

Camden Ridge Annual HOA Member Meeting

Date & Time	Saturday, January 31, 2026 @ 10:00 am CST
Location	Farmville Baptist Church
Homeowners In Attendance	Andrus, Braden, Brown, Burnette, Dewitt, Earnest, Estes, Fisher, Fust, Hurley, Jordan, McDonald, Mosteller, Prescott, Rice, Sall, Stanyard, Yancey
Topic	Notes
Opening	<ul style="list-style-type: none"> • Meeting began at 10:10 am • Jason mentioned the forecasting slides and the survey sheet for future projects. We have space throughout the neighborhood, but planning will be needed.
President's Report	<ul style="list-style-type: none"> • The agenda was reviewed and the current board members were introduced. • It was highlighted that in the past 3-5 years, we have reduced our unpaid membership dues from approx. \$70K to approx. \$15K. • In 2025, we had a massive lightning strike that took out the entire security system, including the card readers, cameras and equipment in the office, as well as most of the exterior lighting around the smaller pool. All items were replaced and covered by our insurance policy, except for the \$1000 deductible. • Also in 2025, we had several small things fixed or repaired. While these were not all mentioned at the meeting, we're noting here for awareness: <ul style="list-style-type: none"> ○ Installed new toilet paper holders and electric hand dryers in restrooms ○ American Leak Detection performed dive in smaller pool and repaired leaks around skimmers. ○ Replaced both pool's chlorinators ○ Purchased new actuator for the handicap chairlift – this will be completed for the swim season. ○ The sand filter which is connected to the water feature in the smaller pool was replaced due to damage from pressure buildup.
Budget / Financial Overview	<ul style="list-style-type: none"> • The 2026 budget was provided to those in attendance and will also be posted to the website. • In 2025, we set aside \$35K for legal fees due to the larger pool issues that continue to exist but decided that we'd use that money to fix the issues and move on. We reached out to pool companies, and they wanted to have an engineer come out and charge \$4K an hour to draft up new designs but we believe we can solve the circulation issues as noted in next section. • We continue to pay down the Pool Loan (current payoff is \$74,312) and will have it paid in full by the end of 2027. Once we pay off the loan, we can begin moving more money to the reserve fund for capital improvement projects. <ul style="list-style-type: none"> ○ Each June, we pay the required principal of \$20K towards the loan. ○ Each quarter, we pay the required interest which varies based on principal balance. ○ Each year, we take 12.5% of our year end bank balance and pay towards the principal. <ul style="list-style-type: none"> ▪ In 2025 we paid an additional \$21,500 and in 2026, we will pay an additional \$25,250. • We opened a reserve account a couple of years ago to begin planning for future capital improvements (current balance is \$40,554). Each year, we take another 12.5% of our year end bank balance and deposit into the reserve account. <ul style="list-style-type: none"> ▪ In 2025 we deposited \$21,500 and in 2026, we will deposit \$25,250. • We shared a forecasting plan that highlights our current financial position and outlines possible capital improvements that can be achieved over the next 5-8 years. Based on the analysis, we will be able to set aside money annually for these projects without an increase in our homeowner dues or any special assessments! • Our operating expenses are over \$200K a year and a reserve account should have approx. 70% of that amount. We're not close to having 70% but we will be in a better position as we move forward and pay off the pool loan.

