

Crestbrook Homeowners Association

Draft Board Meeting Minutes, September 9, 2025 Draft

Call to order - Mr. Brabrook called the ZOOM meeting to order at 7:07PM.

Attendees:

Board Members – Mark Brabrook, Shannon Neal, Rob Tolbert and Lew Thorp
Property Manager - Lisa Cornaire

- I. **Review / Approval of meeting minutes:** A motion to approve the 8 July 2025 HOA board meeting minutes came from Mr. Tolbert and a second from Ms. Neal. The motion passed by unanimous consent.

- II. **Homeowner Forum:** Nothing to report

- III. **Old Business:**

Lisa informed the board that when a lien is placed on a property for non-payment of dues, the legal costs to do so cannot be passed along to the homeowner. An alternative to ensure that legal fees are recouped by the association is to file a lawsuit and obtain a judgement. When a judgement is recorded, a lien is also then placed on the property. The general cost for this would be in the ballpark of \$300 per account turned over for collection. The association's attorney also recommends that a Collection Policy Resolution be put in place to outline this collection process. This will clarify the process and then designate the lawsuit as the tool to get homeowners to pay the dues and legal fees.

- IV. **New Business:**

- Audit Proposals: Ms. Cornaire presented three cost proposals for the yearly audit.

Auditors	2025	2026
Goldkang (Current)	\$2,700	\$2,800
WM Accounting	\$2,900	
Daily, Hamad & Associates (will also do taxes)	\$2,250	\$2,300

A motion pending confirmation from Mr. Brabrook's research on Daily, Hamad & Associates is to have said firm execute the 2025 and 2026 HOA audit. This was presented by Mr. Thorp and seconded by Mr. Tolbert. The motion passed unanimously.

- 2026 Draft Budget

Ms. Cornaire provided a draft budget for 2026. An annual dues increase to \$80 is necessary to keep up with general cost increases. The board reviewed each line in the draft budget. The line items are within reason and factor general cost increases. The yearly interest income from the reserves is now listed at the bottom of the budget since the interest income is not factored into the offset of the ordinary expenses.

Note the reserve account does not have the total amount (\$57,500) recommended by the Reserve study due to the cost of a sign and wall replacement that occurred in 2023 due to a car collision.

A motion of acceptance of this draft budget was proposed by Ms. Neal and seconded by Mr. Tolbert. This was passed unanimously. The draft budget will be presented to the ownership at the annual meeting in November after which it will be finalized by the board.

- 2025 Reserve Contribution

A motion to contribute \$500 to the 2025 reserve fund came from Mr. Tolbert and seconded by Ms. Neal. This passed unanimously. This reduction in the cash contribution is justified based on the interest revenue (~\$1,200) generated from reserve account which is higher than the reserve study anticipated when it was last prepared four years ago.

- 2026 Reserve Study Proposal

The reserve study is required every five years and is due in 2026. A motion from Mr. Tolbert and second from Ms. Neal to use Mason and Mason Capital Reserve Analysts at a cost of \$1,800 for this study was approved unanimously.

- Annual Meeting Preparation

The meeting is planned for 11 Nov 2025 at the Herndon Methodist Church. The agenda was reviewed with an addition to discuss the “Collections” policy resolution. Mr. Brabrook will purchase snacks.

- Architectural Review Chairman

Mr. Brabrook recognized Mr. Charlie Taylor who passed away in August, for his work and dedication to our HOA community by serving on the board since 2021. He will be missed. The board expresses our condolences to his family and the members of the board will personally donate to the New Horizon Bass Anglers Youth Foundation on his behalf.

Ms. Cornaire has the work Mr. Taylor had accomplished. Mr. Brabrook will take on the responsibility of ensuring Architectural Review requests are processed. Options to consider how we may execute this process more efficiently through Artificial Intelligence or maybe the use of a software program was discussed. The software option could incur a cost of about \$400/year.

- Fall Newsletter

Mr. Thorp’s proposed newsletter was edited and then approved for distribution.

V. Committee Reports:

- Architectural Reviews: Mr. Tolbert moved that the latest five submissions be approved and seconded by Ms. Neal. This passed unanimously.

VI.

Application Date	Address	Subject	Initial email approval	Board Approval
012725	12548 Browns Ferry Rd	Repainting Front Door	012725	031225
022125	12510 Rock Chapel Ct	Replacement of Front Door	022125	031225
022425	1339 Butter Churn Dr	Replacement of Roof	022825	031225
030525	1404 Bakers Creek Ct	Construction of Shed	030825	031225
031125	1553 Brownsville	Full Circle Fence in Rear Yard	031125	031225
031325	1306 Boulder Crest Ct	Roof	031325	051325
030925	1322 Shallow Ford Rd	Vinyl and Flat Board Fence	032225	051325
032125	1356 Shallow Ford Rd	Fence	032225	051325
032425	1329 Rock Chapel Rd	Shed	032425	051325
032625	12506 Browns Ferry Rd	Front Door	042425	051325
041525	1329 Rock Chapel Rd	Storage Shed	042425	051325
042825	1342 Rock Chapel Rd	Siding	042825	051325
050625	1318 Browns Mill Ct	Deck and Screened In Porch	050625	051325
050825	1333 Forty Oaks Dr	Storage Shed	050825	051325
061925	1388 Butter Churn Dr	Replace Retaining Wall and Walkway	062025	070825
062425	1309 Yellow Tavern Ct	Front Home Stocco and Siding	062725	070825
062425	12451 Plowman Court	Egress Windows and Basement Access	062725	070825
062425	12548 Browns Ferry Rd	Chimney and Additional Windows	062725	070825
062925	1347 Butter Churn Dr	Replace Roofing Shingles	070725	070825
072325	1320 Shallow Ford Rd	Composite Fence	073025	090925
073025	1314 Forty Oaks Dr	Fence and Patio	080325	090925
082525	1361 Shallow Ford Rd	Storage Shed	082625	090925
082625	1316 Cold Harbor Ct	Roof	082725	090925
082725	1405 Skyhaven Ct	Fence	090925	090925

VII. Executive Session (to discuss delinquent accounts): Nothing to report.

VIII. Open Session: Nothing to report.

VII. Adjournment. By unanimous consent the meeting was adjourned at 8:34PM.

Minutes submitted by: Mr. Thorp

Action Items:

- Mr. Brabrook's research on Daily, Hamad & Associates
- Post yard sale signs for the 4 Oct community yard sale
- Crosscheck 2026 Draft Budget
- Execute Fall Inspection on 27 Sep
- Recruit new board member