

**Cross Creek HOA**  
Board Meeting  
February 15, 2017

A meeting of the Cross Creek Board of Directors was held at 6:00 p.m. on Thursday, February 15, 2017 at Russell Property Management's office. The following members were present: Marissa Allen, Michael Chandler, Linda Hurdle, Tracy Watson and Dorothy Armstrong, with a quorum being met. Also in attendance were Amanda Blomefield of Russell Property Management (RPM) and representatives from US Lawn Service.

1. The Board reviewed the December 13, 2016 meeting minutes. Michael made a motion to accept the minutes. Marissa seconded the motion and it carried. The approved minutes will be posted on the website with the names and address of those with past dues scrubbed.
2. Reviewed Board positions and confirmed Linda Hurdle as Treasurer and Tracy Watson as Secretary.
3. Amanda advised the Committee that GUC would be making repairs to utility cuts and water leaks in the sidewalks and parking lot in late spring/early summer timeframe.
4. Vickie, with US Lawns, presented their list of notes and recommendations for landscape improvements and maintenance. A maintenance renewal agreement was also provided with no changes from last year's agreement.

**Summary of Recommendations:**

- Plant 20 Carissa Hollies and removal of 12 diseased Indian Hawthorne
  - Plant 3 Crape Myrtles at Entranceway
  - Fill holes and replace sod in front of 2 town homes
  - Repair drainage on the front side of the buildings that were not done last year.
5. General discussion prompted by notes from US Lawns regarding drainage pipe re-attachments, residents disposing of cooking oil in grass areas and shrubs, violations regarding personal plantings outside of patios. **Michael requested a quote to repair drainage on the front of the buildings and then a second quote to correct the drainage on the side of the buildings and any sod that needs replacing.**
  6. Open items from previous meeting
    - Working to determine the final number of obsolete satellite dishes that can be removed.
    - Proposal for hedge trimming – Board discussed trimming hedge height down to 6' and removing 2' on each side to create a clear site line.
    - Repair fences – RPM Inspector walked the property and prepared a list of repair items in order to obtain a bid for work.
    - Discussed installation of cameras – Amanda noted that on a peer property, the Police are only pulling the cards once an incident occurs. Michael indicated that he prefers trail cameras as they are motion censored, take still shots versus continuous rolling film, have good night focus, do not require constant monitoring, and are cheaper. Committee discussed potential installment locations.
  7. Discussed unit with alleged drug activity which is   
 This unit is the same unit reported at the annual meeting that has children creating property damage to other resident vehicles. The Board can fine the homeowner as long as there is a date and time for each violation; however, there is little other recourse as this is an owner-occupied unit versus a rental.
  8. Reviewed the Financials.

- At the prior meeting, the Board discussed transferring funds from the operating account to the escrow account in order to draw some interest. The funds have been transferred with a remaining balance in the operating account to support monthly expenses. The total balance for the operating and escrow accounts is \$115,411.50.
- Page six of the board package reflects what has been spent for the month of February year-to-date. Reviewed expenses and income.
- Considered increasing dues to cover increase in expense; however, dues cannot be raised until the request is presented to the membership at the next annual meeting and approved.
- **Requested quote from Suddenlink to determine if it will also be included as part of the consideration for dues increase.** Amanda reported that John Autry is preparing a quote from Suddenlink and is taking into account that there will be future development of the adjacent lots.

9. Reviewed the HOA delinquent dues list. RPM initiates collections at \$135.00. All accounts noted on the report are below the collection minimum. Board identified trend of more past due accounts stemming from buildings [redacted] than anywhere else on the property.

10. Reviewed Violation Report. The two offenses noted on the report are for [redacted]  
[redacted] The Board discussed warnings versus fines. Board agreed to treat the first offense on the violation report as warning and to apply a \$50 fine to the second offense since it was to the same unit and the offenses were separated by just a few days.

