

CREEK'S EDGE AT STONY POINT TOWN HOMES HOMEOWNERS ASSOCIATION

BOARD OF DIRECTORS MEETING
VIRTUAL

Wednesday, March 24, 2021
5:30 pm

President – Larry Dahn (2022)
Vice President – Anne Nelson Morck (2023)
Director – Rob Tait (2021)
Treasurer – Roseann Salasin (2021)
Secretary – Melissa Eager (2021)

MINUTES

I. CALL TO ORDER (President):

President Larry Dahn called the HOA meeting to order at 5:32 pm.

II. ROLL CALL and QUORUM STATUS (Secretary):

Virtual Meeting, in attendance: Larry Dahn – President; Anne Nelson Morck – Vice President; Rob Tait – Director; Roseann Salasin – Treasurer; Melissa Eager – Secretary; Cheryl Dillard – Managing Agent; John Salasin – Homeowner; Jason Moneymaker – Builder; Patrick Sullivan – Realtor; Janet Carter – Homeowner/Social Committee Co-Chair; Fran Farmer – Homeowner; Pat Rollins – Homeowner; Richard Bream – Homeowner; Betsy Kapsak – Homeowner; Ken Wilson – Homeowner; Keith Bell – Homeowner; Jennifer Frisch – Homeowner; Sharon Talarico – Homeowner/Landscaping Committee Co-Chair; Al Astley – Homeowner; Herman Aparicio – Homeowner; Michael Massell – Homeowner; Tom Byrd – Homeowner; Michael McCabe – Homeowner/Electrical Committee Chair; Kathy Allen – Homeowner.

III. APPROVAL OF MINUTES

- A. February 15, 2021: Anne Nelson Morck made a motion to approve the minutes; Rob Tait seconded the motion; the motion passed unanimously.
- B. March 8, 2021: Melissa Eager made a motion to approve the minutes; Anne Nelson Morck seconded the motion; the motion passed unanimously.

IV. BUILDER/SALES UPDATE

- A. Jason Moneymaker – progressing as expected, all under roof soon. Hopefully will have a completed townhome (model) mid-June. Will remind workers to clean up their trash.
- B. Patrick Sullivan – expect sales to occur soon and agrees it is a sellers' market. Has had 4 in person meetings with interested buyers, but those buyers are waiting to walk thru a more completed space.

V. OWNER COMMENT PERIOD

Betsy K. brought up the black tarp in the northside of the neighborhood. Is it needed? Larry and Rob were going to re-staple and clean up. Jason M. tried to re-staple the tarp to the 2x2s but too torn and thinks it is not even needed.

VI. REPORTS

A. President (Dahn)

- A huge thanks goes out to Rob's work crew – there was a mulch spreading event with about a dozen home owners involved.
- Hope everyone's enjoying our monthly newsletter and want to thank Melissa for all her hard work.
- Listen closely to our Treasurers report – filled with extremely important information and a huge thanks for the many hours Roseann has put into our financials.
- Completed our entire neighborhood gutter cleaning and vendor supplied some before and after pictures as proof.
- Hurricane fence company completed installation and looks great.
- Completed the Verizon equipment installation at clubhouse – many thanks to Rob for handling and the hours spend to get this up and running.
- As we move into the spring time – when home sales begin to pick up, just a reminder for those putting their homes on the market, we only allow signage for open house – one week prior and must be taken down the day ending of the open house.
- Thanks goes out to Rob for setting up all the pool furniture and confirming the pool company has the pool ready for early bird swimmers. Remember we're still in phase III and will continue to follow VA rules – which are the same as last swimming season.
- Hate to bring up negative items – but,
 - Dog waste – seems to never go away. Please – all dog owners pick up, it's not an apt problem it is our community problem. The Apt/NTS has implemented a very successful DNA program which has eliminated their waste issues.
 - Speeding in the neighborhood, please everyone watch your speed. Jason M. also communicated this same message to all his work crews.
 - Remember if you have any open trash please only use the trash compactor located at the front gate area. We are not allowed to use Jason M.'s trash bin. Once again someone left a large bathroom type mirror (broken in several pieces) leaning against the back fence area next to his trash bin. He was gracious enough to clean up and remove this time.

