

Owners Association of Keith Lindsey Park, Inc.
Wednesday, October 28, 2026 @7:00pm
Zoom Meeting
Board Meeting Minutes

Board Members Present: All Board members were present. Jamie Lodes left the meeting prior to Executive Session. Property Manager Joe Gaines was present.

Meeting was called to order at 7:03 PM by Keith Lindsey.

Key Takeaways

- The board voted unanimously to approve the August 19, 2026 Board Meeting Minutes.
 - HOA dissolution remains the primary strategic goal; the board agreed to pursue a straightforward dissolution vote without complicating it with deed restriction changes.
 - The board voted to reduce compliance inspection drives from twice monthly to once monthly, projected to save approximately \$1,200 annually.
 - The annual meeting was set for January 13, 2027 at 7:00 PM via Zoom.
 - The HOA is in strong financial health, with \$111,557 total across checking and reserve accounts, and has collected approximately \$65,955 in dues through September 2026 — well above the expected annual collection of ~\$47,000.
 - The reserve fund transfer will be adjusted from ~13% to 15% of revenue to align with Fannie Mae/Freddie Mac guidelines.
 - Two community members (Maria and Esdras Cruz) attended for the first time and expressed strong support for the board's work and the dissolution effort.
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Discussed Topics

1. Approval of August 19, 2026 Board Meeting Minutes

The board reviewed and voted on the previous meeting minutes.

Details

- Keith Lindsey: Confirmed all board members had reviewed the minutes and called for a motion.
- Jamie Lodes: Made the motion to approve.
- Allen Stock: Seconded and voted yes.

Conclusion

- Minutes approved unanimously (Keith Lindsey: yes, Allen Stock: yes, Jamie Lodes: yes).
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2. HOA Dissolution — Strategy and Next Steps

The board held an extended discussion on how to proceed with dissolving the HOA, covering polling methods, legal documentation, deed restrictions, and community outreach.

Details

- Keith Lindsey: Raised the need to poll the electorate, noting it typically requires walking the neighborhood. Sought alternative ideas.
- Jamie Lodes: Recommended not canvassing until a legally sound document is prepared by the association attorney — a proxy-style ballot homeowners can sign to vote for dissolution.
- Allen Stock: Emphasized the importance of verifying homeowner vs. renter status before canvassing, and suggested the attorney include educational language about consequences of inaction.
- Keith Lindsey: Confirmed he can update the homeowner/renter database from WCAD.org within approximately 3 days and can display results on a map.
- Jamie Lodes: Suggested sending a letter to all homeowners (including absentee owners) simultaneously with the canvassing effort, and including the proxy in that letter.
- Keith Lindsey: Proposed keeping dissolution simple — no changes to deed restrictions — noting deed restrictions survive HOA dissolution and can be rewritten by the community in approximately 11 years anyway.
- Jamie Lodes: Agreed to keep it simple: dissolution only, no deed restriction amendments.
- Joe Gaines: Proposed a creative strategy — announce a significant dues increase alongside the dissolution option, so homeowners are motivated to sign for dissolution to avoid higher dues.
- Esdras Cruz: Supported the dues-increase attention-grabber as a marketing tactic for the cover letter.
- Keith Lindsey: Noted the risk of a dormant HOA being resurrected by a small self-appointed group, which could cause harm to the community gains made over the past six years.
- Jamie Lodes: Confirmed that once legally dissolved, the HOA cannot simply be reinstated in the same way.
- Keith Lindsey: Stated the target for the dissolution vote is spring of next year, with the letter going out to homeowners within the next few months.
- Jamie Lodes: Requested that any proxy/ballot be valid for at least 11 months to allow sufficient time to collect signatures.
- Maria: Expressed appreciation for the board's work, shared concern about what happens to the neighborhood without an HOA, and asked clarifying questions about membership and deed restrictions.
- Esdras Cruz: Expressed confidence in the board, committed to signing the dissolution proxy, and suggested a phased approach — first pass to collect signatures, then follow up with those who did not sign.

Conclusion

- Dissolution will be pursued as a standalone vote, without deed restriction changes.
- The attorney will be contacted to draft a legally binding proxy/ballot for homeowners to sign.
- A cover letter from the board will accompany the proxy, explaining the rationale for dissolution and what it means for the community.

