CROSS CREEK HOMEOWNERS ASSOCIATION, INC. BOARD OF DIRECTORS MEETING April 12, 2017

APPROVED MINUTES

A Meeting of the Board of Directors of Cross Creek Homeowners Association was held on April 12, 2017 at the East Lake Woodlands Country Club, Oldsmar, Florida 34677.

The meeting was called to order at 6:00 P.M. by Reva Berger who acted as chairperson of the meeting. Jaime L. Soderland-Ballard acted as recording secretary.

The roll was called and the following directors were present: Reva Berger, Sally Giar, George Fusaro, and Thomas Ruddy thereby establishing a quorum to conduct business.

The Chairman then stated the next order of business was the disposal of any unapproved minutes, those being the minutes of the March 8 2017 Board meeting

ON MOTION: Duly made by George Fusaro, seconded by Thomas Ruddy and unanimously carried **RESOLVE**: To approve the meeting minutes as submitted.

Treasurer's Report: Manager Soderland-Ballard read Treasurer Foster's report. A motion was made, seconded and unanimously carried to accept the Treasurer's Report.

President's Report: President Berger updated the community on the following:

The settlement with Cutrite. There will be more information given once the agreement is executed by all parties.

Officer's Reports:

None

Committee Reports:

ARB Committee:

Report was given by Rosetta Bowsky. There was one application approved for landscaping at 4777 Edge Park. The ARB guidelines were discussed and a motion was made, seconded and unanimously carried to adopt the new guidelines as presented and mail a copy to each owner.

Common Grounds Committee: Lynn gave her report and recommendations. No decisions were made.

Finance Committee: None

Maintenance/Safety Committee: Thomas Ruddy gave his update on all projects taking place and the one's recently completed.

Pool Committee: Sally Giar gave the report on the Pool Committee.

Welcome Committee: Sally Giar announced new owners and mentioned the upcoming social event **Old Business**: The Approval of the Guidelines was handled during the ARB Committee report

New Business:

None

Next Board Meeting is scheduled for May 10, 2017 at the ELW Country Club at 6PM.

Adjournment: There being no other business to come before the Board, the Chair adjourned the meeting at 6:40,2000.

Submitted

Jaime L Sederland, MBA, PCAM

Management and Associates

Approved by:

Reva Berger, President

Cross Creek Homeowners Association, Inc.

Cross Creek HOA Treasurers Report As of April 30, 2017				
	<u>April</u>	YTD	<u>Versus Budget</u>	
Operating Revenue	\$37,728	\$150,892	\$262.00 over	
Reserve Revenue	\$11,021	\$44,083	0	
Operating Expense	\$31,822	\$132,672	\$17,959 Under	
Reserve Expense	\$15,373*	, ,		
Operating Balance	\$69,604	10-10-10-10-10-10-10-10-10-10-10-10-10-1		
Reserve Balance	\$203,768			
Loan Balance	\$188,179			
Delinquencies	90+	\$1,065.00		
Operating Acct	\$93,868	As of 4/25/17		
Reserve Acct	\$117,486	As of 4/25/17		
CD	\$101,654			
Total	\$313,008			

^{*} Sidewalk repair: 2,740; Pool SPA Project12,633

2017 Loan Payments Budgeted: \$63,174.00; 43.15/hm/mo

One-time assessment: approx. \$1,542.45

Jaime Soderland

From:

truddy100 . <thomasruddy31@gmail.com>

Sent:

Wednesday, May 10, 2017 6:11 PM

To: Subject: Jaime Soderland Maintenance

Jamie

My notes

Maintenance report for Since last meeting

Still looking at rain sensors (may be on hold)

Vertex fixed small pond fountain - problem was boxes were rotted - Vertex work is done - our electrician fixed breaker temporarily he will return to replace electric rotted box

Trees are done - time will allow us to add sod over stump holes - 4770 Woodstream should be notified they can fix driveway now

Trees removal caused Irrigation problem - CutRite fixed damaged pipes and wires - await bill

Irrigation issue at 4747 Pebblebrook has been repaired by CutRite awaiting bill

Wall lights Pebblebrook were out - GFI was the cause from sprinklers - our electrician installed GFI's - We removed an old low voltage light from Woodstream entrance.