B. Treasurer (Salasin)

As of February 2021:

Assets/Investments:

Reserve asset accounts totaling \$322,627 are invested with TIAA:

- \$96,862 in money market accounts earning .15%
- \$70,579 in a checking account (1.10%) holding the 2 CDs that matured in February awaiting roll over to the new MoneyOne Federal Credit Union

- \$155,186 in one-year maturity, staggered expiration date CDs earning from .50 to .095%; Low-interest rates on CDs are indexed to the Treasury fund.

Operating Checking account balance of \$31,377

Paint Fund money market account balance of \$36,649

Accounts Receivable of \$266. (Homeowner delinquent HOA fees)

For information, we have opened accounts with MoneyOne Federal Credit Union, insured under the National Credit Union Administration (NCUA), the branch of the federal government that regulates credit unions, basically equivalent to the FDIC which regulates banks. The plan is to stagger our investment in certificates to maintain access to have flexibility should rates begin to trend higher.

Operating Income/Expense:

Net operating income for the month of February 2021 was \$(518), \$3,447 excess net expense versus budget, primarily reflecting timing differences versus budgeted expenses for the first 2 months of 2021.

February revenues were \$26,070, \$17 under budget

February expenses were \$26,588, \$3,430 over budget

- *Major* expense categories over budget:
 - Administration/Clubhouse/social committee activities \$2,561 over budget primarily reflecting payment for the AED which was budgeted in January. YTD variance is \$123.72 over budget
 - Insurance \$1567 over budget reflecting the unbudgeted payment for D&O insurance which was approved during our February 15 board meeting.
 - Landscaping/Maintenance/Repairs \$2018 primarily reflecting timing differences. We do expect to be over budget for Termite control by ~\$800 which will be more than covered in our operating contingency.
- Major expense categories under budget:
 - Poll/Utilities \$1015
 - Operating contingency \$1701.

Net operating income for the Year-to-date February was \$(5887), \$259 excess revenue

Noteworthy to mention, regarding the NTS billing, we had questioned several expense items on their February billing, they acknowledged a mistake and are reducing our 2021 bill by \$1080. Consideration of our burden on the shared entrance with NTS is ongoing.

Our repair/replacement reserve is funded in accordance with the 2016 reserve study recommendation. We have received and are in the process of reviewing the updated reserve study. More to come.

Special Note:

As mentioned last month, Community Partners generates and charges us for the cost of annual coupon books mailed to any homeowners who do not have their HOA fee withdrawn from their bank account by Community Partners (aka ACH). Any homeowner who 'electronically' generates a check for their monthly HOA fee can 'opt-out' of receiving a coupon book by emailing Dawn Desper at desper@communitypartnersva.com. Thank you to those who have already contacted Dawn, please contact her if you haven't already.

Roseann Salasin is also happy to help anyone interested in learning how to do online banking, versus mailing physical checks.

C. Developer/Builder (Moneymaker/Sullivan)

See above section.

D. Social Committee (Carter)

- The Social Committee will have its first meeting on Thursday, April 8 at 6:30 pm at the Clubhouse.
- The Social Committee is looking for new members and encourages neighborhood participation.
- Our agenda for the meeting is to create a “Calendar of Potential Events” for the remainder of the year, keeping in mind health safety restrictions and precautions. If you have any ideas, come to the meeting or email Janet at janet@coachjanetcarter.com.
- Teaser Alert! There is a special Creek’s Edge “first” coming this spring - you won’t want to miss it, whether as a participant or spectator.

E. Covenants Committee (Markel/Allen)

Since the last board meeting, the Covenants Committee has received 4 homeowner requests for modifications. Two have been approved, one is in process and one requires additional information from the homeowner. We’ve also been in communication with the Landscaping/Beautification Committee regarding maintenance clarifications. Will be meeting again the 1st Wednesday of April.

F. Landscaping Committee (Talarico/Benedict)

- The first formal committee meeting for 2021 was held on March 16th - co-chairs and four other committee members in attendance. Anne Nelson Morck attended virtually.
- Plantings for cryptomeria area were approved and will be installed the week of March 22nd
- Knockout roses will be trimmed by LC committee members in the next couple of weeks. Residents were notified by email. Going forward, Kenney’s will trim the knockouts in the Fall as part of their regular maintenance.
- Replacements for dead shrubs (4) @ 9405 & 9411 CSC are under consideration. Upon HOA approval, volunteers will remove existing plants once replacements have been chosen and installation will be scheduled with Sneed’s. Residents have been notified and are in agreement about removal.
- LC members will be assessing areas where trees need to be replaced or cut down and replaced. Volunteers may take dead trees down and hire a firm to grind out stumps. Trees under consideration include dwarf flowering cherry, Kousa dogwood and potential others suited for specific areas. A park bench may be considered to enhance the lirioppe & mulch area on the north side of the pool.

