

Proposed NSRM HOA 1 and HOA 2 Merger

The following three articles should answer many of your questions about the proposed merger.

One North Shore Neighborhood, but two HOAs?

Most of us moved into North Shore believing we lived in one neighborhood. Seems reasonable, right? One community. One entrance. One set of neighbors. One place where people walk dogs, wave from driveways, discuss lawncare like it's an Olympic sport, and occasionally wonder whose trash can escaped during a windy day.

Then someone casually says:

“You know, North Shore actually has two HOAs.

Yes. North Shore is composed of **HOA 1 with 93 lots** and **HOA 2 with 86 lots**.

To the average homeowner, this feels a little like discovering your car has two steering wheels. It may technically work, but you immediately start wondering why there are two. On the surface, North Shore looks and feels like one neighborhood. But behind the scenes, we have two boards, two budgets, two meeting schedules, two governance structures, multiple volunteer groups, and — everyone's favorite — two sets of HOA paperwork.

That is why a **merger** is being **proposed**. This is not about creating a giant super-HOA equipped with a siren, clipboard, and night-vision goggles searching for unauthorized mulch. Nobody is proposing the North Shore Department of Lawn Measurement and Porch Décor Enforcement. It is much simpler than that.

But wouldn't it make more sense to manage one neighborhood as one neighborhood?

Today, when something affects the broader North Shore community — bridges, drainage, ponds, landscaping, insurance, maintenance, budgets, or long-term planning — coordination often involves the two separate HOA structures, requiring more meetings, more schedule coordination, more reviews, and more opportunities to revisit issues the following month.

But homeowners want results, and don't want solutions to be deferred because both HOAs need to approve them.

A single HOA would provide a clearer path for decisions, one coordinated budget process, and one organizational structure for managing the common areas and responsibilities we already share. Would every neighborhood problem suddenly disappear? Of course not. But a simpler structure would make it easier to move from: **“We need to do something.”** to: **“Here's the plan.”**

Operating two HOAs often results in duplicative administrative work, professional services, insurance considerations, meetings, records, and volunteer efforts. It is a little like paying for two gym memberships but only using one gym's equipment. The goal of the proposed merger is to

operate North Shore more efficiently, simplify administration, and use homeowner dollars more wisely over time.

Our HOAs depend on neighbors willing to donate their time, attend meetings, review budgets, read documents, and answer questions. Maintaining two separate HOA structures requires more volunteers, more coordination, and more time. A simpler structure would allow homeowners to spend less energy keeping two systems running and more energy actually improving the neighborhood.

The proposed merger must be explained, reviewed, and ultimately **approved by homeowners in each HOA**. HOA 1 requires **75% homeowner approval**, while HOA 2 requires **two-thirds homeowner approval**. Both communities must approve the merger before it can move forward.

So here is the question: do we want to continue managing one neighborhood through two separate HOA structures, or is it time to consider one North Shore HOA with one clear path forward?

Proposed HOA Merger: Rumors vs. Facts

As homeowners learn more about the proposed merger of NSRM HOA 1 and HOA 2, questions are expected and encouraged. A decision this important should be based on facts, open discussion, and informed homeowners. However, there have been some neighborhood rumors circulating that need to be dispelled.

Rumor: “The merger is basically a done deal.”

Fact: Not even close.

The proposed merger cannot move forward unless homeowners in **both associations approve it**. The respective boards and working group can research, develop documents, answer questions, and make recommendations — but the homeowners will ultimately decide.

Rumor: “The boards can approve the merger without homeowners.”

Fact: Homeowners have the final say.

HOA 1 and HOA 2 must each independently meet their required homeowner approval threshold. **HOA 1 requires 75% approval, and HOA 2 requires two-thirds approval**. In other words, one HOA cannot approve the merger for the other. **Both must say “yes.”**

And because voting is based on lots, there is **one vote per lot** — not one vote for every person living in the house.

Rumor: “We’re creating a brand-new third HOA.”