2026 Planned Capital Improvements	<p>The 2025 Board previously voted and approved the following projects for 2026:</p> <ul style="list-style-type: none"> • Pavilion Refresh – Replace damaged fascia boards and paint entire facility. There is also a broken windowpane in the men’s restroom which we plan to replace. We are currently obtaining bids for this work to be completed as soon as possible, preferably prior to the summer. • Pool Upgrades – <ul style="list-style-type: none"> ○ Larger Pool – Replace the existing 3 hp pumps with 5hp pumps and add 2 additional sand filters and plumbing. This should increase the circulation of the water. We are currently obtaining bids for this work but there are no plans to close the pools this summer. ○ Smaller Pool – One pump recently stopped working and the another is nearly at its end. We plan to replace both pumps with the 3 hp pumps from the larger pool as they’re only 3 years old and have plenty of life left. Again, there is no plan to close the pools during the summer. • Exterior Lighting around Larger Pool – The only lighting for the larger pool are the new flood lights we had installed on the pavilion backside in 2024. We are looking to add some additional lights near the shallow end at the rear of the property along the fence line.
Future Capital Improvements	<ul style="list-style-type: none"> • The 2025 Board previously discussed some possible projects for the future, such as: <ul style="list-style-type: none"> ○ Pickleball courts ○ Restroom renovations ○ Sunshades around the pools ○ Playground Repairs (equipment faded, drainage issues) ○ New, enclosed pavilion (the cost is estimated to be \$500-\$750K so it may be more like a 10 to 15-year plan) • A Survey sheet was provided to those in attendance as we’re seeking input from homeowners on possible enhancements. We will also be looking to post this on the website or social media for those unable to attend. The new 2026 Board will review the feedback in coming months.
Election of 2026 Board Members by HOA members in attendance	<ul style="list-style-type: none"> • The following will serve on the 2026 Board of Directors: <ul style="list-style-type: none"> ○ John David Andrus ○ Jason Brown ○ Roland Dewitt ○ Graham Hurley ○ Jill Jordan ○ Heather McDonald ○ Derek Ruud <p><i>Please note that two nominees that were on the ballot withdrew their names afterwards.</i></p> • The new Board will meet in February to nominate and vote on the Officers.
Questions	<p>1) Q: Prior to pool project, was it an engineering problem or did we find it after the fact. A: Originally, Stone Martin contracted the pool to be built, and the pool builder is no longer in business. We were supposed to have 3 pumps but only 2 were installed. When questioned, we never could get answers. Mark advised that he called multiple pool companies from Auburn to B’ham and even Columbus, GA but most of them have contracts with Stone Martin and didn’t want to get involved if we spoke of legal action. Someone asked if we had reached out to our local Stone Martin contact and Jason advised that we were provided with their legal counsel. We decided that fixing the issues and moving on would be more efficient and less costly.</p> <p>2) Q: Are the people who have access to the money bonded? A: Access to the funds is limited to the President and Bookkeeper. Mark advised that we maintain a Fidelity policy that acts as a bond to safeguard our financial assets from fraud or theft, which keeps our HOA protected. Jill also advised that we post the profit/loss reports monthly to the HOA website and members can log in to view. Jason confirmed this is for transparency so we’re showing where money is spent.</p> <p>3) Q: Are dues going up? A: No, there is no plan to increase the dues.</p>

	<p>4) Q: What does our landscaping include? A: Jason advised all entrances and common areas to include grass cutting, replenishing pine straw, trimming hedges/bushes and replacing front entrance plants twice a year. Jason mentioned that we've had people reach out regarding the Armistead homes w/rear drives. The 5-10 feet behind rear drive belongs to the homeowner. The HOA also does not maintain natural easements.</p> <p>5) Q: Since we had money left over in the budget for landscaping, can we consider updating the landscaping in the main entrance median? A: The budget including the current landscaping company to cut back the retention ponds, but they've not been turned over to us from Stone Martin. Jason stated that no complaints have been made about the landscaping, so we haven't discussed any changes.</p> <p>6) Q: Do we know when AT&T will be complete with the fiber installation? A: We have not been advised but we will reach out and see if we can get more information. Someone mentioned they were told March.</p> <p>7) Q: How many members do we currently have and do non-members have access to the amenities? A: 622 HOA members and non-members do not have access. The access cards are only provided to paying members of the HOA.</p> <p>8) Q: Are there residences that are not part of the HOA that do not adhere to the covenants? A: The covenants apply to all properties in the neighborhood, regardless of membership. Mark advised that if we come across a property, or if a homeowner reaches out about a possible violation, we will send a letter or email requesting that they comply with the covenant.</p> <p>9) Q: Have we considered a management company to help with enforcing rules? A: We have not because they would be against the same set of covenants and lack of enforcement that we currently are. Plus, management companies are very expensive.</p> <p>10) Q: Neighborhood outreach about modifying the covenants? A: We would need 75% of the homeowners to sign/approve the consolidation of the covenants. This would be best achieved by having a committee of volunteers to go throughout the neighborhood obtaining signatures to amend the covenants.</p> <p>11) Q: Will the south end of Keystone Drive (current cul-de-sac) extend, and will Old Samford have an entrance/exit off N. Donahue? A: Keystone Drive will eventually open and connect to Richland Rd, but Old Samford will have their main entrance off Mrs. James with connecting roads into Camden Ridge (Shadowbend Ln and Kennesaw Ln, possibly others).</p> <p>12) Q: Will there be a traffic light placed at Crescent Blvd and N. Donahue? A: Currently, there hasn't been discussion around this by the City.</p>
Closing	<ul style="list-style-type: none"> Meeting adjourned at 11:30 am
Need to reach us?	<ul style="list-style-type: none"> Our website: www.camdenridgeauburn.org is a public site and login is only required to review financial reports and meeting notes. Questions about membership dues or pool key cards, please send an email to: management@camdenridgeauburn.org