- The Board agreed that the any first offense is a warning, the second offense is a \$50 fine, the third offense is a \$100 fine and any additional offense is \$100.00 **Amanda will update the regulations to say ANY first offense regardless of which regulation is broken receives a warning and each additional offense will incur a fine.**
- Reviewed warning letter versus hearing letter. Board cannot fine a homeowner without a hearing. Must allow a homeowner to provide their side of the story prior to fine being applied. At a hearing, the Board can determine if they are going to fine and how much. Any fine incurred by a homeowner is added to the monthly dues and collected like delinquent dues.
- Fourth offense or more can lead to liens on the property, however, HOA will want to be sure pursuing the lien is worth turning over to an attorney. Do not want to incur more expense than what the HOA is owed.

## 11. Bid Reviews

### GUC

- Amanda spoke to GUC regarding the additional lighting. The cost would be \$138 to set new poles, \$140 per foot for wiring for a total cost of \$243 for each additional light pole.
- Additional lights can be added to existing light poles for the same fee as the monthly light rate. \$15.44 are the cheapest bulbs, \$23.61 for 150W LED bulbs which are recommended.
- Board agreed to add an additional light to existing pole between buildings 1221& 1223, and buildings 1217 & 1221. Will also change bulbs behind buildings 1217 & 1223 to LED bulbs.
- Board recognizes that it will be over budge on utilities for the year because of these changes but the overage can be explained at the annual meeting and the budget can be adjusted next year.

### Pressure Washing

- Received bids from three companies. RPM utilizes all three vendors at various properties. Each company bid on the same specs. RPM will review completed work prior to payment being issues. If work is not completed to RPM standards, payment will be withheld until work is satisfactory. Pressure washing expense will come from repairs and maintenance budget since it was not a budgeted item for 2017. Pressure washing needs to be

performed annually and will need to be budgeted annually from this point forward. Board agreed to receive pressure washing service from Blue Ridge Pressure Washing and requested that service be provided after spring pollen season.

### **Satellite Removal**

- Two bids provided. One quote was from RPM, which was a per hour rate and the second quote was a charge per satellite dish removed. Presently RPM has permission to remove 14 dishes. HOA is absorbing the cost of dish removal with the exception of the dish placed on the roof, as it was a placement violation to begin with. Board deferred selecting a vendor until a final number of dishes to be removed was confirmed.

### **Fence Repairs**

- Based on RPM's Inspector's list, two vendor quotes presented.
- Justice Home Improvement was selected due to lesser fee of \$40/hr. Fence repairs should be long standing repairs, and again will be evaluated by RPM before payment is issued.

### **Fence Installation**

- Two vendor quotes were requested – one vendor chose not to respond to the bid request. Board reviewed bid provided by Specialty Fencing and concurred that chain-link fence was the most economical and least obtrusive to the landscape. Reviewed plot map to determine fence placement.

**RECAP** of order to work to be completed in:

1. Remove Satellite dishes
2. Trim Hedge
3. Install Fence

### **Signage**

- Remove all signs from previous developer. Amanda presented two sign options for pet waste clean-up. Board selected sign with \$100 fine per occurrence of neglecting to clean up behind a pet. Cost for the signs will be \$26.13 per sign, plus the cost of the pole to install sign on and \$60 per hour for labor to install and remove old signage.
- Place pet waste signs between buildings 1217 & 1221, behind recycle center, replace sign beside building 1217. Place a sign on the dumpster by the front units.

### **Speed Bump Installation**

- Two bids received for speed bumps. Amanda noted that RPM had used both companies for parking lot repairs but she preferred Asphalt Solutions for asphalt repairs; however, for just a speed bump installation either company was good. Board selected to go with Absolute Pavement Services for the speed bump installation.

### **Parking Lot Repair**

- Same two vendors who bid on speed bump installation also provided quotes to repair the parking lots. At this time, the Board does not have the budget to provide parking lot repairs; however, they will retain the quotes for further consideration when preparing the 2018 budget.

With no further items for discussion, the meeting adjourned.