Bruce reported ongoing irrigation issues with CutRite

Bruce cleared debris from storm water drains

As previously mentioned Tom Giar uncovered that pool Bathrooms need major repair - await bids to do work needed

Bruce - Bad underground box 1457 Riverdale reported to Teco on 4/28. Fixed with replacement cover on 4/28 or 4/29. On resident property residents should report utility "structural integrity" issues, etc. to Teco

On Social Note

A good time was had by all attendees at the Mystic Fish Spring Dinner. And as amazing as it seems everyone attending won a bottle of wine. Thanks to Ed, Sally, and Eds Fine Wine.

Remember to tell neighbors about Pizza Pool Party. We have 42 signed up. I doubt the bathrooms renovation will start before the party but if it should I plan on asking for a fence be placed so the pool and party will be ok.

Sent from Gmail Mobile

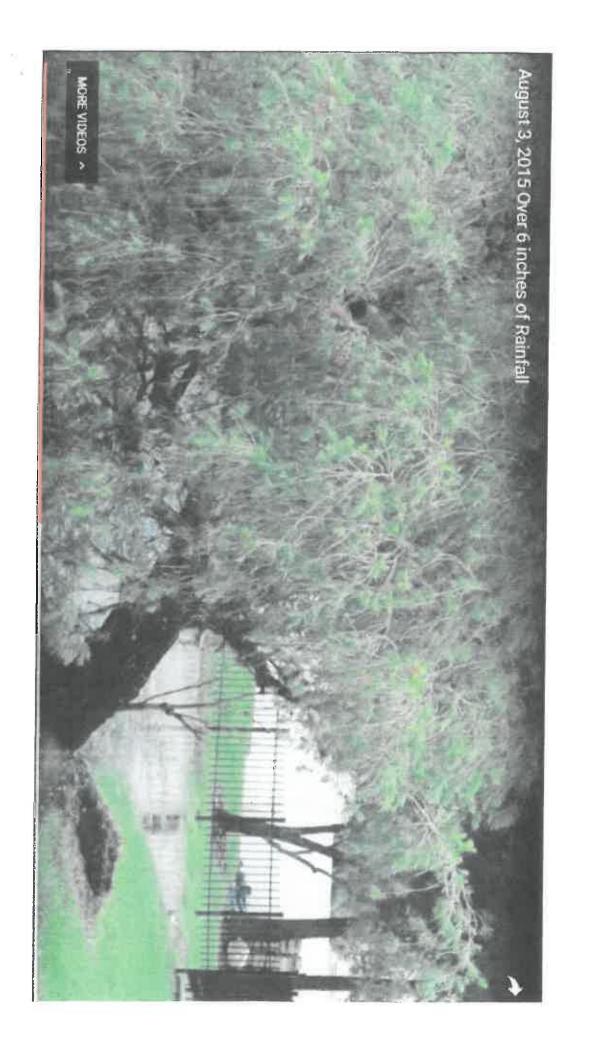
ARCHITECTURAL REVIEW BOARD REPORT APRIL 2017

ARB Alteration Applications

Address - Owner	Type Alteration	Rec'd	<u>Status</u>	To M&A	Dec Ltr
1550 Woodstream, Lewis 1402 River Oaks, Bowsky 4795 Pebble Brook, Pierce	Replace tile roof with shingles Replace garage lighting fixtures Remove and replace landscaping	4/15 4/28 4/18	Approved Approved Approved	4/28 4/28 5/10	5/3 5/3

All previously reported non-receipt of decision letters from M&A were received on 5/3/17.

CROSS CREEK/ELW COMMON GROUNDS' COMMITTEE PRESENTATION RECOMMENDATIONS FOR LARGE POND BENCH PAD **EROSION/SHORELINE MITIGATION** HOA BOARD OF DIRECTOR'S MEETING MAY 11, 2017







Plant underwater:

Tapegrass (Vallisneria americana)

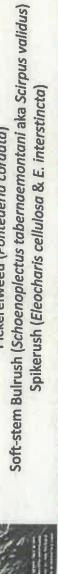


Plant around the pond with roots in the water:

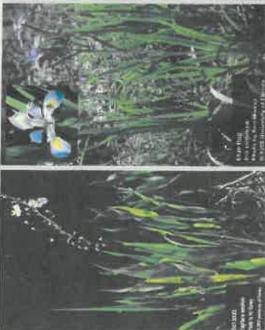
Adopt-A-Pond Commonly Planted Species:

