Ruby Ranch Homeowners Association
2014 in Review

It is difficult to believe that another year has already passed and we are planning our next Annual HOA Meeting! It has been a year of change and a year of incredible progress. The 2014 Board has been an effective team, each of us with a unique set of talents and we have been hard at work for you. As a self-managed homeowners association, there is an endless list of duties that requires hundreds of dedicated volunteer hours to maintain our neighborhood to the standard we expect and enjoy. We set lofty goals for ourselves in 2014 and are proud of our accomplishments. Below is summary of the major action items we tackled this year:

**Capital Improvements**

**Roads**
Our roads are our most expensive capital item and imperative for us to maintain on an ongoing basis. After a thorough review of our multiple options, we selected Jennite seal-coating as an environmentally responsible, cost effective and long-term solution to protect our roads. We have compiled a 10 year capital plan which includes seal-coating our roads in phases. One phase will be completed each year and each phase coats one third of the streets in Ruby Ranch (RR). The first phase began in 2014 and after 2016 all of the roads in RR will be coated. The cycle will repeat itself in 2017 and continue in the following years.

**Bridge**
As part of our 10 year capital plan, we hired a bridge engineer to inspect our bridge and give us an estimate of any impending repairs or recommended maintenance. The good news is that our bridge is in great shape and should not require major expenses for decades. We received a list of minor recommended maintenance items, which we can easily accomplish with minimal expense in the upcoming year.

**Front Entrance**
Not unlike the curb appeal of a house for sale, the attractiveness of our front entrance makes a statement about our neighborhood. Because of the need to construct curbs and soil grading first, this project has been designed in phases. The curbs are in now place and new landscaping will be added this Spring. We also began mowing the area along 967, which borders the approach to our front entrance and helps define it.

**Fencing in Park Area Below Bridge**
Vandalism in our park area has been a consistent problem. To prevent vehicles from entering the park area and creating unsightly ruts and tearing up the grass, we installed bollards and cables.

**Modernize our Systems**

**Collection of Dues Electronically**
Paper checks will eventually be a relic of the past! Paper checks and snail mail is a very inefficient way to collect dues. Many pay their bills using online banking, which usually entails the bank (instead of you) generating a physical check that is mailed. We established a service with our bank to electronically send us funds initiated by online banking. *We encourage you to pay your dues using your online banking!*
Efficient systems will mean that we have more dollars to spend elsewhere!

**Credit Cards Accepted!**
In an effort to improve the timeliness of our dues collection, we have established the ability to accept credit card payments. Just go to our website [www.rubyranchtx.com](http://www.rubyranchtx.com) and you may pay your dues online with a credit card. You will pay a small convenience fee for this service to cover the cost of the credit card fee charged to the HOA.

**Electronic Voting Software and Electronic Survey Capability**
To make voting more convenient and to encourage ALL homeowners to participate in the voting process, we have purchased a subscription to collect votes electronically. If you haven’t already, you should receive a postcard with instructions on how you may vote electronically in the February elections. If you do not receive this postcard, please contact us through our website www.rubyranchtx.com and we will supply you with the information and your unique login credentials. Of course you may also vote using the paper ballot you receive in the mail or in person at the annual meeting on February 23rd.

Throughout the year, when asked to vote on certain issues, we were often uncertain about the position held by the majority of homeowners. A survey would be very useful to guide us and we will be sending one out soon—so look for this information in the mail within the next couple of months. The survey will be performed electronically. Information about the survey will be posted on our website; however, as with the voting, you will need your unique login credentials to take the survey.

**Updated Website**
If you haven’t already noticed, our website has an updated look. In addition to cosmetic improvements, we have added helpful features, such as a more prominent way to sign up for e-mail announcements and the ability to process credit cards. The website is an evolving process and our goal is to make the website as interactive, up-to-date, and as informative as possible. Through our website, we are attempting to collect as many e-mails as possible so that we can communicate with you electronically. We will keep your e-mail private and will only use it for HOA business. **If you haven’t already, please sign up for e-mail announcements on our website!** This is an efficient and effective way to communicate with all of you.

**Ongoing Business**
In addition to all of the changes we implemented this year, there were many ongoing tasks such as:

- The endless duties required of the Architectural Control and Gate Committees
- Contract renewals for mowing, gate maintenance and bookkeeping services
- Engagement of an independent CPA firm to perform procedures in review of our financials
- Establishing communications with the quarries
- Selection of a new HOA lawyer with extensive HOA experience
- Traffic enforcement to keep our neighborhood safe

We are excited about the upcoming year and have a long list of new ideas and action items we plan to tackle. We welcome and encourage all of you to get involved with the Ruby Ranch HOA, whether it is serving on a committee, attending the monthly meetings (agenda, dates and times are posted on the website) or offering your ideas or sharing your concerns.

Thank you for a great 2014. We look forward to seeing you on February 23rd!

*Cristi Roberts, President*
*David Mixon, Vice-President*
*Donna Bjornson, Treasurer*
*Andrea Siebert, Secretary*
*Tim Dowling, At Large*