

**CROSS CREEK PROPERTY OWNERS ASSOCIATION
MINUTES
ANNUAL MEETING 5/24/25**

The annual meeting of the CCPOA was called to order by John Lively at 11:14 AM, May 24, 2025.

All members were provided with minutes from the 5/25/24 annual meeting. JR Goodwin motioned to approve the minutes with John McNair seconding the motion.

Community membership was provided a ballot by mail in order to vote for new board members and the slate of candidates was unanimously approved.

New Board members:

Tom Stapleton
Churchill Grimes
Terry Clickner

Current Board Members:

Steve Charles
Doug Visser
Patti Frederick, Treasurer
Gail McNair, Secretary

Dave Hagan, Property Manager

Marty Ritter, ARB Chairman (ARB committee members: John McNair, Jim Smith, Bill Lee)

Patti provided copies of the Treasurer's report to membership of the POA and reviewed the report as well as the budget for 2026.

Treasurers Report – May 2025

Bank balance as of 12/31/24 – \$18,362.52 – which is our

“Surplus/Reserve” beginning 2025;

2024: Total income \$90,275.00 (\$475.00 delinquencies and \$10,000.00

grant funds, \$750.00 donation for court cleaning) plus Impact Fee of

\$3,000.00 for total of \$93,275.00.

Regular expenses - \$68,045.10 (Old Pump House Renovation included).

Certificate of Deposit opened for \$25,000.00 for reserves. Interest is

subject to income taxes but still a gain.

Current Year

2025: Total income to date: \$79,050.00. everyone has paid.

Expenses to date: \$34,926.83 (note: expenses for water system are in excess of \$11,700.00 from last year same time due to major leaks repaired, additional chemicals used and electricity)

Checking balance: \$62,485.69 plus CD balance: \$25,934.18 (reserves)

Total Balances \$88,419.87.

John led discussion of water system noting we are over budget compared to last year due to major leaks and additional water quality testing required by the state.

By joining the North Carolina Rural Water Association (\$185/year) We have access and support both professionally and financially for our water system. Including detection of leaks with state-of-the-art equipment and years of professional experience. This organization was instrumental in assisting with recent leaks. No invoice for services has been received thus far.

Dave Hagan discussed his property manager's report:

PROPERTY MANAGER'S REPORT – May 2025

- Pool opened for Memorial Day weekend; closed after Labor Day weekend;
- Pool pump replaced; sand in filter replaced but new sand filter needed;
- Pool checked daily to add chlorine tabs and add water as needed;
- Joined NC Water Rural Association (non profit company) to assist us with technical advice and water leak detection services (\$185 annually);
- Lead Service Line Inventory Report completed/submitted to state, reflecting no issues with lead in our lines;
- Water system filter (for manganese and iron) serviced as needed;
- Repaired and reworked water lines at old pump house/tennis court area to stop leak, special thanks to Marty for use of his equipment and labor;
- Water leak repaired on Cross Creek Trail due to tree growing in lines;
- Water leak repaired at dam on Holly Lane;
- Major water leak that has been so costly repaired after finally finding it under Dogwood Trail, special thanks to Marty for use of his equipment and labor;
- Washout on Cross Creek Road took out our water line and emptied the tank, coordinated with DOT to make the needed repairs;
- Old pump house renovated with new roof, wood siding and door by Marty, Painted by Dave;
- Leaves blown off roads and road culverts cleaned;

- Spray for weeds in Clubhouse parking lot and around pool fence/tennis court perimeter;
- Removed 4 dead trees close to pond area;
- 7 mows of common areas; spraying of 4 unpaved roads with roundup;
- Bush hogging of easements;
- Mailbox stand installed to accommodate additional boxes.

20 yo pool furniture (2 tables, 8 chairs, 4 chaise loungers) are potentially hazardous and in need of replacement. New table/chair sets and chaise chairs are forthcoming

Reminder – shutoff water when leaving home vacant; also water conservation; no speeding through development please!

Following Dave's report, John discussed the state of our roads with consideration of reserves and pointed out we are competing with the state for asphalt, "crush and run" and noted asphalt paving prices follow oil prices. He mentioned the boards decision to hold off on long spans of paving this year with intent to fill holes and try repairs as the next phase of paving will cost approximately \$30,000 and without an assessment we don't have the funds to cover paving expenses. When the time arrives for paving, homeowners that desire to pave their driveways will be given contact info for paving company to make their own arrangements for paving while paving equipment is on site.

Mark Hanna mentioned other processes that can extend life of asphalt ("shoot and chip, tar and gravel, chip and seal")

Patti thanked Mark for his maintenance of our front entrance landscaping.

John Lively spoke for Marty Ritter(Chair of ARC) in his absence.

Specifically:

- Completion of Donna Stephens' home at the entrance of Cross Creek is expected by this summer.
- Clickner home: interior remodeling in progress with new garage construction on hold.
- Flagler lot: (on Pineywood next to Motleys) awaiting completion of design drawings and expect construction on new home to begin this year
- Lynch lot (Cross Creek Trl next to Jim Smith) architectural drawings in progress; hope to begin construction soon.
- Bell home (Cross Creek Trail next to Lynch's) Have retaining wall and landscaping work in progress.
- Phillips lot (on lake before the Cross Creeks entrance) architectural drawings in progress; hope to begin construction in 2025.
- Clay lot (possible new home construction)

John L relayed that Marty addressed the board with recommendations to revise the ARC Guidelines this year to reflect:

- Deletion of \$25,000 bond requirement

- Reduction of 1200 sf foot print to 1000sf
- allowing of certain building materials that are currently restricted

He also reminded homeowners that the ARC should be advised before any exterior changes to their home or lot are performed including tree removal or undercutting.

John McNair (Member of ARC) stated Architectural Review functions as a committee and questioned the clearing of the Lynch site without any plans being submitted to the ARC. Further, he mentioned any recommendations to the board are to go through the committee and the committee had not been consulted regarding proposed revisions to the ARC Guidelines.

JR Goodwin recommended the committee get together, bring recommendations to the board and then bring to the HOA.

Lawyers are generally required to amend HOA documents and it was noted there are on-line services that provide for this.

The community was informed dock permit fees are increasing from \$50 to \$250/5years through Brookfield Renewable U.S.

Discussion was had regarding the depreciation of our assets and the need to build reserves over time to be able to offset unexpected repair and replacement costs. Community members with this expertise will come up with an asset depreciation assessment and useable life of paving and provide guidance to the board.

Discussion ensued regarding financials not keeping up with inflation and a couple homeowners acknowledging our costs for water are currently some of the lowest around. Dave Hagan mentioned the water inspector inquired what we pay for water (\$525) and he mentioned the town of Lake Santeetlah is double (\$1000) Special assessments require $\frac{2}{3}$ of community to be in favor for passage vs. raising cost for water. The board will meet again over Labor Day weekend and will make recommendations.

Michelle Lively proposed a community-wide day of yard debris/clippings/small bush cleanup and removal that could be coordinated to allow for a utility truck to come through the community and collect debris left at street. Possibly October?

Gail McNair reminded members to update contact information

John L. reminded the community of Pot-luck organized by Linda Anderson at 6:00 this evening. Marty Ritter donated 2 of his woodworking projects to auction at the pot-luck with proceeds being donated to the PPOA.

JR Goodwin motioned to adjourn and Joe Puryear seconded the motion and the meeting ended at 12:46 pm