Arrowhead/Duck Potato (Sagittaria lancifolia) Pickerelweed (Pontederia cordata) Golden Canna (Canna flaccida) Blue Flag Iris (Iris virginica)























Bald Cypress (Taxodium distichum)

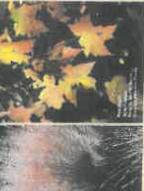
















Fakahatchee grass (Tripsacum floridanum)

Buttonbush (Cephalanthus occidentalis) Lemon Bacopa (Bacopa caroliniana) Scarlet Hibiscus (Hibiscus coccineus)

Plant at water's edge:









remove pollutants, clean water, provide habitat for wildlife, reduce erosion and increase property values. Native pond plants and buffer zones help



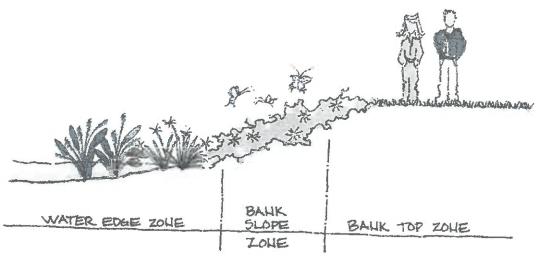




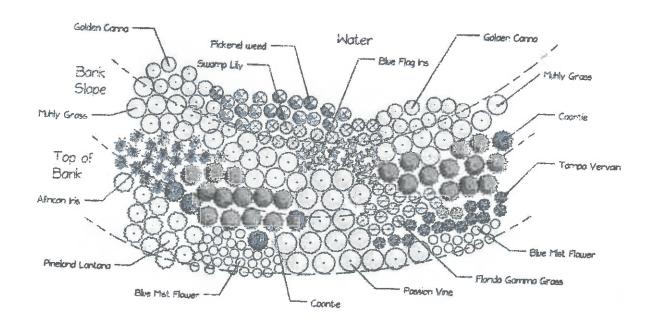
Short, Steep Slope- 15 to >20%

10 foot slope and 5 foot top of bank-60 foot wide lot = 242 plants

Use low-growing, sprawling ground cover such as Sunshine Mimosa, Beach Sunflower, or Passion Vine on steep slopes. Plant at the top of the bank and encourage plants to grow down the bank by pinning the vines in the direction you want them to grow. Cluster or group similar plants for a natural look. (Image credits: Gail

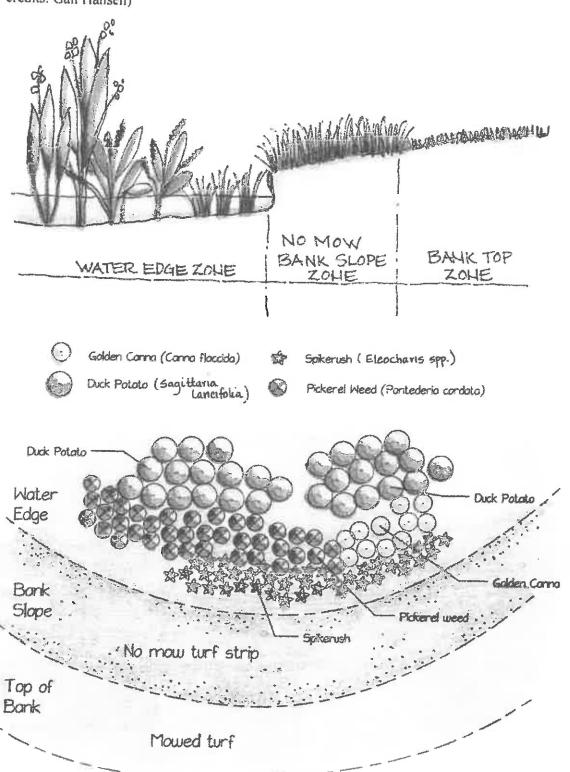


0 Blue Mist Flawer (Conoclinum coelestnum) (Tribsacim Fondarum) Blue Flag ins (ins virginco) Tampa Venian (Glandilana tampensis) Muhiy Grass (Muhlenhergia capillans) Golden Conna (Corna Faccida) African his (Dietes indoides) Pineland Lantana (Lantana depressa) Swoma Liv (Crimm americanim) Coontie (Zarrio punila) Pickerel inleed (Pontedena cordata) Possion Vine (Passiflora incornata)



