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**October 19, 2024 Homeowner Special Meeting Minutes**

The meeting was called to order at 3:00 pm by President Alfred DelCiampo

 Board members and Jerry Barnes of Archway H.O.A. Management were introduced. Jerry reviewed budget as per CC approved budget sheet.

Grace Capuano – asked about bad debt line item. Jerry Barnes explained that the number was a “projection” of an amount of debt that may be “written off” in the future.

Al DelCiampo spoke about delinquency/collections efforts, and explained the importance of finding volunteers to fill HOA Board positions as they expire.

Al DelCiampo noted that Board Members do not partake in Facebook Page discussions as our experience has demonstrated that the Facebook Page is not the ideal venue for such discussions. He noted that questions or concerns regarding H.O.A. matters should be addressed to the Board at our e-mail address; info@crosscreekhoainc.org.

Al DelCiampo noted that there are many “keyboard” lawyers on the Facebook Page and encouraged all homeowners to carefully read the By-Laws, Restrictive Covenants, and Chapter 47F NC General Statutes to fully and accurately understand the powers and duties of an H.O.A. Board of Directors.

Upcoming Board Elections were discussed with three and possibly four positions to be filled. A meeting was held on September 26th for potential volunteers interested in being on Board; serving two-year terms. Architectural Review Committee volunteers are needed as well.

In response to a question about use of the soccer-field property, it was noted that legal uses of soccer field and (common areas) would continue and that insurance liability considerations are part a process used to determine the specific activities that can be approved,

Discussion of ongoing collection efforts took place. It was noted that 64 homeowners owe a total of approximately $28.769.00. in annual dues and that 141 homeowners owe a total of approximately $42,026.00. The collection process was explained as well as the fees added to homeowner accounts for each stage of the collection process. It was also noted that Homeowner Associations have a fiduciary duty to collect unpaid dues and assessments. It was also noted that maintenance of our development including roadways

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and common areas is a primary responsibility of Homeowner Associations and impacts property values.

Homeowner Grace Capuano asked about time limit on liens. It was explained that there are various types of liens in North Carolina. Property liens placed by Homeowner Associations for unpaid dues and assessments have a three- year life span and expire if no enforcement action is taken.

Discussion about Vandalism/Theft: Soccer field damage. Cameras were installed in an attempt to identify those causing damage and to deter these activities. Signs at the boat ramp and Candlewood Drive near Derby Lane have been stolen and/or damaged. Police reports filed in multiple cases. Insurance Claims filed when prudent.

A discussion on the Outlook for the Next Few years was undertaken. Issues discussed:

Golf carts, dirt bikes – motorized vehicle issues – guidelines were established. Policy was developed. Complaints should be addressed as violators are identified. Reasonable attempts to address safety matters are important to reduce future liability.

Vandalism: Attempts to address these matters should continue. It was noted as there has been more than one instance in which homeowners who witnessed and reported vandalism were unwilling to identify those responsible even though the knew the identity of those involved.

10% increase in dues allowed by the Covenants to cover yearly increased costs of maintenance, insurance, office supplies, and other operational expenses should continue to support the financial health of the Homeowner Association. It was noted that Grabow Ground Care L.L.C. has not increased their landscaping fees since being awarded the landscaping contract some ten years ago.

Road assessments are in place for 2025 and 2026 and should be renewed in some form after that time in order to maintain funds for repair and repaving as necessary.

Drainage ditches/retention ponds/HOA culverts were cleaned in last two years to address flooding issues – homeowners are responsible for cleaning ditches/culverts on their property. H.O.A. Boards should maintain current schedule for keeping H.O.A. drainage ditches clear and encourage homeowners to maintain their drainage ditches and culverts.

Commonly Used Forms for changes to property (pools/sheds/fences, etc.) are on the HOA website and should continue to be submitted via e-mail to the Homeowner’s Association.

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Discussion was undertaken regarding the property known as 415 Knollwood Drive – Grass height, trespassing, lack of maintenance, the drainage ditch, and efforts to set-up a “joint control” agreement with Pender County have been made in writing. Pender County has been less than responsive to our efforts. Homeowners were encouraged to contact Pender County Planning & Community Development and share their concerns. Concerns can also be sent to the County Manager and Board of Commissioners.

Homeowner John Connor inquired about increasing pedestrian access to the soccer field at the wooded area on the west end of the field. It was noted that the idea had some merit and should be addressed in the future.

Discussion and questions regarding the expense, necessity, and process utilized to install the new fence at the soccer-field area were entertained. Al DelCiampo on behalf of the H.O.A. Board explained that the cost of the fence was approximately $12,800.00 and that bids from two fence contractors were acquired. He also explained that the By-Laws, Restrictive Covenants, and Chapter 47 F of the North Carolina General Statutes **do not** **require** an H.O.A. Board to obtain a vote of all association members for this type of project. He pointed out that every time Cross Creek H.O.A. Boards have sent out a vote for any matter, we get approximately 65 – 90 homeowners to respond out of 253 homeowners. It was also noted that with 253 homeowners and varied opinions, it would be unlikely to get a majority to agree or vote on such projects. Part of the discussion also included the fact that the current Board has already collected approximately $7,000.00 in unpaid dues and assessments and is on track to collect an additional amount of approximately $3,589.00. That money goes into our reserve account and thus the **net cost** of the fencing after collection efforts, is approximately $2,300.00.

Homeowner Keri Geer expressed concern about the ongoing vandalism to the gazebo and reportedly has video of the youths involved. The Board encouraged sending in the video for review and further action. It was noted that on the upcoming election ballot there will be a question on whether or not to remediate the gazebo, eliminate it from the property, or remediate it and move it to the east end of the soccer-field property. It was also noted that a third camera was ordered and will be utilized in areas where vandalism occurs.

A homeowner reported a large section of floating dock had broken loose from another property and got hung up near the boat ramp. The Board indicated that it would inspect the area and address it as necessary.

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Homeowner Grace Capuano questioned why the Board refers to our yearly H.O.A. dues as “minimal”. It was explained that other Homeowner’s Associations in our area have annual dues which are considerably higher with some paying +- $200.00 monthly. Grace pointed out an unnamed association which pays $45.00 yearly which includes trash pickup and other amenities. President DelCiampo stated that Jerry Barnes of Archway H.O.A. Management would support our position that yearly H.O.A. dues of approximately $245.00 are on the low end of dues collected by other area Homeowners Associations.

The meeting was adjourned at approximately 4:30pm

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