

May 30, 2026

Bridlewood Community HOA Meeting

Summary

The transition team detailed ongoing infrastructure, legal, and operational challenges while preparing for future turnover of the HOA to the community.

Transition Challenges and Infrastructure

The transition team discussed work completed on roads, drainage ditches, and the retention pond, which is under Country supervision. The team conveyed the need for professional guidance for the transition and the status of the search for legal counsel. They prioritized obtaining official records from the developer as being critical for transition.

Governance and Financial Planning

The group proposed a 5-member board structure and officer positions.

Legal Risks and Strategy

The committee will strongly recommend obtaining liability insurance to for the HOA and Board of Directors. This appears to be standard operating procedures for other communities.

Decisions

NEEDS FURTHER DISCUSSION

- **5-member HOA board structure proposal:** The transition team proposed a 5-member HOA board structure with staggered terms to ensure continuity, which prompted community discussion regarding the necessary time commitments and fiduciary responsibilities of future board members. Typically, nominations are done, put forth, and elections held. Election timing and logistics will need to be discussed.

- **Community complaint processing strategy:** The proposal to route all community complaints through the board president to mitigate potential surprise management company bills remains under review, given concerns regarding the board president becoming a target.
- **Property Management Company:** HOA's may or may not opt to use them. A range of services are offered at a cost. Some communities use them for an initial period to get up and running, then opt to self-manage.

Next steps

1. (Peter) Contact Lawyer: Reach out to Chad Toms again to request a proposal for the transition.
2. (Team/Peter) continue to obtain and reach to other potential attorneys
3. (Jon) Share Website: Distribute the bridalwoodmilton.com website link to the community. Develop an email distribution list
4. (Team) Review Letter: Share the initial draft of developer records request letter with the Transition Team for any input. Review the resulting draft with the attorney selected.
5. (Frank): Research the potential impact and requirements for transferring road, pond, lighting, and common area maintenance to the county. Is it feasible?
6. (Matt] and team) Request Management Proposals: Contact at least 2 property management companies to request formal proposals regarding costs and services offered.
7. (Team) Research Voting Methods: Research methods for conducting community votes that balance transparency with voter privacy requirements.
8. (John) Create Web Form: Add a web form to the community website to allow members to submit questions and suggestions.

Details

- **Meeting Logistics and Community Intentions:** Lynn Mozer opened the meeting by emphasizing the importance of community, respectful communication, and

maintaining a constructive tone. Attendees were asked to observe a brief moment of silence before the business portion of the meeting began.

- **Transition Team Introduction and Challenges:** Transition team members introduced themselves and identified the streets where they live. They noted that they are volunteers, not professionals, and explained that finding qualified legal and transition support has been challenging. Residents were asked for patience and cooperation as the transition process moves forward

- **Community Improvements and County Interaction:** The team reported progress on several infrastructure items:

- Road paving has been completed.
- Drainage ditch work is ongoing.
- The pond renovation has been completed, and the team is working to confirm that county requirements have been satisfied.

The group stated that county oversight of roads and drainage appears active and ongoing. Residents who see county crews were encouraged to ask questions about project status if appropriate.

- **Lawyer Search Efforts:** The team summarized efforts to locate legal counsel for the HOA transition:

- Chad Toms, the attorney at the top of the list, did not respond as of yet.
- Jason Atkins provided a \$375 hourly rate but appeared more focused on ongoing HOA operations than transition matters.
- Rick Berl was unavailable due to workload.
- Dean Campbell does not handle HOA transitions.

The search for qualified counsel continues, and suggestions are welcome. A small group of volunteers has offered to fund initial legal expenses, with the expectation that reimbursement would later be considered by the community after documentation is provided.

- **Legal Status and Corporate Research:** The team discussed the need to confirm the HOA's legal standing in Delaware. Preliminary research indicates the HOA was established around 2005 or 2006, but additional activity appearing in Delaware corporate records in 2023 requires legal review.

The group also emphasized the need to identify the authoritative version of the community covenants and restrictions, as multiple versions may exist.

- **Turnover Process and Developer Control:** Research into HOA turnover procedures in New Castle County suggests the process generally includes:

- A meeting called by the developer
- Election of a homeowner board
- Formal resignation by the developer

The team stated this process helps maintain continuity of records and liability protections.

It was also noted that Bridlewood, LLC still owns 10 lots, and the recreational lot. There is an intention for these 10 lots to be transferred to the children of the partners. Until all developer-owned lots are transferred and there is formal turnover, the developer retains authority over architectural review and all HOA functions. The recreational lot is expected to transfer to the HOA before turnover.

