

Willow Walk HOA Meeting Minutes  
August 6, 2025

Attendance: Kevin Caffrey (President), Michelle Matias (Secretary), Cindy Wolford (Treasurer), Dave (Board member), Robert Swank, Fred Behney, John Longenecker, Aubrey Minnich & Stephen Runkle, Mike & Tracey Bowyer

Meeting opened with Cindi Ward, licensed realtor from Berkshire Hathaway in Camp Hill, sharing some of her knowledge and experience surrounding warranted v. non warranted condos and how putting limits on the percentage of units within a condo community that can be rentals as well as the percentage that can be owned by the same person increases property value. She described how without these limits in place, condo communities become non warrantable and the financing options for potential buyers are greatly decreased, which in this current market is leading to lower sales prices and more days on the market.

Michelle shared the pertinent qualifications that a condo community needs to meet in order to become warrantable, provided by Leanne Via from Fairway Independent Mortgage in Camp Hill. These are

1. Budget should allocate 10% or more of monthly income to its reserves
2. Non owner occupied properties must be 25% or less (some lenders will allow up to 50%. The number has been getting lower in recent years due to market and economic changes)
3. Limit 1 owner to 20% or less of total units.
4. Structural/mechanical reports in the last 3 yrs must have no outstanding critical repairs.

Michelle and Kevin shared how we are currently at over 50% rentals for the first time. In a recent audit, 13 units in Willow Walk were investment properties and only 11 were owner occupied. In addition, we also have slightly over 20% of units owned by one person.

Discussed amending our current bylaws to restrict future condo sales to owner occupants only. Current investors would be grandfathered in and are not required to sell, but if they do, would need to sell to an owner occupant. This will not create immediate change but over the next few years, as units do sell, we hope to see an overall increase in property value as more financing options open up to our community. When we ensure 67% majority of units are in favor of moving forward with amendments, Kevin will meet with an HOA attorney to obtain the details and ensure everything is done appropriately.

The issue of needing a new HOA president was then discussed. Kevin has been in this volunteer role for 9 years, and is willing to serve for 6 more months maximum. He would like someone else to step up to take over this role and be mentored during that time if possible, and if not, the association will have to be turned over to a property management company. Kevin made all aware that this course of action will likely result in an approximately \$100/month increase in HOA dues. Fred advised everyone that significant increases in HOA fees is another factor that typically brings down property value. One of the roles of President is completing resale certificates when someone purchases or refinances a condo in WW, and there are

various other duties as well. Kevin estimates it is about one hour/week of work on average. If anyone is interested in learning more about the role of HOA president or taking on this responsibility under Kevin's mentorship, please contact Kevin ([kevincaffrey@ymail.com](mailto:kevincaffrey@ymail.com)) or any of the HOA officers ([Michelle-michellelmatias00@gmail.com](mailto:Michelle-michellelmatias00@gmail.com), [Cindy-cwolford00@yahoo.com](mailto:Cindy-cwolford00@yahoo.com)) or board members (Dave Fruhwirth-davecaptain1@comcast.net) ASAP.

Willow Walk has recently purchased a website through HOA Start for \$720/yr for a one year commitment. The board believes this is a great investment for the community, as it will allow for much easier bookkeeping, online payments and quick and easy communication, notifications, alerts, member directory, portal to view bylaws or other documents as needed, etcetera. Michelle and other board members are currently working on getting the website up and running (hoping in the next week or two). When they have their part done, community members will be able to register to access the website and complete their profile. In the future, all new occupants/owners will be given the registration information when they join our community.

Kevin gave a financial update regarding our current reserves and growth of accounts since he began managing them 9 years ago. They have grown significantly and our community is stable but we would like to continue to grow our reserves. These financial reports are available to anyone. For now, reach out to Kevin directly via email. In the future, we will routinely try to make these available through the website.

#### Issues discussed:

- Fire hydrant that was knocked over. Kevin provided an update that he has attempted to reach the Fire Marshal from Susquehanna township on multiple occasions over months without success. The township has said they are not responsible for it, and unfortunately it is not a style that is repairable. It would need to be completely replaced at this point. Fred offered to help improve communication between the Fire Marshall and HOA to hopefully resolve this issue promptly.

- Streetlights need repair and lightbulb replacement. Unsure if PP&L is aware of the issues. HOA pays PP&L every month for these, so they are responsible for them. Dave agreed to follow up with PP & L on this issue.

- HOA Due mailbox. Kevin is working on getting a new, much nicer-looking mailbox installed and the current one removed. Cindy also shared that mail for 2528 is being regularly placed in the HOA due box. Kevin agreed to look into this issue.

- Discussed multiple units are 4-5 months behind on HOA dues and the need to enforce late fees for significant tardiness. Also, not all units have been paying the new increase since it was changed to \$150/month as of April 1, 2025.

- Discussed missing contact information for unit 2534. Stephen Runkle will work on speaking to the prior tenants who may have the owner's information.

-Discussed dogs running off leash as well as animal waste being left on decks or other outdoor areas. Reminder for everyone about Susquehanna Township leash law and WW bylaws regarding cleaning up after pets.

-Discussed the issue of missing contact information for various units. Going forward, before a resale certificate is issued for a newly purchased condo, the HOA will require the buyer's name, as well as contact information for them so we can stay up to date.

As the meeting closed, there was a discussion to try to move toward virtual meetings in the future to make them easier to attend and increase participation. We did have 3 members join virtually for this meeting, and it seemed to work well. Dave brought up the idea of setting a date 3 months from now to check back in on the issues discussed tonight and progress made on them. A request for help managing the HOA was presented to all present. Many stated their willingness to help in various ways on the board or with the community, even if they could not serve as an officer. Michelle will follow up with them. Discussion was had regarding who may or may not assist with the HOA. It was determined that both owners and tenants can potentially serve with the HOA however tenants need to be in good standing and recommended by their landlord, and as always if anyone has concerns regarding a potential candidate, please let someone on the board know!