Respectfully submitted,

Tracy Watson, Secretary

**Cross Creek HOA  
Board Meeting  
May 11, 2017**

A meeting of the Cross Creek Board of Directors was held at 6:00 p.m. on Thursday, May 11, 2017 at Russell Property Management's office. The following members were present: Marissa Allen, Michael Chandler, Linda Hurdle, and Tracy Watson. Amanda Blomefield of Russell Property Management (RPM) was also present. Dorothy Armstrong was absent.

The first order of business was to address the absentee homeowner scheduled for a hearing. As in prior updates, the Board was reminded that the homeowner was sent the customary two (2) Non-compliance notices regarding missing blinds in the upper front windows. As the homeowner was a no show, no call for the hearing, the Board discussed fine options. It was noted that the covenants stated the Board had authority to assess an initial fine and a daily fine up to \$100. Daily fines begin five (5) days after date of hearing. Board agreed to an initial fine of \$50 and a daily fine of \$50 until violation is corrected.

Next, the Board reviewed the February 15, 2017 meeting minutes. There was a date correction noted on the minutes. Michael then made a motion to accept the minutes. Marissa seconded the motion and it carried.

The Board then proceeded to review the financial reports beginning on page seven.

\$250.00 was budgeted for dumpster and parking lot maintenance. \$399.75 is what has been spent, which is primarily due to the speed bump installation in front of building 1221.

\$2052.12 was budgeted for repairs and maintenance. Currently the HOA is over budget by \$3, 86.36 due to repeat fence repairs and an exterior water leak in a unit. This overage in maintenance prompted a short discussion of intentional damage/abuse to property by unsupervised minors or property guests. It was determined that Amanda would prepare a notice to residents, with repeated repairs of the same nature, reminding them that the HOA covers general maintenance but is not responsible for intentional damage or damage incurred to the property by unsupervised minors or guests.

Next, Amanda reviewed the incurred legal fees. She noted that \$950.00 was spent in communicating with the attorney regarding Tremmel Construction. \$500.00 is what was budgeted for legal fees. Currently no accounts have been turned over to collections, which presently is a cost savings.

On page eight delinquent HOA dues were reviewed. Amanda pointed out that the homeowner with the \$305 balance had communicated with RPM and the bulk of this fee was due to the rooftop satellite dish removal. The homeowner agreed to pay monthly until the balance is paid. All other fees are below the collection threshold. If any accounts approach the collection threshold, Amanda will communicate with the Board on how to proceed due to being over budget on legal fees for the year already.

Page nine of the Board package is a quote to have a Reserve Study completed. The Study entails a review of the property to determine the life of common components such as the parking lot. A financial analysis will also be conducted. The results will be presented to the Board by

Benchmark Consulting LLC. The Reserve Study will enable the Board to make more informed decisions and to be better prepared life cycle repairs as needed. The quote to complete the Study expires on June 21, 2017. There was a unanimous vote to have the Reserve Study completed.

On page ten, the Board discussed the fees owed to the HOA by Tremmel Construction. The calculation is based on current HOA dues assessed from Tremmel Construction's purchase date to present. Members discussed community communication experiences with Tremmel staff. Amanda noted that RPM has never seen a situation like the one with Tremmel Construction. She further noted that the attorney advised RPM to proceed with invoicing Tremmel Construction the HOA fees just as they would any other account. The attorney further indicated that Tremmel Construction can either ignore the invoice and the Board can pursue through demand letters and legal action or Tremmel Construction can engage legal counsel to their case for non-payment responsibility. The Board had an in-depth discussion on how to proceed with this issue. The members concurred they desired an open and amiable relationship with Tremmel Construction.

The Board discussed the expense of parking lot repairs and how this would affect the budget especially once Tremmel Construction decides to begin developing their lots since they will need to utilize Cross Creek private road to access their property. If Cross Creek makes repairs to the road/parking lots and then the road experiences heavy traffic due to construction and is damaged – the HOA fees paid in by Tremmel Construction would be utilized to make additional repairs. Additionally, Tremmel Construction needs to be informed that legally the Board must approve any construction plans prior to building to ensure that exterior of new construction matches existing structures.

