



**Cheshire Forest Homeowners Association**  
**500 Cheshire Forest Drive**  
**Chesapeake, VA 23322**

**DRAFT**

**MEETING MINUTES**

Annual Membership Meeting  
Tuesday, November 18, 2025

Per Article 2, Members, Section 2.2 Annual Meeting, of the Cheshire Forest Homeowners Association Bylaws, a Meeting of the Membership was held on Tuesday, November 18, 2025, at 500 Cheshire Forest Drive, Chesapeake, VA 23322.

The meeting was called to order, and a quorum was established with 52 voting members present, and 36 proxies filed with the Secretary. The President, Mrs. Karol, opened the meeting at 7:05pm. The Secretary, Mr. Graham, was present to record the meeting; Mr. Orbison, Vice President; Mr. Heinecke, Treasurer; and Director Mrs. McKlveen were present. Director Mr. Granata was absent.

**United Property Associates:** Represented by Mrs. Jennifer Jacobsen and Ms. Nikita Palmer.

*Mrs. Karol moved that we adopt the agenda as written with the exception of moving the 'Motion to Close Registration' to number IV on the agenda. Linda Ewald seconded the motion. There being no objection, the motion passed.*

**2024 Annual Meeting Minutes:**

*The Minutes of the 2024 Annual Member Meeting were distributed to the membership. Mr. Graham moved that the Minutes be adopted as written. Caroline Flint seconded the motion. There being no objection, the motion passed.*

**July 15, 2025, Special Meeting of the Membership:**

*The Minutes of the July 15, 2025, Special Meeting of the Membership were distributed to the Members present. Mr. Graham moved that the Minutes be adopted as written. Jane McKlveen seconded the motion. There being no objection, the motion passed.*

**State of the Association:**

Mrs. Karol, President, presented the State of the Association (Appendix A – attached).

**Five-Year Plan:**

Mr. Orbison, Vice President, presented the Five-Year Plan.

**Treasurer's Report:**

Mr. Heinecke, Treasurer, gave an overview of the current financials including the Balance Sheet, Profit and Loss, and the Cheshire Forest Budget for 2026 (Appendix A, page 12)

*Mrs. Karol moved to close Member Registration. Mrs. McKlveen seconded the motion. There being no objection, the motion passed.*

**Nomination of Candidates to the Board of Directors:**

Per Article 3, Board of Directors, Section 3. 2.1, Nominations, of the Association’s Bylaws, the Nominating Committee was chaired by Mrs. Karol and included members Mrs. Debbie Ybarra and Mrs. Casie Nash. The Chair, on behalf of the Nominating Committee, explained the Association’s nominating process and introduced the five nominees. They are Bob Granata, Todd Heinecke, Matthew Merritt, Ryan Orbison, and Lindsey Ross. Mrs. Karol called for nominations from the floor. With no nominations from the floor, Mrs. Karol closed the nomination process and asked each nominee to introduce themselves.

**Election:**

Per Article 3, Board of Directors, Section 3.2, Election and Term of Office of the Association’s Bylaws, Mrs. Karol called the vote by unanimous consent. Consent was not granted, so in accordance with the Bylaws, the vote was taken by secret written ballot. Mrs. Jacobsen of United Property Associates acted as teller of the election. Two homeowners assisted her in counting the votes and preparing the written election report. The results are as follows:

- Bob Granata 80 votes (2-year term)
- Todd Heinecke 77 votes (2-year term)
- Matthew Merritt 77 votes (2-year term)
- Ryan Orbison 80 votes (2-year term)
- Lindsey Ross 77 votes (1-year term)
- Imelda Berrea 1 vote (write in)
- Eric Reddeck 1 vote (write in)

Directors Mr. Granata, Mr. Heinecke, Mr. Merritt, and Mr. Orbison will each serve a term from November 2025 until the Annual Membership Meeting in November 2027. Lindsey Ross will serve a term from November 2025 until the Annual Membership Meeting in November 2026.

**Homeowners Forum:** Per Virginia Code, Title 55.1, Chapter 18, Section 55.1-1816, a homeowners’ forum was conducted. The Board addressed all questions from the Membership.