- While many original homes in the community have had plantings around their utility boxes, there are an estimated 20 or more which have not. Should a homeowner want to landscape those areas they must get approval by Covenants, including clarification if there are rules about blocking access to certain boxes. If approved, homeowners then proceed at their own cost. LC has concerns about the ongoing maintenance of those areas including irrigation which may not be sufficient and should not fall on the HOA to provide or maintain.
- The CC has asked for help in understanding how to proceed when a resident wants to replace a plant simply because they don't want it. Our consensus is that the homeowner can apply to replace a plant and we will work with the CC to approve the plant. The viability is the responsibility of the homeowner to care for it and if it dies to replace it. Care and maintenance should continue as part of routine landscape maintenance by the Kenney's crew, as they would normally.

G. Electrical Committee (McCabe)

Vendor was here Monday afternoon and installed the new gas connector which is where the gas leak was located. The vendor and Mike M. got the two rebuilt lamps mounted and hooked up. They are working. Mike hooked the power wiring back up to the two old lights and they were working fine. They were disconnected so they were not constantly trying to light while the gas was turned off.

One thing Mike did notice is the wind was actually affecting the two lamps on the apartment end of the bridge. Mike will keep an eye on this and contact the manufacturer if this is a constant problem. They do relight. The wind was fairly strong in that area; no trees to block it on that end. Mike will rebuild and clean up the other two lamps when directed. It will be a quick turnaround.

Mike will also change the pool light GFI soon and hopefully that's the reason they keep tripping. If that doesn't correct the problem we'll have to contact the pool people to address.

H. Webmaster Committee (Bennett)

The website now has a section for Committee Minutes.

Recently added items:

- Creek's Edge Reimbursement Form
- Social Committee Charter
- Event Request Form
- Current Months Newsletter
- Pertinent Announcements
- Request a Directory
- Creek's Edge Contact List for Vendors and Services (thank you to Joe P. for this list, any updates to this list, please contact Karen B. or a Board member)

I. Managing Agent (Dillard)

Working mostly on unfinished and new business which will be discussed shortly.

J. Red Cross (Tait)

Please consider donating blood to the Red Cross – there is a real need. Visit the Red Cross Website for more information. Great appreciation to our community, those who have volunteered and fellow Board members.

Larry Dahn – reminder: cars with expired inspection stickers/tags need to be made current.

VII. UNFINISHED BUSINESS

A. Ratify Action without a Meeting

- a. Mulch - Anne Nelson Morck made a motion to approve this ratification; Melissa Eager seconded the motion; the motion passed unanimously.
- b. TrueTimber – Rob Tait made a motion to approve this ratification; Melissa Eager seconded the motion; the motion passed unanimously.

B. Asphalt Repair – Pot Hole Repair Quote

Finley Asphalt quote was very high. Pothole Repair Quote (6 potholes throughout neighborhood including the one by the mailboxes) is \$4,999. Rob Tait made a motion to use this repair company with the \$4,999 quote; Anne Nelson Morck seconded the motion; the motion passed unanimously.

C. Board Training – TABLE this topic until April meeting.

D. Deed of Easement & Maintenance Agreement – NTS

This is an ongoing topic that continues to be discussed between 2 representatives from our Board and NTS. Roseann Salasin reiterates that it is our goal to be a good neighbor with NTS while being fairly treated in regards to shared expenses.

E. Signage

Request at a prior Board meeting to put a no trespassing sign in the neighborhood – this was turned over to the Covenants Committee and their recommendation was NOT to install this sign. The Board supports this decision.

F. AED Location and Updates

Rick B. received the unit with a metal cabinet. The lock has been installed and will use the pool combination for the lock code. Waiting for additional signage before installing at the mailbox kiosk. A video link on how to use the AED will be provided. Also considering having an individual come to the community and train those interested in basic life support training. Roseann S. stressed the importance of having the AED at a common location like the mailbox kiosk after witnessing a life and death situation at Larus Park. Betsy K. stressed the importance of setting an

emergency contact on cell phone. Ken W. curious as to why the pool code used for the lock code on the AED unit.