Moderate to Gentle Slope with cut bank

5 to 10 foot no-mow strip (cut bank caused by erosion) – 60 foot wide lot = 119 plants
Turf is planted to the water edge and a no-mow zone is established around the perimeter of the pond. The
no-mow strip can be top-trimmed to maintain a neater appearance. Use low aquatic plants or leave a small gap
next to the shoreline to avoid cutting aquatic plants with trimmer. Cluster in the water for a natural look.
(Image credits: Gail Hansen)



To: Cross Creek HOA Board of Directors

From: Common Grounds Committee (CGC)

Date: May 10, 2017

Re: Large Pond Bench Pad Erosion/Shoreline Mitigation Recommendations

The CGC has studied, researched and obtained multiple vendor site visits and bids to address the pond bank erosion problem. The following is the unanimous recommendation of the CGC for the large pond bench pad erosion and shoreline mitigation.

1) The main priority PROBLEM is the large pond:

- a) Bench pad erosion;
- b) 8-10 foot bank erosion between the bench pad and shoreline:
- c) Shoreline erosion 85 linear Feet from Bottle Brush to Bottle Brush;
- d) Identified (and verified by 4 contractors) the severe erosion directly beneath bench pad, straight down to the pond bank caused by cement bench pad/changes in large rise and fall in water volume and fountain ripples.

2) The unanimous RECOMMENDED REMEDY:

- a) Bench pad removal and bench relocation:
 - Remove the square concrete pad (12X6X6); regrade, sod and prepare area for plants;
 - ii) Relocate and re-anchor the bench (in grass between the back of the entrance wall and the fence);
 - iii) Re-attach fence adjacent to the sidewalk;
 - iv) Plant specific erosion control plants in 3-4ft area between bench pad area and Dredgesox.
- b) Install 85 linear feet of high quality Dredgesox:
 - i) Install quality DREDGESOX erosion control system to mitigate severe erosion. Six (6) foot wide sox. When filled, retains desired grade of the bank slopes, utilizing existing back fill and install "Adopt A Pond common, Florida Friendly appropriate plants.
- c) Install shoreline plants in grassy area of pond bank up leaving a buffer area of grass between fence and shoreline plants.

3) TOTAL ESTIMATED COST FOR COMPLETE REMEDY OF LARGE POND:

- a) Remove cement bench pad, relocate fence, relocate & anchor bench, add soil and sod to cover bare area. (Contractor: Asphalt Millings, Cary Williams)

 Bid \$1,210.00
- b) Install Dredgesox, 80 plants and pine straw mulch in the 85° Bottle Brush tree to Bottle Brush tree on Woodstream Dr. (Contractor: Lake and Wetland Mgmt., Jason Wade) <u>Bid \$5,100.00</u>
- e) Install 310 Fakahatchee Grass (1 gallon) shoreline plants in the grassy shoreline area on the perimeter of the pond (Contractor: Lake and Wetland Mgmt., Jason Wade) Bid \$1,223.00

TOTAL ESTIMATED COST FOR COMPLETE REMEDY: \$7,533.00

TOTAL ESTIMATED WORK TIME: Less than one week.

TOTAL DAMAGE TO EXISTING AREAS: None

Respectfully submitted to the Cross Creek HOA BOD on May 10, 2017.

Lynn Romano, Chairperson

Common Grounds Committee: Bud Harris, Heidi Moore, Jeanie Fusaro, Judy Foster, Lynn Romano

Attachments:

Asphalt Millings Inc. (1)

Lake and Wetland Management (2)

ASPHALT MILLINGS INC

17728 US Hwy 41 Spring Hill, FL 34610

Phone # 352-799-5818

Estimate

Date	Estimate #
4/28/2017	85

Bill To:	Project
Cross Creck Hill	

Description	Qty	Cost	Total
Bench Relocation and Pence Repair Unbolt and ternore bench from concrete pad; remove the fence, remove square concrete pad; restrach the fence. Wove the bench to the HOA designated sport pour concrete footer, attach the bench is the concrete footer	1	635 00	635.00
Materials to include screws, balts, concrete, etc.	£.	125.00	125.00
This includes all mobilization.			
Remove all debris fram work site.		200.00	200 00
If HOA designates: Sod area of approximately 150 sq it of Floretam Sod		250.00	250.00
Estimated start date week of 5/15/17 to 5/15/17 Sales Tax		7.00%	0 00
		Total	\$1,210.00

Customer Signature



Erosion Control Agreement

This quote is made between Lake and Wetland Management, Inc., and:

March 27, 2017.