Mr. Heinecke expressed the Board’s gratitude to Courtney Von Tersch and Rebecca Monnikendam for their contributions to the Pool Committee, Kiran Dhanji for the Swim Team, and Social Team Committee Members for their work and contributions to the community. He also thanked ACC Chairman Mitch Gold and Paul Corcoran, who have stepped down this year from the Committee, for their years of service. He also thanked current members Jay Connolly and Ray Ybarra for serving on the Committee.

Mr. Heinecke also thanked Cheryl Griner for overseeing National Night Out and Imelda Barrera for overseeing the Yard of the Month.

Mr. Heinecke thanked everyone for their attendance and invited the Membership to stay for the Regular Board Meeting.

With the agenda completed, the meeting was adjourned at 9:03 p.m.

Matt Graham, Secretary

Todd Heinecke, President



# 2025 Annual Meeting

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## MEETING AGENDA

Establish a Quorum Call Annual Meeting to Order Board Introductions	Erin Karol
2024 Annual Meeting Minutes and Special Meeting	Matt Graham
State of the Association	Erin Karol
Five Year Plan	Ryan Orbison
Treasurer's Report	Todd Heinecke
Election	Erin Karol
Homeowners' Forum	Erin Karol
Election Results	Erin Karol
Adjourn General Meeting	Todd Heinecke



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# INTRODUCTIONS

President	Erin Karol ( <i>Stepping Down</i> )
Vice President	Ryan Orbison ( <i>Reelection</i> )
Secretary	Matt Graham
Treasurer	Todd Heinecke ( <i>Reelection</i> )
Director	Bob Granata ( <i>Reelection</i> )
Director	Jane McKlveen
Director	<i>VACANT</i>
Manager	Jennifer Jacobsen



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## 2024 ANNUAL MEETING MINUTES

### JULY 2025 SPECIAL MEETING MINUTES



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# THE ASSOCIATION

A Homeowners' Association is a *corporation* that governs a planned residential development. Once you purchase a home in an area governed by an Association, you are automatically a member, must pay fees, and follow HOA rules.

A Homeowners' Association is run by a Board of Directors elected by the homeowners. The Board consists of *volunteers* elected by their fellow residents to sit on the Board and make decisions on the residents' behalf.

The Association Members and Board of Directors have a fiduciary duty to the corporation, which requires that members act in good faith, with skill and care, and on behalf of the Association.



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## GOVERNING DOCUMENTS

Covenants and Restrictions	Recorded as deed restrictions with the city of Chesapeake
By-Laws	How the HOA is managed ( <i>Updated in 2025</i> )
ACC Guidelines	Property modification governance ( <i>Updating</i> )
Resolutions	Formal written statements adopted by the Board to clarify, interpret, or establish policies, rules, or procedures for the Community.
Forms	Architectural Submittals, Clubhouse rentals, Pool rental, etc.



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# DOCUMENT CHANGES

## Bylaw Changes

- Original Bylaws 1987
- Removed Declarant
- Adherence to current Federal, State, and local laws.
- Require the Association to have a Manager.
- Architectural Authority becomes the responsibility of the Board.
- Control the date and time of the Annual Membership Meeting.
- Members of the Board must be Members.

## ACC Guideline Changes

- Revising 2021 Guidelines to reflect Duties and authority.
- Lot Guidelines in accordance with Declarations.
- Application process
- Adherence to current Federal, State, and local laws.

## Resolutions

- Virtual Meetings- 2024
- Books and Records- 2023
- Security Camera- 2023
- Due Process- 2008



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# BOARD POWERS AND DUTIES

## WHAT DOES THE BOARD DO?

- Enforce the Governing Documents and POA
- Adopt and Amend Rules and Regulations
- Adopt an Annual Budget and Fund the Reserve
- Procure and Maintain Insurance Coverage
- Maintain the Common Areas
- Make Decisions on exterior modification requests
- Supervise all officers, agents, and employees
- Delegate authorities to the committees (with exception of ability to commit funds)
- Maintain a record of all acts and affairs
- **CANNOT make decisions or operate in conflict with our documents**

Your Board meets in our clubhouse on the 3rd Tuesday of every month at 7 pm. Meetings are open to the Membership and Minutes are posted on the community website.



