

What is the ratio of units who pay HOA fees, ie those who do vs those who don't	Granada currently has 12 owners in collection out of 174 units. .
Of that percentage, which are owner occupied vs rented?	There are 174 condos at Granada. Currently there are 26 rented condos.
What is the TOTAL amount in arrears?	Total Past due condo fees as of 2/15/2023 is \$61,000
Do any of these units requests repairs or file complaints and do we accommodate them today? If they ARE NOT PAYING, serve them??	The general answer is no, they do not call and put work orders or complaints into the office. The By-laws do not allow for exception to not repair if there is an association maintenance issue required even if an owner is behind on condo fees.
Are any board members not paying HOA fees	All Board Members are current in their HOA fees
Do we at least have liens placed against those in arrears so they cannot sell the property UNTIL it is paid in full? And if yes, has any of them ever sold and paid in full?	Once a lawsuit is filed and a court date has been held, once a Court Judgement is in place, you can put a lien on a condo.
Is the reserve balance placed in an interested account? Investing the money for future revenue?	The Reserve account is a money market account which bears interest.
Did we sue the under insured driver for the \$32,000 or are we expected to just eat that cost??	Granada has had extensive conversations with our insurance carrier. Per our insurance carrier, Granada cannot sue the owner of the vehicle as they are protected under law and by their Insurance company under Indemnity.
What is our deductible for insurance claims with American Family? Is it currently \$10,000?	At the time of the accident the deductible was \$20,000. As of 9/11/2022 – the deductible was raised to \$25,000 to keep monthly premiums within budget range.
It is a law; that homeowner's Mortgage Lender companies should be notified when amenities, like our pool is not open and functioning; as when we originally took out our home loans? Is the Granada Association Management notifying	New buyers are made aware that the pool is not an operating amenity at Granada due to the major repairs needed on the pool. Each owner has a different mortgagee and each unit is privately owned. Granada does not have a list of any owner's Mortgage company and it is not required by the by-laws that the owner provide their Mortgage information to the Association. Granada does not own the condo, only common

<p>these companies of this issue for new home buyers?</p>	<p>elements.</p>
<p>Since <u>we no longer have pool maintenance</u> incorporated into our monthly budget for the several years, where is that money being allocated. <u>The condo fees were never reduced</u> because this is no longer a homeowner's expense?</p>	<p>The pool has been closed for 2019, 2021, 2022 & 2022. During this 4-year time span, there have been significant increases from Missouri American Water, and Metro Sewer District that were approved by the State for replacement or repair of underground pipes. This has caused great increases in the prices of the water and sewer bills at the complex. Additionally, insurance for the complex has increased each year. Water, Sewer & Insurance are more than 1/3 of the Annual Budget expenses.</p>
<p>Why is it that our Reserve Balance isn't shown anywhere on the financial statements? What is the amount?</p>	<p>The financial statements provided to owners are on the general operating account of Granada. Per Section 3.3 and Section 3.4 of the Granada By-Laws, the business affairs of the complex shall be managed by the Granada Board of Managers.</p>
<p>Are the monthly bank statements balanced each month and by whom?</p>	<p>The monthly bank statements are sent to the Granada office and are balanced by the Granada Office Manager. The office managers scans each bank statement with all deposit information and expenses paid along with reconciliation reports showing that the bank statements have been balanced.</p>
<p>On the financial statements you list both Labor Costs and Payroll Costs, what is the difference?</p>	<p>Labor costs are the costs of Labor by Granada Staff. Payroll Costs is the cost that the Payroll company charges Granada for weekly direct deposit payroll, all tax filings and processing of W2's.</p>
<p>During the 2021 annual meeting we voted for an audit. Why was it voted against by the board members after the meeting</p>	<p>The Granada Board of Managers has consulted with our Accountant's office regarding the necessity of Granada having an Audit performed. The Accountant's office has advised the Granada Board of Managers the following:</p> <p>“Neither an audit or a review is actively searching for fraud or irregularities. The departure from accounting principles relating to estimation of remaining lives and replacement costs, present in the review opinion as attached, would also be present in an audit opinion”.</p> <p>Monthly financial statements are currently being posted on www.gradahazelwood.com for owners to inspect.</p>