Fact: No new HOA is being created.

Under the proposed structure, **HOA 2 would merge into HOA 1, and HOA 1 would remain as the surviving association.** The objective is to simplify the structure from **two associations to one.**

Rumor: “The merger automatically means higher dues.”

Fact: There is **no automatic dues increase** simply because the associations merge.

One of the reasons for merging is to reduce duplicative administrative work, professional services, insurance considerations, meetings, and other expenses. That does not mean that future costs disappear, but one coordinated budget would make long-term planning clearer and more efficient.

Rumor: “HOA 2 will lose its voice.”

Fact: The purpose is not to silence anyone or create “winners” and “losers.”

The proposal is about creating **one governance structure for a unified North Shore community.** Homeowners would still have voting rights, be able to attend meetings, elect board members, ask questions, volunteer, and participate in association decisions. The goal is **one community voice.**

Rumor: “The merger means a whole new set of rules is coming.”

Fact: The current proposal is focused on the **administrative merger of the two associations,** not a wholesale rewrite of neighborhood rules.

The intent is to keep the merger process as straightforward as possible. Any future changes to governing documents or community standards would have to follow the required review and approval processes.

Rumor: “Maintenance will be put on hold until the merger is finished.”

Fact: Current maintenance responsibilities do not stop while the merger is being considered.

The boards are continuing to address community needs, including ongoing maintenance and larger concerns such as bridges, drainage, ponds, landscaping, and common areas. The merger is not a choice between **“fix things” or “merge.”** However, a major reason for merging is to enable **simpler and more coordinated** future maintenance planning and decision-making.

Rumor: “This is just a bunch of legal paperwork.”

Fact: There is paperwork. It is an HOA, after all.

But the documents matter because they establish **how the merger works, what each association is approving, how property and responsibilities are handled, and how homeowner rights are protected**. Careful legal review now can prevent confusion, disagreements, and potentially expensive problems later. This is one area where boring paperwork can actually be our friend.

Rumor: “The merger is being rushed through before homeowners understand it.”

Fact: Homeowner education is an important part of the process.

Information is being shared through newsletters, email, Facebook, neighborhood outreach, meetings, and the upcoming **Proposed Merger Town Hall(s)**, where homeowners will have an opportunity to hear more about the proposal and ask questions.

The objective is not simply to collect votes. The objective is to make sure homeowners understand **what the merger is, what it is not, why it is being considered, and what it would mean for North Shore** before making a decision.

Conclusion: the Merger’s Purpose

At its core, the question is pretty simple: **Does it still make sense for one North Shore neighborhood to operate through two separate HOA structures, or could one association manage our shared community more efficiently, clearly, and responsibly?**

Reasonable homeowners may have questions — and they should. If you have questions, then please ask them, attend the meetings, read the information, and talk with your neighbors. The best decision for North Shore homeowners will come from informed homeowners.

The Status of the HOA Merger

If you have lived in North Shore for years and only recently discovered that our neighborhood has **two separate HOAs**, you are not alone. And if your next thought was, *“Okay, so what exactly are we talking about changing?”* — this article is for you.

The proposed merger has generated plenty of questions. Here are answers to some of the ones homeowners are asking most often.

Question 1: What exactly is being proposed?

The proposal is to combine our two existing associations into **one HOA serving North Shore**. Under the current plan, **HOA 2 would merge into HOA 1, and HOA 1 would remain the surviving association**. No new HOA. No need to order another set of signs or define a new HOA acronym. The basic idea is to replace two administrative structures with one.

Question 2: Why are we even considering this? Why can't the two HOAs continue working together?

Although North Shore functions socially and physically as one neighborhood, it operates through two completely separate boards, budgets, meeting schedules, records, administrative processes, and groups of volunteers. For issues that affect our broader community, this has resulted in extra coordination and time to arrive at decisions everyone agrees with.

Question 3: What would homeowners actually gain from having one HOA?