- Canvassing will focus first on owner-occupied homes; letters will be mailed to absentee owners simultaneously.
 - Target timeline: letter out within the next few months; dissolution vote aimed for spring 2027.
 - The proxy should remain valid for approximately 11 months.
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3. Violation Letter Process and Costs

The board reviewed the cost structure of violation letters and discussed ways to reduce expenses.

Details

- Keith Lindsey: Presented a spreadsheet showing violation letter costs year-to-date, including per-page costs (20 cents), envelope costs (35 cents), handling fees (\$2 per envelope), and postage (78–82 cents). Estimated that combining multiple violations into one letter could save approximately \$450 this year.
- Joe Gaines: Explained that SmartWebs (the third-party compliance platform) does not natively support multiple violations on one letter, but that inspectors can use the notes/comments section to document additional violations under a single primary violation.
- Jamie Lodes: Proposed reducing compliance inspection drives from twice monthly to once monthly to cut costs in half.
- Joe Gaines: Confirmed this would save approximately \$1,200 annually and agreed to implement it immediately upon receiving written confirmation.
- Allen Stock: Noted that violation notices are received by email first, then by physical letter approximately two weeks later, and asked about the necessity of the physical letter.
- Joe Gaines: Confirmed that Texas state law requires physical mailed notices; this cannot be eliminated.

Conclusion

- Board voted unanimously to reduce compliance inspection drives to once per month.
 - Keith Lindsey will send Joe Gaines a written email confirming this board decision.
 - Joe Gaines will instruct the compliance inspector to consolidate multiple violations into a single letter using the notes/comments field going forward.
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4. Annual Meeting Date

The board set the date for the next annual meeting.

Details

- Keith Lindsey: Proposed mid-January; suggested January 13th.
- Jamie Lodes: Confirmed availability.
- Allen Stock: Confirmed no conflicts.
- Joe Gaines: Confirmed the time would be 7:00 PM per the HOA's governing documents.

Conclusion

- Annual meeting set for January 13, 2027 at 7:00 PM via Zoom.
 - The next board meeting after tonight is January 27, 2027 at 7:00 PM.
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5. Fannie Mae / Freddie Mac Reserve Fund Requirement

Keith Lindsey raised a notification about a potential federal lending requirement related to HOA reserve fund contributions.

Details

- Keith Lindsey: Received an email indicating that Fannie Mae and Freddie Mac may require associations to contribute at least 15% of revenue to reserves by 2027 for homes to remain eligible for federally backed loans.
- Joe Gaines: Clarified this requirement primarily targets condominium associations following high-profile cases of deferred maintenance and special assessments. However, he strongly recommends all HOAs maintain at least 15% in reserves as sound financial practice. The HOA is currently at approximately 13% (~\$500–\$600/month).
- Keith Lindsey: Calculated that 15% equates to approximately \$583/month. Noted this was not included in the already-approved 2027 budget but that the HOA's strong collections in 2026 (approximately \$20,000 above expected annual dues) more than offset the projected ~\$6,000 budget variance.
- Jamie Lodes: Agreed to the adjustment as long as it does not materially change the budget or require a dues increase.

Conclusion

- Joe Gaines will adjust the monthly reserve transfer from ~13% to 15%, effective immediately, without changing dues.
 - The adjustment will be noted at the January annual meeting to explain the paper loss in the 2027 budget.
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7. Homeowner Concerns and Community Feedback

Keith Lindsey opened the floor for homeowner concerns. Maria and Allen raised several points.

Details

- Maria: Expressed gratitude for the board's work, asked about what happens to the neighborhood without an HOA, and inquired about whether new homeowners are automatically part of the HOA (confirmed yes — membership runs with the land).
- Allen Stock: Asked whether the HOA is too aggressive on minor violations such as grass height, and raised the idea of replacing the grass strip between the sidewalk and curb with rocks/xeriscaping to reduce maintenance.

- Keith Lindsey: Explained his personal approach — he monitors grass height over time before issuing a violation and often refers issues to the city rather than the HOA.
- Jamie Lodes: Noted a specific case where a violation letter was sent about a garage door that appeared to be open (not broken), which was not a valid violation. Joe Gaines confirmed this was corrected.
- Joe Gaines: Agreed to instruct the compliance inspector not to cite violations that cannot be visually confirmed (e.g., photographing an open garage door as evidence of a broken one).
- Jamie Lodes: Discussed his own boat/trailer situation as an example of a deed restriction violation he acknowledges and manages.
- Maria: Asked whether renters are responsible for lawn upkeep; Jamie Lodes confirmed this is standard in rental agreements.

