

**CROSS CREEK HOMEOWNERS ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING**

September 16, 2020

The Meeting of the Board of Directors of Cross Creek Homeowners Association was held on Wednesday September 16, 2020 – Virtual Zoom Meeting.

The meeting was called to order by Manager Kim Hayes at 5:05 PM. All board members were present, a quorum was established and Kim Hayes from Management and Associates acted as recording secretary.

Disposal of any unapproved minutes: A motion was made by Kathleen Blackwell, seconded by Ed Potter and carried unanimously to waive the reading of the meeting minutes from August 19, 2020 and approve as presented.

1. President's Report:

RAIN -Due to all the rain, we have had this summer, sidewalks have become moldy and discolored as well as many roofs and driveways. Manager, Kim Hayes will get estimates to have sidewalks pressure cleaned.

SPECTRUM –Spectrum, previously Brighthouse, has been contracted in Cross Creek for at least the past 25 years. Our contract with Spectrum is effective through 2021. While Cross Creek has considered it an amenity and part of our HOA, we are asking for legal clarification from our attorney. Upon further discussion with Spectrum regarding their current offer that we discussed briefly at our last board meeting, which would supersede our current contract and while it provided great benefit financially to the individual homeowner, it would raise our monthly dues substantially. The board decided to continue with our current contract.

DRIVEWAY PAVERS – We had a very positive response for allowing driveway pavers as an alternative to concrete driveways in our recent poll of the community. The board will take a final vote on this today.

2. Vice President's Report – Kathleen Blackwell thanked all residents that corrected the infractions that were occurring in the community i.e., garage doors being left up, trash and recycle containers not being removed from curbside in a timely manner, and parked vehicles obstructing sidewalks or pedestrian walkways. Also, discussed due to the rainy season it is difficult to mow some of the areas in the rear of the property so Millennium has diverted to clean up and detail.

3 Treasurer's Report: Ed addressed our current 2020 budget. He would like to cancel our Centennial account since it was primarily used for the loan on the south pond. Centennial's CD comes up for renewal in January 2021. Ed Potter went over individual line items for the 2021 budget. All increases are in the Operating Budget. Our top cost drivers include Landscaping, East Lake Woodlands Community Association (ELWCA) and Spectrum. ELWCA's increases to the Community's fees are only estimated but will be finalized for the 2021 Budget. Spectrum will get a contractual 5% raise. The Reserve contribution will remain the same for 2021. Once approved, the budget will be on our web site, www.elwcrosscreek.com and also posted by the pool.

4. ARB Report: Rosetta Bowsky reported three application were submitted and all were approved.

There was discussion on Pavers and whether the community desires pavers as an addition to concrete driveways. The board voted and passed a motion allowing pavers to be utilized as an alternative to concrete for driveways. There were 4 yes votes and 1 no vote. Rosette and the ARB will update the ARB Guidelines

5. Manager's Report: Kim spoke about Spectrum Contract ending 12/31/2021. Collection status report was reviewed. An E-Blast was sent to advise that flags and signs of any sort are not allowed by the community documents. (This does not apply to the American Flag or armed service flags.) Millennium will focus on cleaning up storm debris so as not to enter the storm drain system. ELW will issue violation tickets on vehicles; parked on the grass, blocking the sidewalks, have expired tags and plates and that are parked in the street after midnight. Preliminary 2021 proposed budget provided to the board for review and updates requested by the Treasurer have been addressed. Guest speaker Ashley Affendakes from the Hilb Group spoke about All Lines Insurance. The board is aware that ELW has relinquished responsibility for maintenance of the south pond. Controller Helen Parkhill has provided the board with a cash flow analysis. CC website domain set for renewal. All work orders and service requests are documented by Kari Lopez.

6. Old Business: ARB Guidelines – On Motion: By Mark Hamilton, seconded by Kathleen Blackwell and carried unanimously. Resolve: Update ARB Guidelines and Rule and Regulations to include pavers for driveways.

Review Spectrum Contract- After careful review and consideration the board has agreed not to accept the new proposal to add internet. No further action at this time.

Maintenance: Tom Ruddy reported Tardiff replaced one photo cell on the Woodstream Wall and replaced a bulb in the light pole adjacent to the pond that was defective. One of the 2 lights in the new fountain in the south pond is defective and will be replaced by Solitude.

Irrigation: N/A

7. New Business: Insurance - Guest Speaker Ashley Affendakes – Insurance agent for our association in Cross Creek, discussed our options for 2021. In May of each year, they send current documents to all available carriers to determine new insurance company rates. The insurance company does not send marketing/documentation for workers comp as the premiums are comparable from every insurance company across the board. Our insurance agent changed the carrier on our property and liability because the premium and deductibles came in at a lower rate and our current carrier wasn't willing to match this price for the renewal. We are looking at a minimum of a 10% increase in premiums for 2021 due to the natural disasters occurring across the country that ultimately effect insurance company costs.

Date, Place and Time of Next Meeting: ... The next meeting will take place on Wednesday, October 14, 2020 at 5 PM via Zoom.

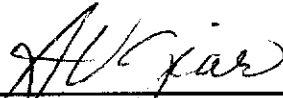
Adjournment: There being no further business to come before the board and no questions from members attending, a motion was made to adjourn the meeting at 6:45 pm, seconded and carried unanimously.

Submitted by:



**Kim Hayes, LCAM
Management and Associates**

Approved by:



**Sally Gar, President
Cross Creek Homeowners Association, Inc.**