

**CROSS CREEK PROPERTY OWNERS
ASSOCIATION
MINUTES
ANNUAL MEETING 5/23/26**

The annual meeting of the Cross Creek Property Owners Association was called to order by president, Tom Stapleton at 11:06 AM Saturday, May 23, 2026.

Prior to the meeting, membership was provided by mail and electronically, a Cross Creek Community Priorities survey and a ballot to vote for new Board Members.

Tom began with a few reminders to the community including community wide quiet hours of 10 PM to 8 AM, no fireworks within the community, observe the posted speed limits and observe the one-way streets. It was noted GPS is directing incorrectly and violators are often guests inexperienced with our roads.

Tom described the challenging transition taking place after unexpectedly losing Patti. She did a tremendous amount for the community beyond her role as Treasurer and we did not have the benefit of her handing off her responsibilities in person. It has been a huge effort to reconstruct all she did. We appreciate and miss Patti and will include a memorial in her honor at tonight's dinner.

Gail McNair described while Patti was Treasurer she handled much of what our by-laws describe as the Secretary's responsibility. Gail is separating out duties according to our by-laws to make transition of board members an easier task. It was emphasized that going forward communications with homeowners will be electronic. No more USPS mailings will take place due to inefficiency and expense. All members were reminded to update their contact information and ensure we have their best email addresses.

Ron Bell had a Treasurer's Report and budget distributed. He has been working with the bank to reconstruct all 2025 cash flows to compare with 2026 and described cash inflows and outflows including dues from 42 homes, 43 vacant lots and 49 water fees (including 6 homes outside of the community that are tapped into our water system). Discrepancies were noted in lots and how many are providing revenue and will be analyzed further. He described a CD in the amount \$26,741 as reserves.

Tom interjected the numbers are in limbo due to vacant lots and lot credits. A couple lot arrangements are still being deciphered and it is important that fairness be applied throughout the community. Going forward, we want to make sure there is a standard for assessing lot credits and that it is equal throughout the community. We are going to engage an attorney for advice. Not for any lawsuit just to make sure we are legally sound and that moving forward we're clear on the amount of money that is supposed to be coming in to the community for budgeting, maintenance and improvement purposes. By-laws will be reevaluated and changes

recommended if needed. He referred members to review by-laws referencing fees involving adjacent lots.

Dave Hagan provided copies of the Property Manager's Report that included property maintenance and mentioned issues with the pool (ripped liner, stairs in disrepair, pool deck crumbling) that will keep it from opening Memorial Weekend. Also, noted is a 3000 gallon/day water leak in the community somewhere in the west end of the complex they hope to find soon. Three contractors have given estimates for paving.

Tom described 2 potentially costly situations we are facing. 1. We are due for another dam inspection and we know of a small seep coming out of the dam; likely very manageable but we need to address it and not ignore. 2. Our water tank is 38 years old and fine for now but we need to have some reserves aside or do an assessment for the purpose of the water system.

Tom stated he's spent 44 years in his field estimating construction costs and has come up with a broad estimate of \$1.7 million of expenses over the next 30 years to keep everything maintained (building, water system and road maintenance and other purchases and expenses around the property). There was a brief discussion about possible ways to reduce our costs, and he described in the scheme of things the pool, clubhouse, and courts are pretty small dollar amounts to maintain. As a board, we have a fiduciary responsibility to make sure the water system and roads are in good repair. The Board is recommending we catch up on the paving that has not been done through a one time special assessment. Raising our dues will not generate cash fast enough to catch up with current issues that need attention. He outlined a plan for a one time assessment of \$2000 per original parcel to address immediate paving needs. He explained the rationale behind the assessment, including the need to balance current and future expenses. He proposed the possibility of spreading the assessment over three years for those who need it. It was emphasized the importance of addressing paving issues now to prevent future costs from increasing. Tom emphasizes the need for transparency and cooperation from the community to ensure the plans success and mentions providing additional options for the community to vote on. He discussed the importance of long-term planning and the need for regular assessments to maintain community infrastructure.

Tom opened up the discussion to community feedback. There is a concern about the need for reflectors on the roads. A member reported a hazardous powerline situation needing attention. It was again emphasized the importance of maintaining community infrastructure to ensure safety and property values. Mark Hanna is providing at the front entrance. Members were advised to keep neighbor Julia Stewart informed about any security concerns. Discussion was had regarding a lot used as a boat launch and that it has been used for boating for years. Others mentioned activities on lots, including a camper and a Cook tent.

Treasurer Ron Bell discussed mail fraud reporting five envelopes went missing, including checks stolen and altered. The bank has refunded all money and a new account was opened. We are going to pay digitally where possible and look into community members paying fees and assessments digitally.

Tom discussed the upcoming board member elections and the need for new members to step up. We will be looking for two new board members a year from now. He also encouraged members to contact the board with any grant opportunities.

The board welcomes any feedback positive or negative.

Addendum:

Board election results:

Charles Edge and JR Goodwin will be the new board members serving a 2 year term: 6/1/2026
- 6/1/2028

Doug Visser and Steven Charles are stepping down and we appreciate their service