At this time, further discussion regarding Tremmel Construction was tabled in order to complete the remainder of the meeting agenda. Next, a brief discussion was held on the potential decrease in property values and if there was a way to validate or negate the decrease concerns. Amanda suggested using OPIS to look up individual tax values.

The Board then reviewed camera installation details on page eleven. Cameras can be installed on any light pole in the community as long as they are not directed at a unit's front door or patio. If the Board decides to proceed with cameras, RPM would install with a labor cost of \$60 an hour and a purchase price of \$150.00 per camera. Members decided to table further consideration on cameras due to community turnover and agreed to re-visit if issues persisted.

Due to the cameras being tabled, the Board re-visited the consideration of the installation of a light behind the recycling center. There was unanimous vote to install a light pole for \$243.00 in order to ease safety concerns.

On page twelve the Board reviewed exterior décor infractions. This included decorative items on the front side of a unit, the sides of end units and personal plantings in the flower beds. The group reviewed issue with resident who was in violation of this rule. The Board agreed that three (3) decorative items, not including argumentative nature of the resident previously informed of violations, the Board requested that Amanda initiate phone contact this one time, and then provide a follow-up letter to confirm details of discussion. Amanda concurred to the request. Additionally, a letter will be sent to homeowners with personal plantings in the flower beds requesting that they be removed. If the plants are not removed, US Lawns will remove the plants in violation for a fee of \$80.00.

On page thirteen, the Board was presented a quote from Suddenlink for cable and internet services. The Board agreed that initially Suddenlink sounded like a decent amenity; however, upon further consideration, it is not in the best interest of the community as a whole. The Members agreed that as obsolete satellite dishes have been removed, the sightline has improved and going forward new and replacement dishes should be installed inside a unit's patio.

At this time, Rocky Russell joined the meeting. The group updated him on the discussion had regarding Tremmel Construction. Rocky concurred with the attorney that Tremmel Construction should pay HOA fees, but was not convinced it needed to be at the current rate due to no structures onsite yet. He stated that he would communicate with the attorney on how a fee should be calculated for consistency and auditing purposed. He would also verify if the Board had the authority to reduce the rate in this situation.

Next, the Board reviewed drainage questions proposed by Dorothy Armstrong via email communications and US Lawns responses. The Board unanimously agreed to proceed with the drainage repairs.

On page fifteen, Amanda advised the Board of additional taxing requirements due to legal changes and the potential for class requirements in order to maintain Board member status. Amanda indicated that the additional taxing issue does not typically apply to Cross Creek since RPM does not do a lot of work on the property. Additionally, the law, if passed for classes, would not be effective until October. Amanda will communicate with the Board if the law passes and if there is any action to be taken by Board members in order to be in compliance.

On page seventeen, the Board reviewed the quote for landscape improvements. Since the Board voted to complete the drainage repairs, the only landscape project up for consideration was the hedge trimming. The Board agreed to trim the hedge on the patio side of the property only. All other improvement projects have been tabled until a financial analysis is completed on the budget.

Concluding the meeting, the Board discussed conflicting schedules and the difficulty in 100% attendance or responses to email communications. Members decided to return to a majority rules vote process going forward.

With no further items for discussion, the meeting adjourned.

Respectfully submitted,

Tracy Watson, Secretary

**Cross Creek HOA  
Board Meeting  
August 24, 2017**

A meeting of the Cross Creek Board of Directors was held at 6:00 p.m. on Thursday, August 24, 2017 at Russell Property Management's office. The following members were present: Marissa Allen, Michael Chandler, Linda Hurdle, and Dorothy Armstrong. Amanda Blomefield of Russell Property Management (RPM) was also present. Tracy Watson was absent.

The Board reviewed the May 11, 2017 meeting minutes. Michael motioned to approved the minutes, Marissa seconded the motion and it carried.

Michael brought to everyone's attention there appears to be another leak in the parking lot near his building. The area has been flagged and sprayed by GUC. Amanda will follow up and see if GUC will share the cause and if they parking lot and sidewalks will be dug again.

The Board then proceeded to review the financial reports beginning on page five.