- **The 75% Threshold and Billing Issues:** Discussion occurred regarding the 75% sales threshold referenced in the covenants, which appears to require sharing of budget information but does not clearly address turnover procedures.

The group discussed inconsistent collection of HOA dues and confusion surrounding invoices issued last year. Some residents understood the invoices to apply to 2024 dues, while others were uncertain. Some homeowners also submitted 2025 dues voluntarily. The team stated that obtaining accurate financial records remains a priority.

- **Liability and Insurance Needs:** The team stressed that upon turnover, the community will be responsible for common areas, including ponds, roads, and ditches, making liability insurance and proper tax status essential to protect the community from future financial or legal claims. They noted the importance of having an attorney guide them to ensure they are not held liable for the developer's unpaid debts to contractors or vendors.

- **Proposed Board Structure:** The transition team proposed a five-member board with staggered one- and two-year terms to maintain continuity. Suggested roles included:

- President
- Vice President
- Treasurer
- Communications Officer
- At-Large Member

The group noted that board members would have fiduciary responsibilities and should expect a significant time commitment.

- **Pond Maintenance and Wildflower Planting:** The pond was discussed as an example of a future community decision requiring homeowner input. Possible approaches include:
 - No maintenance
 - Volunteer/self-maintenance
 - Contractor maintenance
 - A hybrid approach

A prior vendor submitted a two-year maintenance proposal at approximately \$2,700 per year, including county compliance support. Additional proposals would be sought after turnover.

Brian Ambrose has taken the lead on planting wildflowers seeds and plants in the area, with plans to acquire more plants in mid-June. Aeration was also discussed, though the prior vendor advised it would not significantly improve pond appearance or health.

- **Communication Strategy:** The team encouraged residents to provide email addresses to reduce reliance on paper communication due to cost and efficiency concerns. The website, bridlewoodmilton.com, is expected to serve as a central communication tool and may eventually include online forms for questions and feedback.

The group thanked Tonia for continuing to assist with paper distribution for residents who prefer non-digital communication.

The team also discussed future voting procedures, with goals of balancing transparency, accessibility, and resident privacy. Ideas gathered from other communities included:

- Quarterly meetings
 - Zoom participation options
 - Multiple voting methods, including online and paper ballots
- **Potential Property Management Company Engagement:** The team is exploring the potential of hiring a property management company. Preliminary estimates ranged from \$10 to \$14 per home per month.
 - Potential benefits discussed included:
 - Professional dues collection
 - Administrative support
 - Operational consistency

The board would still retain overall decision-making authority. The team plans to seek formal proposals and would likely use term-based contracts. The options and any decision would be presented to the community for discussion and voting.

To avoid excessive charges if a property management company is hired, the group proposed a system where all community complaints are routed through the board president. By acting as a clearing house, the president can aggregate issues before sending them to the management firm. The president would maintain written records of these interactions.

- **Treasurer Responsibilities and Financial Management:** The group noted that even if a management company is hired, the HOA treasurer would still oversee budgeting and tax filings. Nonprofit filings were described as generally straightforward.

The HOA would not pay property taxes if organized as a tax-exempt entity, though taxes may apply to interest earned on reserve funds.

- **Liability Insurance Costs:** The team mentioned that insurance for the board and the Homeowners Association is a necessity and noted that while one community received a quote of 5,500 dollars for the board and 1,200 dollars for the homeowners association, they are conducting further research to find more competitive options.

- **Proposed Letter to Developer:** Frank prepared an initial draft letter requesting records from the developer, including:

- Bank statements
- Budgets
- Maintenance records
- Financial audits

The letter will be reviewed by legal counsel before being sent. The team stated that if records are not voluntarily provided, additional legal steps may need to be considered, though community input would be sought before pursuing costly legal action.

- **Infrastructure Takeover Investigation:** The team is investigating the possibility of turning over the infrastructure, such as roads and common areas/pond, to the County. Key considerations include the potential loss of control over things such as snow removal frequency and quality.

- **Construction and Developer Issues:** Several members discussed ongoing frustrations with the developer, Rush Ellis, citing specific problems such as electrical panels that were not up to code, septic system failures, plumbing leaks, and poorly fitted cabinets. One speaker noted that these construction quality issues have prompted residents to stop paying dues. To manage these disputes, the speaker emphasized that they now communicate with the developer exclusively in writing to ensure they maintain clear, documented records. These issues are not connected to the HOA.