<p>We discussed the in-person meetings last year during our annual meeting and we <u>never had them</u>. We discussed it is unfair not to schedule them as we did in the past, because some elderly homeowners and other residents do not have computers, nor know anything about “Zoom “meetings or the use of computers. This is why our meetings are lacking participation from the residents. We had a full house when we had onsite meetings. Why is this request not being honored by the board members?</p>	<p>We decided to do zoom for safety reasons.</p> <p>We have board members along with residents who have health issues that could put them at serious risk.</p> <p>Zoom meeting was decided as best give the ability for everyone to attend and do it safety. We do understand that some may not have computers. However, most have cell phones and you can use zoom on your phone.</p> <p>We do our best to accommodate needs but we can't always accommodate for everything.</p>
<p>If we have a collection agency, why are the attorney fees so high each month? What are the high monthly charges representing</p>	<p>Granada currently does not have a collection agency. Several years back the Board of Managers hired a collection agency but many months in the process they informed the Board that since we had active judgments on the cases, they could not perform collection actions. Once a Judgment is issued, you have to use other methods to collect such as wage garnishment, bank garnishment, sheriff sale.</p>
<p>Why are all of the trees in our community being cut down, unsightly stumps remain forever and no new trees are being planted after they are removed?</p>	<p>The average tree has a life span of 50 years. Granada was built in 1966 and many of the trees are dying off. (not sure what you want to say about planting new trees)</p>
<p>We have not updated our bylaws since 2009, when will they be revised and voted on by the homeowners? The law states the homeowners will vote and approve them, but that did not happen in 2009.</p>	<p>Amending the by-laws is a lengthy and expensive process.</p> <p>The by-laws were approved and voted on in 2009</p>
<p>What are some of the Granada Management Board’s future projects to better enhance our community?</p>	<p>Repainting parking lot numbers as Weather and time allows.</p> <p>We have a number of costly projects going on such as tree removal and roof repairs. Once the large project is done we will update what's to come next on the site. Non emergency projects will get finished as budget allows.</p>

<p>I am possibly interested in becoming a board member, is it possible for me to attend a few of the board meetings before deciding?</p>	<p>Unit Owners who are not Board members shall have no right to attend Board meetings. but the Board may, in its sole discretion, elect to allow such Unit Owners to attend a particular meeting or meetings.</p>
<p>When did homeowners start being charged for privacy fencing repairs? Fences are of one entity. "Front and Back" Without the front side there cannot be a back side. Why are we suddenly being charged for one side of the fence? How are these fees determined? Is there a fee chart for these repairs? The homeowners have a right to know this information. Please further discuss during our meeting.</p>	<p>2 x 4's on the inside of the patio fence are the owner's responsibility per Section 5.1 (g) below. The 2 x 4's hold the fence in place from the inside of the fence. The Association is only responsible for outside fence repair.</p> <p>Owners can contract with outside companies to make repairs at their privately owned condo. Any price provided to an owner by the Association to perform work for an owner is simply based on the employee's hour of pay, times number of employees required to perform the work, times the number of hours required to complete said work.</p>
<p>What is miscellaneous income</p>	<p>IN recent years lenders have started sending out very lengthy Questionnaires to be completed on sales of condos in the complex. These questionnaires take a lot of time to complete, and a fee is now being charged to lenders for the completion of these documents.</p>
<p>Will pool open this year?</p>	<p>Not in 2023</p>
<p>When Karen is out of the office who do we contact?</p>	<p>The Manager@Granadahazelwood.com email account is regularly monitored as well as the HOA Board of Managers account. Please send an email to either email account.</p>
<p>How can we be sure that the board is reading our emails?</p>	<p>Board members have access to all email accounts and email sent when Karen is in office are sent to all board members.</p>
<p>Legal fees should be paid by the owner being sued. How do we incur \$35,000 in a year for professional fees?</p>	<p>The Budget states Professional Fees.</p> <p>Professional Fees Includes:</p> <p>Tax Review and Tax Preparation \$5,400, Payment of taxes to Collector of Revenue (business taxes), Granada website maintenance fees</p>
<p>What is bad debt expense?</p>	<p>Owners that have checks returned to the office</p>
<p>What does "contracted" mean after</p>	<p>Outside company performs the work</p>

some of the expenses?	
Where are the definitions for the budget line items?	Line-Item Budget is a columnar representation of expenses
Who is voting for rental property when the renter is getting a 5 percent ownership	Per Section 3.1 of the Granada By-Laws <u>each unit is</u> entitled to cast one vote.
	Section 3.1 Membership. There shall be one membership for each Unit within the Community. This membership shall be automatically transferred upon the conveyance of a Unit. Membership shall be appurtenant to and may not be separated from ownership of any Unit. Ownership of a Unit shall be a qualification for membership. Each Unit shall be entitled to cast one vote. Fractional and cumulative voting are prohibited.