\$250.00 was budgeted for dumpster and parking lot maintenance. \$474.75 has been spent due to dumpster repairs and the speed bump added at 1221. The Board reviewed a work order to repair damaged dumpster lids at the 1221 building and replace a damaged rod. Cost \$170.0 Marissa motioned to move forward with the repair, Dorothy seconded the motion and it carried.

It was noted that \$10,501.04 has been spent for the year in Repairs and Maintenance. Amanda will email a list to the Board of all repairs completed this year that have been paid from the category. A list will be available at the annual meeting for owner's if requested.

Page nine of the package began violation review. One owner had a scheduled hearing, but the violation was complete before the meeting so no fines were discussed or imposed. Other violations had only received one warning letter. Board reviewed list of homeowner installed plantings from the report and agreed to allow US Lawns to remove the plants at the cost of \$80.00. The Board noted there were a few units that were still not in compliance with the three item rule and Amanda will follow up with a property visit on Friday, August 25<sup>th</sup>. Michael motions to amend the rules to state "No potted plants allowed in mulch area". Marissa seconded the motion. Discussion was had among the Board on whether to note the size of items allowed, and should all items be removed from mulch. No amendment to Michael's motion after discussion, motion carries.

At this time, the Board reviewed the email received from the attorney in regards to the fire at the 1205 building. The attorney suggested the Board add insurance coverage and raise dues to cover the cost. The Board believes that most owners have an HO-3 policy, and does not wish to add coverage. Discussion on amending legal documents to remove section requiring the HOA to carry insurance. The Board would like to wait until the reserve study is received and they can communicate this information to Tremmel Construction. Amanda will send a letter to homeowners notifying them of the type of coverage they should have as well as what should be done to secure their unit in the event of a fire.

The Board discussed painting exterior light fixtures as a budget expense, as well as the front entry doors. Amanda will get bids to review at the annual meeting. Dorothy just painted her front entry door and will send Amanda the color name and type she used.

At this time the Board discussed the void area under the HVAC units, due to the recent snake issues that have been experienced. US Lawns suggested filling the void areas with Ready Mix Concrete or Soil. Before the Board makes a decision on how they want to move forward, and if this will be an HOA expense or a recommendation to owners, Amanda will ask US Lawns to provide a bid for their recommendations. During this discussion Marissa brought up the issue she has experienced with condensation leaks. Although the condensation leak is necessary on the exterior, it causes a muddy puddle. She would like to possibly put down rock in this area so the mud is no longer an issue.

At this time landscaping concerns were brought up that Amanda will follow up on:

- Trash not being removed from the dumpster or recycling areas.
- Sidewalks not being blown off in front of Linda's unit.
- Bids to put out sod property wide; with areas in need listed with pricing.
- Vegetation growing where the hedge was trimmed that is not being addressed.
- Piece of water hose is still behind the units. Now behind Marissa's unit.

Amanda informed the Board that she did reach out to Tremmel Construction about the meeting date and asked if they would like to bring anything to the Board's attention. Veronica responded that Tremmel is still working on putting up barriers in the vacant parking lot to stop some of the traffic in that area. Amanda gave a recommendation on purchase. No further information was given from Tremmel. The Board agreed that once the Reserve Study is completed and reviewed, they will decide if they want to charge Tremmel a discounted dues rate until construction is complete, and then move forward with amending the legal documents.

Concluding the meeting, the Board discussed snakes and Linda brought up a concern regarding what would happen if a resident or visitor was bitten at Cross Creek. Would the HOA or homeowner be sued? Amanda to follow up.

With no further items for discussion, the meeting adjourned at 7:30 pm.

Respectfully submitted,

Amanda Blomefield, Russell Property Management



**Cross Creek HOA  
Board Meeting  
November 20, 2017**

A meeting of the Cross Creek Board of Directors was held at 6:00 pm on Thursday, November 20, 2017 at Russell Property Management's Office. The following members were present: Marissa Allen, Michael Chandler, Linda Hurdle, Dorothy Armstrong, and Tracy Watson. Amanda Blomefield of Russell Property Management (RPM) was also present. Ms. Blomefield called the meeting to order at 6:07 PM. She indicated that two units had been invited to join the meeting for hearings regarding violations; however, at completion of the days inspection, previously noted violations were corrected. Violation letters note that if corrections are made by the specified date then a hearing appearance is not required.

