

Reston Place HOA Meeting  
June 10, 2025  
Indian Hills Country Club

Those present: 83 homeowners, including Board members Carol Hollyhand, Rich Johnson, Anne Witt, Monte Deschler, Norton Prout, Randy May, Don Crump, and Charlene Dowling

Warner Johnson, Duckworth Morris property manager

Keith Kukla, Resident Manager

Invited guests: Chris Jones, attorney; Jim King and Brittany Perrigren, representing Fitts Insurance Agency and Todd Turner, CPA, Jamison, Money and Farmer

1. Call to order and quorum certification

Warner called the meeting to order at 5:35 pm. The number necessary for a quorum, counting the proxies submitted in advance, was verified to be sufficient.

2. Fourth Amendment to Residential Declaration of Covenants, Conditions and Restrictions of Reston Place Homeowners Association, Inc. (Covenant Amendment)

At present, all Reston Place homes are insured through the HOA. This Covenant amendment would change the insurance structure, removing the garden homes from the common insurance. This means that garden home owners would need to purchase their own insurance; town houses (party-wall homes) will continue to have insurance coverage through the HOA.

Referring to his letter of May 12<sup>th</sup>, Warner reminded residents of the process for making this change. Included with that letter was a signature page to sign (and have witnessed,) and return, which constitutes a positive vote for this amendment. If approved by at least 75% of homeowners, the garden homes will no longer be insured through the HOA. Monthly fees will decrease for ALL homes, per the schedule sent to residents.

A history of the HOA insurance provision was detailed by Warner. He explained that when Reston Place was incorporated in 1981, it was the first large community with free-standing homes and party-wall units in Tuscaloosa; all homes were covered by the common insurance policy. It continues to be the only neighborhood he is aware of

in Tuscaloosa County with total insurance coverage provided by the HOA (including units without party-walls.)

Since 1981, property values have increased along with insurance premiums, and now we are paying for 70 million in property values to insure all 270 of the RP homes. Also, the deductible is very high - \$ 25,000 for each event.

Further complicating the situation, Nationwide Insurance – the only company that Fitts could get a reasonable bid from (for the entire neighborhood) raised their rates and would no longer provide wind and hail coverage, making a secondary carrier necessary (more expensive) to get it. The result was that our HOA fees went up significantly in January. Jim King from Fitts Agency pointed out that this business model is not a good one now, although it worked well at the neighborhood's beginning.

The portion of insurance on valuations for the garden homes is about \$ 40 million. Removing that amount leaves about \$ 30 million for the value of the party-wall homes. If the HOA insures only the party-wall units, the Fitts Agency will be in a position to get competitive bids. Garden home owners will be free to “shop around” for the best policy and to customize their own insurance. Everyone in Reston Place will benefit.

At the time of this meeting, Keith has received 135 affirmative signature pages. 203 (75% of 270) are necessary for the amendment to pass. Keith is following up.

Questions and discussion followed.

Summary of POSITIVE consequences of amendment approval

Garden homes	Lower HOA dues
	Ability to choose own insurance
	Ability to choose own deductible amount
	All other HOA services as before
Town homes (party-walls)	Lower HOA dues
	Same insurance coverage by HOA
	Same ability to get HO6 policy of their choice
	All other HOA services as before

3. First Amendment to the Bylaws of Reston Place Homeowners Association  
(Bylaw Amendment)


This amendment to Article 7 Section 8 changes the word "audit" to "review." Warner said that an audit has never been conducted, with periodic reviews taking place instead. Todd Turner spoke about the cost of an audit, estimating about \$ 30,000 as a "lowball" figure. He explained the difference between an audit and a review. Previous boards have decided that an audit is not necessary, and is not cost-effective.

Motion made by Isbell Juntilla, seconded from the floor: Table the vote on this item to consider another option -- having an audit every 5 years. Discussion followed. The motion failed: 25 in favor and 127 against.

Warner then gave instructions on voting, using the small slips of paper people received when they signed in. The vote was affirmative 150 votes yes and 15 no. The ByLaws will be amended to state that the HOA will have a yearly review.

Warner adjourned the meeting at 7:01 pm.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Anne C. Witt", is written over a horizontal line.

Anne C. Witt, Secretary