2020 Cross Creek HOA Annual Community Meeting Minutes

Meeting Called to Order by Eric Lippert at 3:04

Introduction of New Board Members and positions

Eric Lippert – President

John Conner – Vice President

Stephanie Babson – Treasurer

Katie Windham – Secretary

Sabrina Ward – Website ("member at large")

Financial report by Jerry from Archway Management Company and proposed budget: see attached documents

Year in Review:

An update on the actions of the CCHOA Board since March of 2019.

Getting Homeowner Accounts Paid - In 2018, the board gave homeowners with overdue accounts the opportunity to start a 24-month payment plan. Each plan was designed to have accounts paid in full by December of 2019 by paying in monthly installments without interest. Some homeowners have followed their payment plans and are now caught up. Thank you to those homeowners! The homeowners in arrears will be sent a letter by the bookkeeper and given one more opportunity to bring their account into compliance by the end of the year. Accounts that are not in compliance by the end of 2019, will be sent to collections through the attorney.

Dues raised 10% - board voted in September 2019 to raise the annual dues 10% for 2020. Notification was sent out 60 days in advance is required in our bylaws. In order to continue to maintain the upkeep of our community, including drainage and minor road maintenance, we need to increase dues periodically. In comparison to other communities, Cross Creek homeowners continue to have relatively low annual dues.

Community Watch – this year we joined the community watch program through Pender County Sheriff Department. We installed two signs. If you have concerns about suspicious activity in the community please call 911. Please do not post to FB page prior to contacting the authorities if a crime is suspected.

Application for Variance – We received an application for house on pilings on Knollwood. This home is to replace a families' home that was flooded during hurricane Florence. After lengthy conversation and debate, it was decided that the application as it stands was denied due to the incomplete information submitted with the application. The appropriate documents (survey, permits, blueprints, plan for removal of untouched flooded home, etc) need to submitted

to the board. This family has resubmitted much but not all of the documentation and information needed for the board to revisit this topic. Community members express mixed ideas about house on pilings ("no it doesn't fit with the community"; "want to help people get back in their homes") The board will continue to work with families in rebuilding homes damaged in Florence and will also do our best to uphold aesthetics and property values in the community.

Must follow HOA guidelines for building, cutting down trees, etc – recent concerns about homeowner clearcutting property without contacting or consulting with HOA board of directors. Documents for applying for fences, cutting down trees, and building can be found on the HOA website. Please reach out to the board via email prior to doing these things.

Community maintenance, improvements, and repairs

- Crush and run at **boat ramp** to maintain this community amenity
- **Retention Ponds** after years of research and inquiry with several different agencies, it is clear that the HOA has several challenges getting our ponds to be properly permitted, in the HOA's name, and brought to standard. Estimates have ranged from \$100,000 to \$1,000,000 to work on the ponds, still with permit issues. Since it is private property and our ponds are low density, we can maintain them ourselves within certain guidelines. We propose removing limbs, branches, and sediment from the bottom of 2 ponds per year for approximately \$10,000 per year. This will be in the proposed budget for next year.
 - The cleaning of the ponds on Knollwood by the bridge was done. If we can do
 one or two ponds a year, we can keep up maintenance of all ponds in the
 community.
- **Road Maintenance:** the board will be working on getting 3 estimates on repaying the remaining roads not done in 2017. These estimates will be used to open discussion with the homeowners about financial need in the next 5 years for road maintenance.
 - o **Community discussion about condition of roads:** some think road need repair and how to budget for road maintenance will continue to be a topic for discussion
 - Concerns about speeding: discussion about speed humps vs. speed bumps vs. nothing speed bumps may cost less but will do damage to vehicles whereas speed humps may actually slow vehicles down without damaging vehicles and they seem to last longer.

- Beautification Projects

- o **Front Sign and Entrance** Sabrina getting quotes to replace because it is dry rotted, faded, falling apart. She also
- o Wooden fence fallen down; Eric is getting quotes for replace/repair
- o **Vinyl fence** dirty and needs to be cleaned and pressure washed -1^{st} estimate was \$2500; will get other estimates or will get community volunteers

Discussion of Potential New Projects:

- Pressure washing front fences and replacing damaged/fallen wooden fence new wooden fence estimates are in progress
- Beautification of front entrance Sabrina got estimates on new sign for entrance and cleaned out flowerbeds; replaced mulch
- Street lights the safety of our neighborhood would be improved by having more lights. Eric recommends leaving outside lights on or opens discussion about community thoughts on street lights.
- Ditches being cleaned and drainage improvement.
- Playground potentially use reclaimed lot for playground in the future

Ongoing concerns:

- Dirt bikes: not allowed on CCHOA roads or community areas. Discussion of liability for kids on roads.
- Beaver Dams: Sabrina is in touch with county official who is allowed to remove beavers and destroy beaver dams.

Meeting Adjourned by Eric Lippert at 4:45