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# IMPLEMENTING OUR STRATEGIC PLAN

GOALS	2025	2026
<b>Goal 1: Empowerment</b> A) Governing documents consistent, nested, clear B) Governance advances strategic plan C) Community remains fully-funded D) Committees drive action	•Adopted updated By-Laws •Adopted updated Resolutions •Reviewed, digitized, stored, or discarded all the Community documents	•Adopt updated Declarations •Adopt updated ACC Guidelines •Adopt Committee Charters •Fill priority committees
<b>Goal 2: Environment</b> A) Homeowner compliance with Documents B) Community assets operated and maintained C) Risk mitigated	•Repaired Community Irrigation System •Conducted Tree Maintenance •Repaired Clubhouse Plumbing •Implemented Pool Access System •Purchased Pool Robotic Vacuum •Purchased 2x Pickleball Nets	•Implement a Geese Management •Install Tennis Court Key Fob Access •Install additional Trash Cans
<b>Goal 3: Engagement</b> A) Community cohesion maintained / enhanced B) Residents informed C) New residents welcomed	•Adopted new Quarterly Newsletter •Initiated communication through CINC •Initiated Lawn Party w/Live Music	•Develop and Implement a Communications Strategy
<b>Goal 4: Enhancement</b> A) Capital improvement executed B) City infrastructure maintained C) External perception maintained / enhanced	•Adopted new Reserve Study •Developed Five Year Plan •Repaired and Replaster Pool •Renovated Clubhouse Bathrooms	•Renovate Clubhouse Interior •Repair and Color Coat Tennis Courts •Restore Community Entrances •Restructure Community Website focused on prospective homebuyers and Members

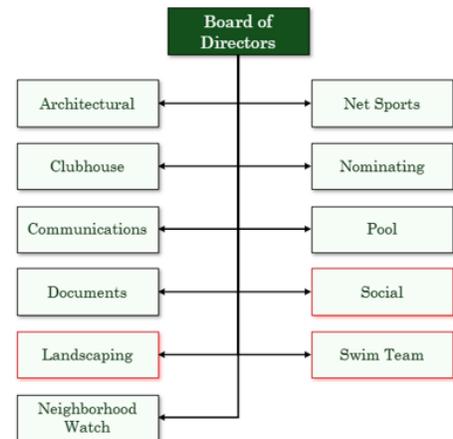


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### COMMITTEES

- 11 committees primarily staffed by Board members.
- Minimal committee staffing is a community gap.
- Committees coordinate events, oversee activities, and make recommendations to the Board for its consideration and decision.
- Committees do not commit funds (Bylaws).

The 2026 priority committee fills are for **Landscaping**, **Social**, and the **Swim Team Committees**. **Please consider volunteering or helping us find volunteers who are interested in getting involved!**



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# PRIORITY COMMITTEES

## Landscaping

**Chair:** Bob Granata  
**Purpose:** Maintain Grounds  
**Tasks:**

- Develop annual landscaping plan and budget for board approval
- Propose grounds works to the board
- Coordinate pressure washing
- Decorate Community Entrance for the Holidays
- Raise and lower the community flag in accordance with national guidance
- Manage Yard of the Month
- Request City Infrastructure repairs
- Coordinate with contractors for board-approved grounds works
- Board representative for tree, grounds, and irrigation contracts

## Social

**Chair:** Todd Heinecke  
**Purpose:** Provide Community social events  
**Tasks:**

- Develop an annual social calendar and budget for board approval
- Plan and host social events
- Coordinate with vendors for board-approved services
- Coordinate with the communications committee to inform the community of events
- Coordinate with the clubhouse committee for clubhouse use and cleaning
- Coordinate with the pool committee for pool use

## Swim Team

**Chair:** Kiran Danji  
**Purpose:** Manage the swim team  
**Tasks:**

- Develop annual budget for board approval
- Coordinate registration
- Coordinate apparel and swimsuits
- Coordinate coaches and lifeguards
- Coordinate practices and meets
- Communicate with participants
- Coordinate the communication with the Board for information to the community
- Coordinate and host the end-of-season party
- Maintain food safety at the Snack Bar



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## CINC SYSTEM

### Stay Connected



**Visit: [cheshireforest.org](http://cheshireforest.org)**

Login to:

- Pay dues
- Submit Architectural Requests & more!



