**Meeting Details:**

**Chairperson/Meeting Leader:** Al DelCiampo

**Secretary:** Amanda Schoenwiesner

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| Keith and Madelyn Barrett | Susan Dayton | John Rexrode |
| Paul Berg | Ronald Frey | Christine Rutherford |
| Jennifer Berg | Doug Fullenkamp | Ron Satterfield |
| Ralph Broadwater | Christopher Furlong | Mandy Schoenwiesner |
| James Burns | Keith and Michelle Goettlich |  |
| Grace Capuano | Marie Kammerer |  |
| Erin Carr | Grace and Loretto Mastroianni |  |
| John Connor | Susan Newport |  |
| Al DelCiampo | Jerry Raynor |  |

**Call to Order** 3:03PM

**Agenda Items**

1. Welcome & Introduction of Incoming Board Members
	1. Thank you to outgoing board members
	2. Introduction of new board members
		1. Madelyn Barrett
		2. Doug Fullenkamp
		3. Jerry Raynor
	3. Remaining members
		1. Keith Barrett
		2. Susan Dayton
2. 2025 Budget & Financials – Jerry Barnes, Archway Management
	1. Review of financial budget beginning 2025
		1. Delinquent Dues / Road Assessments (as of 14 Feb 2025)
			* 1. $36,000 in delinquent due (81 homeowners)
				2. $20,850 delinquent road assessments
				3. Current board is actively working with Archway to create delinquency notices and HOA attorney to obtain funds from non-responders through a lien or foreclosure.

Board has collected $27,000 delinquent fees. Collections started with those homeowners with highest amount.

1. Upcoming Projects
	1. Boat ramps
		1. Extend parking area to allow for more than 4 vehicles to park.
		2. Maintenance of boat ramp
			1. Gravel needed for the ramp
	2. Remediation of gazebo
		1. Repair railings and floorboards
		2. Painting
	3. Tree trimming of limbs along roadways that are hazardous
		1. Based on advice of Cross Creek Attorney, Charles Meier, responsibility for tree trimming of growth hanging over H.O.A. Common Property falls on the H.O.A.
			1. Attorney Meier cautions about using volunteers for this type of work due to the potential for injuries and liability.
		2. Quote is $4,800
	4. Repair of property damage, installation of security cameras, and signage along soccer field and boat ramp.
	5. Motorized vehicle issues
	6. Soccer goal broken
		1. Homeowner volunteered to repair.
	7. Workdays
		1. Not much support from community.
	8. Maintenance of drainage ditches and ponds
2. Comments by Current & Incoming Board Members
	1. Contact Archway Management for all questions regarding finances.
	2. Questions regarding community issues / complaints contact the HOA via email at info@crosscreekhoainc.org.
	3. Incoming board members spoke to their term and expectations for the new board.
3. Homeowner Questions
	1. Is there a comparison for income vs. expenditures for year 2024?
		1. Since our budgets are prepared on an accrual basis, the board did not have those numbers readily available. It was explained to the homeowner that the board does receive and review monthly financial statements which show money coming in and money going out.
	2. What is in the shed and is it needed?
		1. It was explained that the shed is used for the purpose of protecting the electrical box for the light at the soccer field. It also contains miscellaneous items that are needed by the board, such as the speakers for meetings on the field and supplies needed for workdays
	3. Inquiry as to the reason for 10% increase to dues for year 2025.
		1. Increased management fees to the list of inflation of expenses, such as HOA insurance policy, increasing reserve funds for emergency situations, maintenance of common areas (management of drainage ditches, tree trimming).
		2. It was mentioned that in 1998 HOA annual dues were in the approximate range of $125-$150.
			1. Twenty-six years later, annual dues are approximately $266.00 which reflects an increase of $5.41 per year over the years.
	4. Inquiry into history of road assessment.
		1. When building the neighborhood, the developer moved forward with installing the roads to avoid the Pender County DOT updates that were in approval process.
			1. Roads were not built to DOT standards.
			2. Road assessment was created to assist with future maintenance and repaving.
				1. In 2010 an estimate was requested for repaving the entire neighborhood and quote was $2,500,000.

Cost is likely to have significantly increased over the last fifteen years and possibly doubled.

* 1. Inquiry was made as to what the Board can do to reduce budgeted expenses.
		1. It was suggested that perhaps a committee of volunteers could come forward, further review the budget, and present a report of their ideas for budget trimming to the HOA Board for consideration.
			1. No volunteers stepped forward.

**Meeting adjourned** 4:50PM