G. Painting of Homes

Board members and Chasen have inspected the paint of the townhomes from 9413 to 9423 and 9446 to 9452 and agree those 10 townhomes need to be painted. Quote from Chasen for painting these homes is \$27,877. In the future, painting every 7 years may not be needed since Sherwin Williams paint has a limited lifetime warranty and the LeGault townhomes/homes have Hardy plank with a baked-on finish which has a 15-year warranty.

Rob Tait made a motion to approve the \$27,877 Chasen quote to paint the 10 townhomes; Anne Nelson Morck seconded the motion; the motion passed unanimously.

VIII. NEW BUSINESS

A. Power Washing

Larry Dahn and Rob Tait met with Safe Guard Power Wash regarding future power washing of homes. This company uses organic cleaners and can also clean the outside of the gutters. Looking to get additional estimates from other companies.

Comment via chat box by Keith B. to perhaps install a security camera by the AED.

B. N Chasen Quote (see above)

IX. OWNER COMMENT PERIOD

- Tom B. voiced comments/questions on 4 different areas:
 - Gutter cleaning observation – were they fully completed? Gutters still seem clogged on his home.
 - TrueTimber – appreciate the work but wondering if they were going to clean up debris in the woods within property lines?
 - Plantings around utility boxes – why wouldn't we want to plant around these boxes?
 - LeGault homes – if not repainted, what about caulking repairs?

Larry Dahn will circle back with Tom B. about TrueTimber and LeGault Homes painting/caulking questions. Cheryl will get back to him in regards to the gutters. For the question in regards to plantings around utility boxes, the Landscaping Committee addressed the reasons as to why not in their reports section.

- Keith B. raised his concerns on 2 aspects of the Board:
 1. The primary motivating factor of some of the Board decisions are based upon saving money versus quality of workmanship. One example is the fallen trees – still unsightly in his backyard. Doesn't want sub-par service and feels better quality, more professional work should be considered by the Board as outlined

in Creeks Edge HOA documents. And to this end, there is an additional concern of the continued ask for volunteers versus hiring professionals. What about if there is dissatisfaction with a project completed by volunteers?

2. Keith B. also expressed a feeling of anxiousness and disappointment in how he is treated when an issue is brought up on his end. Doesn't feel his concerns are addressed by the Board when he sends his concerns via email. He hasn't had a response from any board members.

- Betsy K. voiced her concern about having community volunteers do work instead of professionals as well. There needs to be a balance between saving money and hiring professionals.
- Tom B. added the perspective that he likes community involvement/spirit but the risk is the perception that he isn't doing his part by not volunteering.
- Anne Nelson M. made the clarification that this community is not a no maintenance community, it is a low maintenance. Our HOA fees are reasonable. Keith B. mentioned that he wouldn't be against the HOA fees being raised if it meant more professional service.
- Sharon T. supported some of the comments by Tom B. and Keith B. and feels the community is going through a growth spurt and we are going in the right direction. We should be willing to share opinions. And, she is willing to pay a bit more in HOA fees to get more accomplished within the community.
- Tom B. thanked the Board and Keith B. voiced his appreciation for all the work the Board is doing.
- Larry D. verbally expressed his desire to resign as President of the Board.
- Anne Nelson M. verbally expressed her desire to resign as Vice President of the Board.

X. NEXT MEETING DATE: Wednesday, APRIL 28 @ 5:30 pm virtual.

XI. EXECUTIVE SESSION (if necessary) – n/a

XII. RETURN TO OPEN SESSION (if Executive Session) – n/a

XIII. ADJOURNMENT – 7:01 pm, the meeting adjourned.

Maintenance or service requests can be submitted at www.communitypartnersva.com or sent to Community Administrator Jessica Crump (378-5000x232)–jcrump@communitypartnersva.com Residents are welcome to address the Board during the Owner Comment segment of the meeting. This segment is intended to provide members an opportunity to give input to the Board of Directors. The Board will take any input under advisement but may not respond immediately as they proceed with the planned business of the meeting. The Board reserves the right to limit this section of the meeting to a time they believe is appropriate. Please observe Robert's Rules of Order.