

WHISPERING HILLS PROPERTY OWNERS' ASSOCIATION

2026 Annual Meeting Minutes

February 28, 2026 (10:00am – 12:00pm)

Location: Camdenton Middle School – Little Theater

Attendance: 15 homes represented

Board Members

President – James Pippin

Vice President – Pat Powers

Treasurer – Belinda Phillips

Secretary – Lisa Powers

1. Call to Order

The meeting was called to order by President James Pippin. An agenda was presented outlining the following topics:

- Approval of 2025 Meeting Minutes
- 2025 Financial Report
- 2025 Project Updates
- MO Water Association Presentation
- Communication & Social Media Discussion
- 2026 Planning & Open Discussion
- Collections

Approval of the 2025 meeting minutes was deferred until later in the meeting to give residents more time to review.

2. 2025 Financial Report

- **Ending Reserve Balance (February 2026):** Approximately \$21,000
- **MO Water Association Rate Increase:**
 - Increased from \$39 to \$41 per home per month.
 - Current monthly total: \$3,485

Board confirmed that financial performance for 2025 was stable.

3. 2025 Project Updates

Completed Projects:

- Secured new HOA insurance provider (approx. \$650 annual premium)
- Implemented Facebook and email communications.
- Installed payment drop box at community mailbox.
- Continued online/credit card payment processing
- Ongoing debt collection efforts

High Priority – Mailbox Structure Repair (Pending Execution):

- Concrete base replacement
 - Steel plate repair and stabilization
 - Soffit/fascia repairs from prior damage
 - Estimated cost: ~\$3,800.
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4. Collections Update

- **Outstanding Dues (2025):** \$7,272.65
 - Accounts spread across 8 properties
 - Liens have been filed where appropriate.
 - HOA cannot foreclose on homes (Question asked)
 - Discussion held regarding potential structured repayment or partial forgiveness program to encourage future compliance.
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5. MO Water Association Presentation

Guest Speaker:

MO Water Association

Presented by Founder & President Kelly Goss

Overview:

- Organization founded in 2010
- Operates 32 drinking water systems serving 1,679 households.
- Structured as a nonprofit cooperative model
- Provides 24/7 emergency response.

Whispering Hills System Status:

- Two wells currently serving subdivision.

- 11,000-gallon storage tank previously replaced after structural failure risk
- System infrastructure dates to early 1970s
- No comprehensive system maps exist of water line infrastructure.
- Many lines run through backyards and wooded areas.
- No sectional shutoff capability currently

Lead Service Line Inventory (EPA Requirement):

- All water systems must complete inventory.
- Unknown lines must be replaced at 10% per year starting 2027.
- Homeowners may receive letters requesting pipe material verification.
- No confirmed lead pipes identified in Whispering Hills at this time.
- Water testing continues to remain compliant.

Major Infrastructure Proposal:

- Full distribution system replacement (mains + service lines)
- Installation of meters, sectional shutoffs, and residential shutoffs.
- Relocation of Dusty Trail main from between properties in wooded area to public right-of-way where possible
- Estimated Cost: \$600,000 – \$1,000,000
- This would be financed and absorbed across the entire MO Water Association membership. This will not be a financial burden to individual HOA's.

Additional Notes:

- HOA liability is reduced under MO Water Association management.
- Chlorination has been maintained for safety due to system age.
- Residents are encouraged to report any newly discovered valves or caps.

6. Communication Discussion

Current methods:

- Facebook
- Email updates
- Physical mailbox posting (proposed expansion)

Concerns:

- Some residents do not use social media or email.
 - Suggestion to post notices at community mailbox location.
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7. Potential Neighborhood Events

- **Community Garage Sale (Spring & Fall)**
- **BBQ Competition**
- **Neighborhood Sports Watch Parties**

Residents liked the idea especially about Community Garage Sale and also agreed getting together as neighbors could be fun although not super high priority.

8. Covenants & Restrictions Discussion

Open discussion regarding:

- Continuing enforcement of covenants & restrictions
- Moving toward shared well-only structure
- Potential future modernization or restructuring

A formal decision was made to continue how we have been operating. We will NOT nullify existing covenants and restrictions as it would be more difficult to try and bring back later if needed. If we are not enforcing at this time, it's okay. Further research is required regarding deed recording inconsistencies however everyone was in agreeance to take advantage of MO Water Association 2027 rebuild and fix inconsistencies then.

9. 2026 Projects and Budget Build-out

- Discussion to communicate with Camden County Road Dept on installing speed limit signs.
- Discussion to communicate with USPS in regard to Community Mailbox maintenance.
- **Budget Build-out**
 - **2026 Annual Budget Total - \$59,073.00**
 - **2026 Annual Budget Total Per House - \$720.00**
 - **2026 Monthly Budget Total Per House - \$60.00**

Motion and Seconded approval of 2026 budget.

Motion and Seconded approval of 2025 minutes.

10. Adjournment

Motion and seconded to adjourn the meeting.