**Download the UPA App**

- Pay Dues
- View Events & more!



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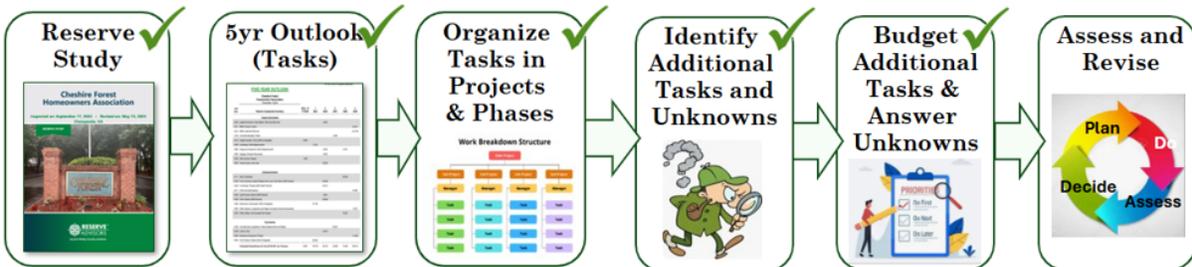
# CESHIRE FOREST FIVE-YEAR PLAN



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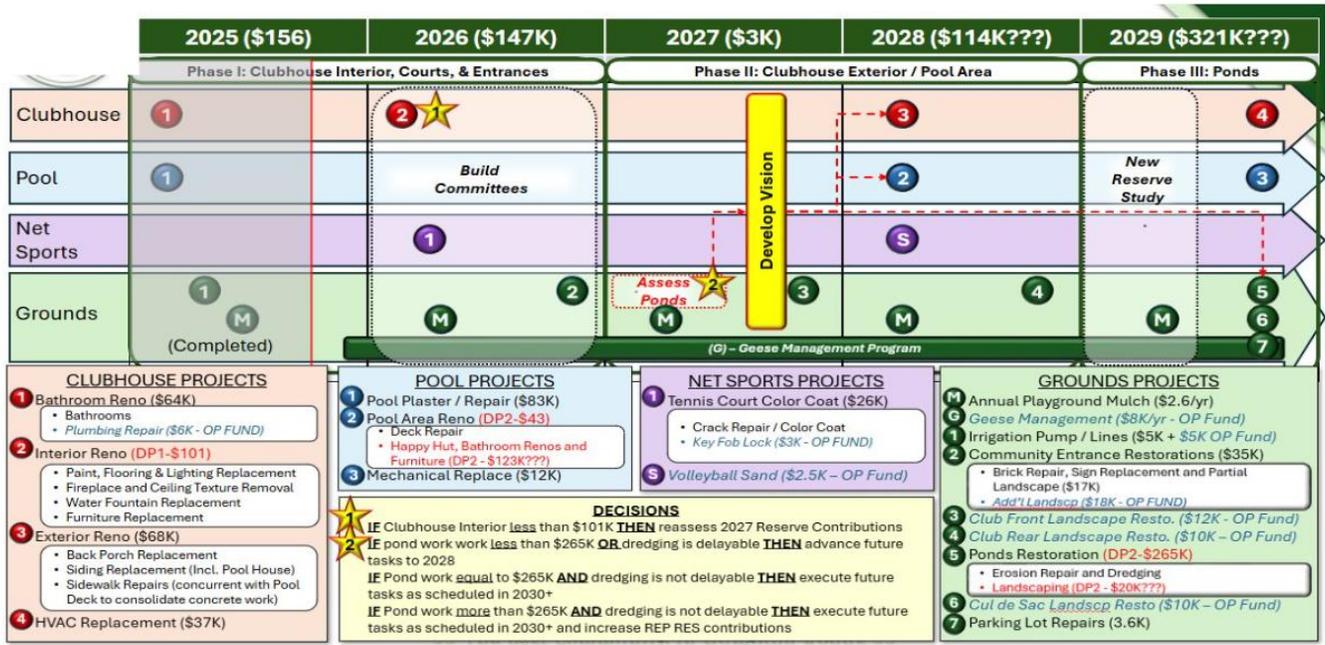
# CESHIRE FOREST FIVE-YEAR PLAN

- Provide a shared vision for our board, committees, and residents.
- Prioritize projects to maximize community aesthetics/amenities and increase property values.
- Synchronize projects to maximize efficiency and limit rework (geese management and irrigation before pond erosion and landscaping, plumbing repairs before clubhouse renovations, etc.).