Potentially, a simpler way to run the neighborhood. One association would provide a more coordinated approach to budgeting, maintenance, insurance, contracts, long-range planning, communication, and community decisions.

And fewer organizational layers would also make it easier to identify a problem, decide what to do about it, fund it, and move forward.

Question 4: Does merging mean my dues will increase?

The merger will not automatically increase dues. Future HOA dues will still be established through the association's normal budgeting process based on actual community expenses and needs. One of the reasons to explore consolidation is to determine whether eliminating duplicated administration and improving long-term planning can enable homeowner dollars to go further.

Question 5: Will HOA 2 homeowners suddenly be responsible for HOA 1 expenses — or vice versa?

This is exactly the type of question that makes a financial and legal review so important. The goal is to establish a **fair, understandable financial structure for the combined association** and make that information available before homeowners are asked to approve the merger. Questions about assets, obligations, common areas, budgets, and future expenses are part of the Merger Committee's homework before there is an actual merger vote.

Question 6: Will we be voting on a whole new set of neighborhood rules too?

No. The current effort is intentionally focused on the **merger itself**, rather than trying to rewrite every governing document and settle every neighborhood rule at the same time. That keeps the decision much easier to understand:

Question 7: What happens to bridges, ponds, drainage, landscaping, and other maintenance while all this is going on?

Existing maintenance responsibilities will continue while the merger is being considered. Current issues will still receive attention, estimates will still be reviewed, and repairs will still be planned. The merger is not a substitute for maintenance.

The larger question is whether **one association can handle the responsibilities more efficiently in the future**, with one planning and decision-making process instead of coordination between two separate organizations. We believe it will.

Question 8: Who will run the combined HOA?

Homeowners will continue to elect representatives and participate in the association just as homeowners do now.

The purpose of consolidation is not to take participation away from either side of the neighborhood. In fact, maintaining two associations currently requires filling two sets of leadership and volunteer positions.

Having one association would allow us to be able to pull Board candidates and volunteers from a **larger pool of homeowners supporting a single organization**, rather than repeatedly trying to staff two completely separate boards.

Question 9: Why can't the two boards simply decide to merge?

The decision on whether or not to merge belongs to the homeowners. Each HOA has its own governance rules, and they stipulate that each HOA's members must decide on whether or not to merge.

Question 10: Why are we hearing more about the merger now?

Because the process has moved from considering the idea of merging to providing homeowners with more information so they can evaluate it. That means that there will be more newsletter information, neighborhood conversations, meetings, direct outreach, and opportunities to ask questions. You may hear from a neighbor or member of the merger working group. You may see information online or in your email. You may attend a town hall.

None of that is intended to overwhelm anyone.

The purpose of the information is to make sure the eventual vote does not arrive with homeowners asking, **“Wait — what are we voting on?”**

Question 11: What if I still have questions or concerns?

This is exactly the time to ask them. A merger involving nearly 180 homes should not be based on rumors, assumptions, or a five-minute conversation by the mailbox. Read the information. Attend the meetings. Ask the difficult questions. Talk with your neighbors. Challenge something if it does not make sense. An informed **“yes”** to the merger is valuable. An informed **“no”** is also valuable. What does not help the community is making a decision without understanding the proposal, so please ask your questions.

Question 12: North Shore already looks and feels like one neighborhood, so wouldn't it make sense to manage it as one association?

This is the big question, and one that the homeowners will ultimately decide. So between now and when we have to vote on the merger, keep asking questions.

Question 13. “How—and when—will homeowners vote?”

The current plan is for voting to occur during a **December 2026 voting window**, around the annual association meetings and after homeowners have had an opportunity to review the merger information and ask questions. The exact dates and final procedures are still being coordinated and will be announced in advance.

Each property receives **one vote per lot**. Voting is expected to be recorded using a signed authorization or ratification form matched to the property address, so homeowners should not have to attend a Town Hall or an annual meeting in person to participate. Online voting will not be an option. The official voting materials that will be provided will explain how to return the form and the deadline for doing so.