Ms. Lynn Romano Cross Creek HOA 1559 Riverdale Drive Oldsmar, Florida 34677

iynnfromano@gmail.com (727)542-5498

Both Cross Creek HOA (CUSTOMER) and Lake and Wetland Management (LWM) agree to these terms and conditions for Special Service Agreement:

Description:

Dredgesox Erosion Repair / Bank Restoration services for 85' located at Cross Creek in Oldsmar, Florida.

- Repair approximately 85 linear feet of lake bank at \$60.00 / per foot.
- Prep areas of debris/trash for Dredgesox.
- Fill Dredgesox with organic media dredged from the lake.
- Materials consist of the following: Dredgesox, wooden stakes, and organic media.
- Includes plant and pine straw installation.(40 golden canna, 40 pickerel weed)
 Total Investment: \$ 5,100.00

Service includes material, equipment, and labor to complete the project.

CUSTOMER is responsible for the cost of any necessary permits that may be required prior to commencement of work.

If chosen, it will be the responsibility of the Homeowners Association to irrigate the new sod/planted area once installed.

Sprinkler heads will be marked by the landscaper; otherwise LWM not be responsible for damage to them during the course of work. LWM will repair any exposed sprinkler heads damaged during erosion work in a timely manner.

A staging area for materials and equipment will be required. LWM will access the lake at designated areas and sod these areas to bring the property back to complete restoration. (NOTE: CUSTOMER is responsible for maintenance of sod once installed)

LWM is not responsible for damage to any underground irrigation, headwalls, piping, electrical, trees or any lines not noted on the as-builts or not located by Sunshine Locating Services (where digging is necessary).

The warranty/guarantee for Dredgesox material is for a ten (10) year period. The labor warranty for any manual adjustments needed is for a one (1) year period. Our guarantee does not include the loss of material due to 'acts of God' such as floods, fire, hurricanes, or other catastrophic events, nor does it include losses due to theft, lack of adequate irrigation, vandalism or negligence by others, or other factors outside the control of our organization.

SCHEDULE OF PAYMENT:

- 50% Mobilization Deposit (\$2,550.00)
- 50% Upon Installation of Dredgesox (\$2,550.00)

Conditions:

- 1. Ownership of property is implied by **CUSTOMER** with acceptance of this Agreement. In the event that **CUSTOMER** does not expressly own the areas where the above stated services are to be provided, **CUSTOMER** represents that express permission of the owner is given and that authorization to commence the above mentioned services is allowed. In the event of dispute of ownership, **CUSTOMER** agrees to hold harmless **LWM** for the consequences of such services.
- 2. **LWM** shall not be responsible for acts beyond its reasonable control, including adverse soil and / or water conditions, adverse weather conditions, unavailable materials, Acts of God, war, acts of vandalism, theft or third party actions. CUSTOMER further states that neither party shall be responsible in damages or penalties for any failure or delay in performance of any of its obligations caused by above named incidences.
- 3. Invoices submitted for work completed shall be paid within 30 days of receipt. A finance charge of 1.500% per month or an annual percentage rate of 18.000% will be computed on all past due balances.
- 4. Any incidental activity not explicitly mentioned in this proposal is excluded from the scope of work.
- 5. This proposal shall be valid for 30 days.
- 6. If **LWM** is required to enroll in any third-party compliance programs, invoicing or payment plans that asses fees in order to perform work for **CUSTOMER**, those charges will be invoiced back to **CUSTOMER** as invoiced to **LWM**.

- 7. **LWM** will maintain Insurance coverage, which includes but is not limited to; General Liability Property Damage, Automobile Liability, and Workman's Compensation at its own expense.
- 8. No alterations or modifications, oral or written, of the terms contained above shall be valid unless made in writing, and wholly accepted by authorized representatives of both **LWM** and the **CUSTOMER**.