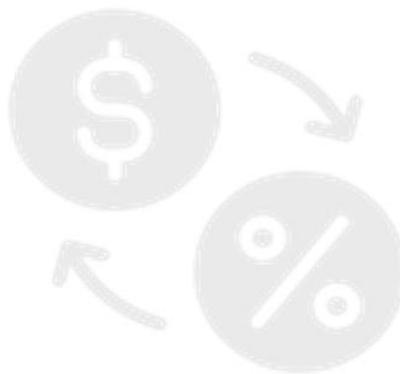


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# CHESHIRE FOREST FIVE-YEAR PLAN



## TREASURER'S REPORT



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# Historical Assessment Analysis

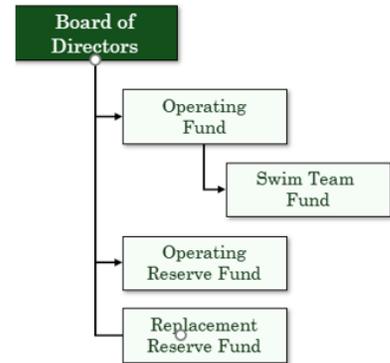
- 68% and 97% cumulative increase National “Shelter” costs and Construction Index from 2008-2025, respectively
- 2012-2020: Community purchasing power gradually reduced as inflation outpaces due increases
- 2020-2024: Community purchasing power dramatically reduced during peak cost increases and annual losses commence



## Treasurer's Report

# COMMUNITY FUNDS

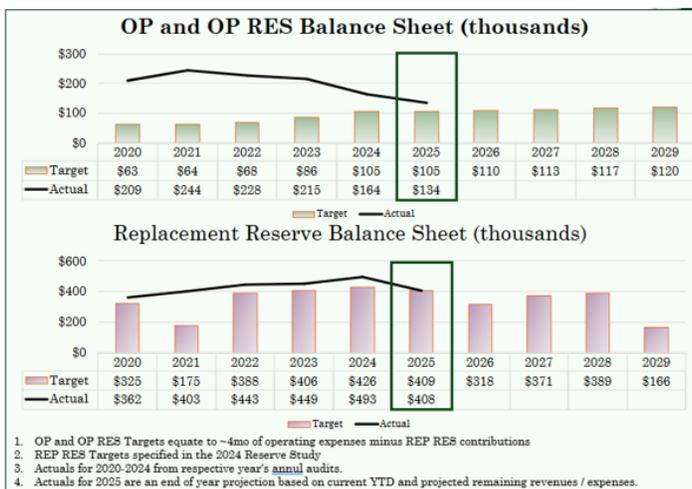
- The Board manages four funds to operate and maintain the community. An external audit is conducted annually in accordance with our Governing Document
- The 2024 Audit recommended increased Swim Team account controls. *Statemer are now sent directly to UPA and reflected in the monthly financials.*
- Operating Fund (OP FUND): Community “Checking Account.” Dynamic balance throughout the year because of variable cash flow.
- Swim Team Fund: Swim team “Checking Account” exclusively for the program. *(Self-funded through registration costs and donations.)*
- Operating Reserve Fund (OP RES FUND): Unrestricted “Savings Account.” Ensures cash flow and funds major unplanned expenditures outside the scope of the Reserve Study. *Balance target equivalent to the average of four months of operating expenses excluding Reserve Contributions (~\$113K).*
- Replacement Reserve Fund (REP RES FUND): Restricted “Savings Account.” Funds major replacements and repairs identified in the Reserve Study. *Balance targets are set in the Reserve Study (current as of 2024, with the subsequent stu in 2029).*



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# BALANCE SHEET

- Community emerged from 2021 with fund balances well above target levels.
- Undesirable fiscal situation given the “time-value” of money and inability of funds to keep pace with inflation.
- Fund balances phased down from 2023-2025 with 2025 projections now slightly above target levels.
- Draw down temporarily enabled budget (loss) for three years and was delayed due to commiserate increases in expenses.
- Dues will generally increase consistent with rising operating costs going forward.