Ms. Blomefield then directed the committee to the minutes from the August 24<sup>th</sup> meeting for review. Ms. Armstrong made a motion to approve the minutes as presented. Ms. Watson seconded the motion and it carried.

Mr. Chandler inquired about the reserve study results. Ms. Blomefield indicated that there were three options and provide a brief review of each.

There was a brief discussion of the delinquent accounts and the Committee agreed to provide the unit with a large outstanding balance a six month grace period to bring the account to date as the identified unit was making attempts to pay.

Ms. Watson noted that after a police report had been filed regarding a car break-in on the property, the police had recommended that the tree outside of her unit either be removed or a motion light be installed in the eaves of unit 1221. Mr. Chandler concurred with the suggestion of removing the tree pending the cost of removal. Ms. Blomefield stated that she would get price estimates promptly in order to provide the earliest chance for removal.

The Board then moved to page six in the meeting packet and reviewed the list of open work orders. There were two work orders that the Committee agreed to table for the time being as one of the issues was a property wide issue that is already in the pipeline for correction action. The other issue was addressed previously and closed without the property owner being aware.

Continuing to page seven, the Board reviewed the new violation report. All violations on this report are to be corrected by the February 2018 Board meeting or the identified units will be invited for a hearing.

On page nine, the Board reviewed the proposed 2018 budget. Ms. Blomefield indicated that the third column on the page would be the budget if there was no HOA increase in dues. The fourth column on the page would be the budget if the dues were increased.

It was noted that Benchmark Properties, who completed the Reserve Study, had recommended a one-time special assessment per unit of \$1,478.08 in order to establish the reserve account adequately. The Committee concurred that this would

not be a feasible assessment at this time, especially since a proposed dues increase was already on the table. Ms. Blomefield then directed the Committee's attention to page ten of the meeting to packet to review the proposed landscaping improvements. She noted that once the landscaping budget was approved then that number would be subtracted from the bottom line of the proposed budget. The new bottom line number would be the amount designated for the reserve account. Ms. Blomefield reminded the Board that Benchmark Properties would be present at the annual HOA meeting to present their findings and to explain why the increase in dues is necessary.

The Board agreed to the following landscape improvements.

- complete the drainage corrections for buildings 1201 and 1205
- Installation of Hollies

After an in-depth discussion regarding the patio fences, the Board agreed to get an estimate from a reputable fencing company such as Seegars, for all wood replacement fences for price comparison to replacement vinyl fences. A sister property is obtaining an estimate for the vinyl fences and the Board requested to compare the prices. Ms. Blomefield indicated that the legal documents for the property stated that the homeowners are responsible for the fences. Board still wished to pursue the fence estimates before making a determination. Price estimates should be available by the February meeting.

The Board noted that the snake barrier was not as effective as they had hoped due to rain and was cost prohibitive. It was recommended that residents be advised to use mothballs and snake repellent crystals once snake season begins or sightings increase.

The Committee resumed reviewing the proposed landscape improvements and requested Ms. Blomefield to inquire from the current landscape vendor the cost to provide soil and grass seed to match the existing sod instead of replacing sod.

After reviewing all proposed landscape improvements the Board agreed to a \$5,000 budget for landscaping issues in 2018.

Returning to the proposed budget on page nine, the Committee decided to increase the legal fees to \$1,500 and to increase the utilities to \$7,584 to allow for all lights to be converted to LED bulbs. Additionally, \$420 was approved to clean and repaint the dumpsters for extended use of life.

Concluding, the meeting Ms. Blomefield reminded the Board that the annual meeting would be held on December 7, 2017. At this time, Ms. Hurdle and Ms. Armstrong noted that wished to resign from the Board. Ms. Blomefield accepted the resignations and advised that there would be two open positions available for nominations and voting at the annual meeting. With no other business, the meeting adjourned.