Customer acceptance – The above prices, specifications and conditions are hereby accepted.

Iason Wade3-27-17Jason WadeDateLake and Wetland Management, Inc.

Authorized signature Cross Creek HOA Date



Special Service Agreement

This agreement dated May 8, 2017 is made between Lake and Wetland Management, Inc. (LWM) and Cross Creek HOA (Customer):

Cross Creek HOA 15559 Riverdale Drive Oldsmar, Florida 34677

lynnfromano á gmail.com (727) 542-5498

Both Cross Creek HOA and Lake and Wetland Management, Inc. agree to the following terms and conditions for special service agreement for material to be planted on the pond bank. The plants will be planted on the bank 3 feet up from the waters edge and at 3 foot centers. Area to be planted is approximately 920 linear feet, will start at the wall of the filtration system on Wood Stream to Woodlands Blvd. down Woodlands Blvd to Riverdale, and down Riverdale to the outflow structure.

Pond#	Po	nd	14	1
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A CONTROL III				
Quantity	Plant	Spec.	inît price	Total
310	Fakahatchee Grass	l gallon	\$3.30	\$ 1.023.00
		Pond #1 Total Delivery	\$1023.00 200.00	
		Grand Total	\$ 1,223.00	

Guarantee and warranty sheet are attached. A deposit of 50% is required upon execution of this agreement. Labor, equipment, plant material, delivery, installation and management report are all included in this agreement. We can mobilize on this project within 3 weeks of your notice to proceed with planting.

Please note no herbicide can be applied during this establishment period; please anticipate algae within the littoral shelf during this time period (up to 3 months)

SCHEDULE OF PAYMENT:

- 50% Mobilization Deposit (\$611.50)
- 50% Upon Installation of Plants- (\$611.50)

Conditions:

1. Ownership of property is implied by CUSTOMER with acceptance of this Agreement. In the event that CUSTOMER does not expressly own the areas where the above stated services are to be provided, CUSTOMER

Lake and Wetland Management, Inc.

(239) 313-6947 Office • westcoast@lakeandwetland.com • www.lakeandwetland.com

represents that express permission of the owner is given and that authorization to commence the above mentioned services is allowed. In the event of dispute of ownership, CUSTOMER agrees to hold harmless LWM for the consequences of such services.

- 2. LWM shall not be responsible for acts beyond its reasonable control, including adverse soil and or water conditions, adverse weather conditions, unavailable materials. Acts of God, war, acts of vandalism, theft or third party actions. CUSTOMER further states that neither party shall be responsible in damages or penalties for any failure or delay in performance of any of its obligations caused by above named incidences.
- 3. Invoices submitted for work completed shall be paid within 30 days of receipt. A finance charge of 1.500% per month or an annual percentage rate of 18.000% will be computed on all past due balances.
- 4. Any incidental activity not explicitly mentioned in this proposal is excluded from the scope of work.
- 5. This proposal shall be valid for 30 days.
- 6. If LWM is required to enroll in any third-party compliance programs, invoicing or payment plans that asses fees in order to perform work for CUSTOMER, those charges will be invoiced back to CUSTOMER as invoiced to LWM.
- LWM will maintain insurance coverage, which includes but is not limited to: General Liability Property Damage, Automobile Liability, and Workman's Compensation at its own expense.
- 8. No alterations or modifications, oral or written, of the terms contained above shall be valid unless made in writing, and wholly accepted by authorized representatives of both LWM and the CUSTOMER.

Customer acceptance - The above prices, specifications and conditions are hereby accepted.

Jason Wade	5 8 17		
Jason Wade	Date	Authorized signature	Date
Lake and Wetland Ma	inagement, Inc.	Cross Creek HOA	200



GUARANTEE AND RESPONSIBILITY FOR PLANT INSTALLATION

The customer shall allow Lake and Wetland Management access to enter private or public areas to perform work.

The customer will be responsible for all grading mucking siding and water level adjustments to ensure compliance with construction plans and littoral shelf elevations. Irrigation of planted areas is the responsibility of the customer. If your irrigation does not cover the planted area, plant survival cannot be guaranteed.