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# PROFIT AND LOSS

**Expenses:** 2025 Projected Expenses \$380K which is \$4K higher than 2024 Actual.

**Primary changes**

- (-) \$4K REP RES □ New Reserve Study
- (+) \$5K G&A □ Social events and taxes
- (-) \$7k Maintenance □ Fewer clubhouse repairs
- (+) \$4K MGMT □ New Contract
- (+) \$6K Lawn □ New Contract

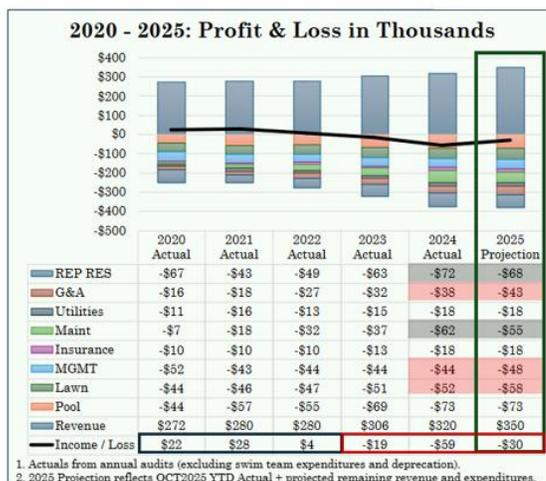
**Revenues:** 2025 Projected Revenues \$350K which is \$30K higher than 2024 Actual.

**Primary changes**

- (+) \$41K from due increase
- (-) \$6K from CD Interest □ lower fund balance
- (-) \$2K from clubhouse rentals □ bathroom reno

**Loss: \$30K**

\*Does not consider Swim Team Lifeguard Expense (~4K) or Swim Team Revenue(\$7K for lifeguards / insurance)... pending funding decision by Board



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# BUDGET

**Expenses:** 2026 Total Expenses \$413K; a \$35 \$35K increase from 2025.

**Primary changes**

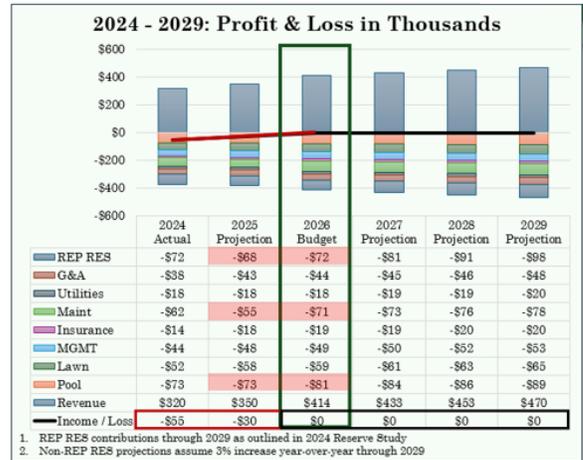
- (+) \$4K REP RES Cont □ New Reserve Study
- (+) \$17K Maintenance □ Landscaping Increase and New Geese MGMT Contract
- (+) \$8K Pool Contract □ New Contract

**Revenue:** 2026 Total Revenue is \$413K, representing a \$63K increase from 2025. (*Exceeds expense increase because of Operating.*)

**Primary Change:** (+) \$61K from assessment increase

**Equates to dues of \$185 per quarter**

Projected due increases of \$10 per quarter year-over-year through 2029, assuming 3% annual increase in operating costs and adherence to the Reserve Study (+\$9K year-over-year through 2029).



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# ELECTIONS

1. Report of Nominations Submitted in Advance
2. Call for Nominations from the Floor
3. Nominee Presentations
4. Floor Nominee Presentations
5. Membership vote- Unanimous Consent or Formal Vote



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# HOMEWONERS FORUM



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# MEETING ADJOURNED



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