6. There were documented cases where a homeowner with a zero balance was sent and charged a reminder letter by the previous property management company and their account charged the accompanying collection fee for that letter (at least \$20 for each instance).
7. There were documented cases where a collection fee letter was sent that cost more than the balance owed on the delinquent homeowner's account, sometimes multiple times in a row.
8. Delinquent homeowners were charged fees for getting on a payment plan. In my opinion, payment plans should be free because we want to encourage delinquent homeowners to do the right thing and pay their dues.
9. Payment plans did not appear to have been offered uniformly to all indebted homeowners.

We didn't feel it was right to hold homeowners accountable when the previous Board would not hold themselves accountable. The total collection fees forgiven was over \$21,000. Every account that was in arrears got at least some relief, and not everyone was happy that we did that. I know I was told by several homeowners that as long as it was legal, they wanted us to keep those collection fees on those accounts. For me, it was a matter of being fair; I couldn't, in good conscience, push to collect those fees knowing how poorly the previous Board had governed the Association.

Fast forward to today. Paul Goldfine, our new Vice President and I have been discussing a collections policy with Goodwin & Co. As of this writing, we're still not done with it but hope to be soon. However, I'd like to show you what that will likely look like and just how fast it is to get into trouble by not paying your dues. Keep in mind, although we don't like having to do these things, we have an obligation as Directors

to go after those who refuse to pay their dues or to get on and stay on a payment plan.

For simplicity sake, we'll assume a homeowner didn't pay their 2023 dues. Watch how fast the account goes over \$1,000:

January 1, 2023	2023 dues are due.	Cost: \$170
February 1, 2023	A reminder notice and interest are charged to the homeowner's account	Cost: \$4 + \$1.42 = \$5.42 Total indebtedness: \$175.42
March 1, 2023	A reminder notice and interest are charged to the homeowner's account	Cost: \$4 + \$1.42 = \$5.42 Total indebtedness: \$180.84
April 1, 2023	A reminder notice and interest are charged to the homeowner's account	Cost: \$4 + \$1.42 = \$5.42 Total indebtedness: \$186.26
May 1, 2023	A reminder notice and interest are charged to the homeowner's account. A notice of negative credit reporting is sent.	Cost: \$4 + \$1.42 = \$5.42 Total indebtedness: \$191.68
June 1, 2023	Intent to file a lien and interest are charged to the homeowner's account	Cost: \$175 + \$1.42 = \$176.42 Total indebtedness: \$368.10
July 1, 2023	A lien is filed and interest are charged to the homeowner's account.	Cost: \$275 + \$1.42 = \$276.42 Total indebtedness: \$644.52
August 1, 2023	A reminder notice and interest are charged to the homeowner's account. Account enters Standing Status.	Cost: \$4 + 1.42 = \$5.42 Total indebtedness: \$649.94
September 1, 2023	Intent to foreclose letter is sent and interest is charged to the account.	Cost: \$395 + \$1.42 = \$396.42 Total indebtedness: \$1,046.36
October 1, 2023	Forward Account to 3rd Party Collections. Requires BOD Approval. Accounts sent to 3rd Party Collections will accrue a \$25 per month fee which will be assessed to the delinquent homeowner's account.	Cost: \$150 + \$1.42 = \$151.42 Total indebtedness: \$1,197.78

By September of the same year, that delinquent homeowner is now over \$1,000! Historically, accounts that are over \$1,000 are referred to outside collections. In our case, that means that they are referred to the Association attorney. Once the Association attorney is involved, things get **REALLY** expensive for the delinquent homeowner and the possibility of foreclosure becomes **VERY** real!

Personally, I don't like how much things cost, but this is what it costs in 2023. I really don't like it when before the year is out, the delinquent homeowner owes over 700% of their original dues, but that's the reality of not paying your dues. What's more, the Association does not make a lot of money from this entire process. Over the course of a year, the Association makes \$17. The rest goes to the property management company or the Association attorney. And for the final nail in the coffin, the Association can legally only forgive the \$4 per month reminder

*(Continued on the back page)*

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newsletter online.

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letters. **Everything else** has to stay on the account! Also, since we forgave the collection fees from January 2018 through December 2021, neither Paul nor I am willing to forgive anything more. Delinquent folks have been given a break and we have worked in good-faith to make sure we were fair and reasonable.

Neither Paul nor I want to take someone's house, but if someone refuses to pay their dues, we have to do something to get that money from them. It's part of our job as Directors and both Paul and I take that job seriously.

I still believe that we should dissolve the Association, however, while the Association still exists **everyone has to pay their dues!**

So please, if you owe money to the Association, please get on a payment plan. If you can afford to pay your entire balance, please do! It saves you a lot of money! You can contact our property manager, Joe Gains at: (512) 734-4113 or via email at: [joe.gains@goodwintx.com](mailto:joe.gains@goodwintx.com). You can also register with Town Square and pay via Town Square, just know that there is a convenience fee for doing so.

Once we get this collection policy finished, we'll announce it at the following Board meeting and it'll be posted on [bphoa.info](http://bphoa.info) for everyone to view.

We know that this is a tough topic, however we want everyone to know what we've done to this point and everything that we have to do going forward. Paul and I have and continue discussions with Goodwin & Co. on this topic. Know that there were fees that Goodwin & Co. wanted to charge in addition to what we've presented and Paul & I rejected those as too expensive. Paul & I believe that we, as Directors, have a duty to look out not only to those who pay their dues, but also to those who are delinquent and to act in good-faith on behalf of the entire Association.

Best Regards,

**Keith A. Lindsey, MBA**  
*President,*

*Owners Association of Bradford Park, Inc.*

## 2023 Board of Directors

**Keith A. Lindsey, MBA**

*Term ends after the annual meeting in 2024*

**Paul Goldfine**

*Term ends after the annual meeting in 2026*

**Vincent Falcon**

*Term ends after the annual meeting in 2025*

**Joe Gains** – Property Manager, Goodwin & Co.

**Team Member:** Jamie Lodes, ACC Chairperson

Contact the Board at [ChangeBPHOA@gmail.com](mailto:ChangeBPHOA@gmail.com)



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