All plants provided and installed under the terms of this agreement are guaranteed to be of good quality and free of existing diseases or defects at the time of installation.

Lake and Wetland Management guarantees (80%) survivorship at the end of 90 days and will replace any plant materials we have installed. If Lake and Wetland Management is maintaining planted areas, the warranty will extend to the length of its monthly maintenance agreement. Quarterly maintenance does not include warranty, however, if noncompliance is issued due to overgrown exotics or invasive vegetation by governing agency during nonscheduled months, then Lake and Wetland will service the account immediately to comply within the 30 day notice of noncompliance.

Our guarantee does not include the loss of plant material due to "acts of god" such as floods, fire or other catastrophic events, nor does it include losses due to theft, lack of irrigation, vandalism, chemical treatment or negligence by others, or other factors outside the control of our organization.

Survivorship guarantee is predicated on professional waterway care by ELake and Wetland Management staff only.



College of Arts and Sciences
Department of Biological Science

I first learned about the Shoresox erosion control system in 2008 however, Daniel Schaaf began introducing this valuable product to South Florida in 2007. A Shoresox representative approached us to show us their product and its various applications. It was perfect timing. I had been looking for something to hold a very steep embankment in place for phase I of a habitat restoration program that I was working on.

We collaborated with Daniel and his team in the early Spring 2009 to test the product for our application. We installed the Shoresox system along the back property line of two homes. This covered a 180' stretch of a 50 year-old drainage district canal where the shoreline had slowly been eroding into the waterway. We started with the 6-foot enclosed Shoresox system and by the time we completed the installation we were using the new open 25-foot long section.

The fill product that has been most long-lasting is the melaleuca mulch. This section of Shoresox was used on a 30-foot stretch of the embankment where we most wanted to protect from further erosion. There are two layers of five foot-long Shoresox that float in the water; even 4 years later again, show no signs of degradation. The Shoresox has become covered in a layer of sediment, where some plants (grasses and small shrubs) have taken hold. The slider turtles routinely hauf out on these to sun.

am looking forward to working with Lake and Wetland Management and Daniel on phase III this spring. At that time I plan to fill the Shoresox system with a mixture of sediment from the ditch and mulch from the invasive exotics that will be removed from the embankment. We intend to replant the embankment with native plants to make a buffer for privacy and habitat for endemic species. I believe that this strategy of using a mulched invasive exotic mixed with the sediment to help bulk up the embankment will be an effective and cost-saving measure to address the shoreline erosion that occurred. I will be happy to report the progress of the project as we continue.

Sincerely,

Nora Egan Demers, PhD

Associate Professor of Biology and Interdisciplinary Studies

Ou Egan Demers

The views and opinions expressed in this page are strictly those of the author and in no way represent those of FGCU or the FGCU board of trustees



3195 Vanderbilt Beach Road Naples, FL 34109

Shore Sox - Experience at Tiburon

I was introduced to the Shore Sox concept by Daniel Schaaf in 2007. Shore Sox was a new idea for erosion control and had been used in some northern locations but not in Florida. I felt that the Shore Sox system was a good solution to solve lake bank erosion issues and decided to give it a try. We have installed over 1000 linear feet on lake banks at different locations at Tiburon Golf and Country Club. Six years after our first installation, the system has proven to be highly effective. Lake bank erosion has been stopped at all sites and the material appears to be as strong as when it was originally installed. The design of the Tiburon golf courses calls for pine straw and native plants instead of turf on tee slopes. These slopes can begin to erode over time especially during a heavy rain. Light weight erosion mat was used on tee slopes when the course was built but were no longer effective. We have installed the Shore Sox mat on some slopes that were having erosion issues and expect to have it hold the slopes in place for the long term. There has been no movement of the soil or even the pine straw on these slopes since the installation. The Shore Sox system can be used for many applications where erosion control is needed.

In addition to fixing erosion issues, the system enhances the environment in several ways;

- Vegetation can be planted in and around the sox
- Runoff water filters through the Shore Sox system removing contaminates
- The material will decompose over time as the planted vegetation establishes and naturally restores the lake bank
- Heavy or large equipment is not needed for installation

I found Shore Sox to be a system that solves erosion issues and benefits the environment. This is a fantastic product!

Lou Conzelmann CGCS
Director of Golf Course Operations
Tiburon Golf Club