Conclusion

- Compliance inspectors will be reminded not to issue violations that cannot be visually confirmed.
 - The board will continue its measured approach to grass-height violations.
 - Sending violation notices to both the property address (renter) and the owner's mailing address was discussed as desirable, with the acknowledgment that it increases postage costs.
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6. Financial Report (Executive Session)

Joe Gaines presented the current financial position of the HOA.

Details

- Joe Gaines: Reported \$59,000 in the checking account and \$52,000 in the money market reserve account, for a total of \$111,557.
- Joe Gaines: Highlighted the accounts summary from Adam Pugh's office, noting 10 delinquent accounts currently in the attorney's pipeline, with monthly status updates provided reliably every first of the month — a significant improvement over the previous attorney.
- Keith Lindsey: Presented an analysis showing that through September 2026, the HOA collected \$65,955.25 in dues against an expected annual total of approximately \$47,000 — \$18,695 above baseline — due to successful collections on delinquent accounts.
- Keith Lindsey: Noted approximately \$34,000 remains outstanding from non-wall-related delinquent accounts, which Adam Pugh is actively pursuing.
- Allen Stock: Noted that some homeowners carry credit balances by overpaying, which is a positive sign.

Conclusion

- The HOA is in strong financial health.
 - Adam Pugh's systematic approach to collections is producing measurable results.
 - Joe Gaines will send the board a copy of the Adam Pugh account summary.
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Keith Lindsey adjourned the meeting without objection at 8:32pm.

Challenges

- **Canvassing for dissolution votes** remains logistically difficult given the size of the neighborhood (~278 homes) and the need to distinguish owner-occupied from renter-occupied properties.
 - **Low meeting attendance** from the broader community makes it difficult to gauge homeowner sentiment, though the board noted this is partly a sign that things are running well.
 - **Absentee and corporate owners** present a challenge for the dissolution vote, as they must be reached by mail rather than in person.
 - **Legal proxy validity period** needs to be confirmed with the attorney to ensure signatures collected over an extended canvassing period remain legally valid.
 - **Budget impact of reserve fund increase** needs to be clearly communicated at the annual meeting to avoid confusion about the projected 2027 paper loss.
 - **Compliance inspector photo quality and judgment** — the garage door incident highlighted a need for clearer guidelines on what constitutes a documentable violation.
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Action Items

Keith Lindsey:

- Send Joe Gaines a written email confirming the board's decision to reduce compliance inspection drives to once per month.
- Update the homeowner/renter database from WCAD.org (estimated 3 days) and prepare a map showing owner-occupied vs. renter-occupied properties.
- Review Allen Stock's draft dissolution letter, add input, and circulate to Jamie Lodes and Allen Stock for feedback (target: within the following week).
- Contact the association attorney to request a legally binding proxy/ballot document for the dissolution vote.
- Complete and distribute the HOA newsletter by October 31.
- Take photographs of Halloween decorating contest displays on Friday night and coordinate with Jamie Lodes to select the \$100 gift card winners.
- Post meeting video, audio, and AI-generated minutes to BPHOA.info (by the following day or within two days).
- Send a written email to Joe Gaines confirming the once-monthly inspection drive decision.
- Announce the January 13, 2027 annual meeting date on BPHOA.info.

Joe Gaines:

- Adjust the monthly reserve fund transfer from ~13% to 15% of revenue, effective immediately.
- Instruct the compliance inspector to consolidate multiple violations into a single letter using the notes/comments field.
- Send the board a copy of the Adam Pugh account summary.

- Brief the compliance inspector on not issuing violations that cannot be visually confirmed from the street.

Allen Stock:

- Circulate his existing draft dissolution cover letter to Keith Lindsey and Jamie Lodes for review and additions.
- Participate in door-knocking canvassing for dissolution signatures when the time comes.

Jamie Lodes:

- Schedule a meeting with Keith Lindsey to finalize the content and messaging for the dissolution letter and proxy before sending to the attorney.
- Send an e-blast to his homeowner email list when the dissolution letter and proxy are ready to distribute.
- Continue maintaining the e-blast email list and not discontinue it, as confirmed by community members Maria and Esdras Cruz.

Zoom AI-generated content may be inaccurate or misleading. Always check for accuracy.