

Homeowners Meeting

February 17, 2026

1. **Call to Order** – Welcome. We are meeting by Zoom today.
2. **Calling the Roll** –
3. **Reading and Disposal of Unapproved of Minutes from Last Meeting**
4. **President's Report**

Thank you all for joining our Zoom HOA meeting tonight. It was wonderful seeing so many people in person at our Annual Meeting in December. We took time to celebrate 2025 and here we are in 2026! Let me give you some updates of what has occurred since the first of the year.

A. **Exterior Wall** – Our wall along Woodlands Blvd was painted in December. Jim King the owner of The Daily Group, examined it after two coats of paint had been applied and didn't feel it looked as good as he wanted. He had the crew do a third coat to make sure it looked good and did not charge us for the additional materials and labor. Many of you have commented on how clean and nice it looks. The palmetto bushes were removed by the ELWCA and they have spread new topsoil to level out the areas. New sod was supposed to have been laid in the bare spots but when it arrived, it was not up to their satisfaction having been damaged by the cold weather. New sod has been ordered and will be installed as soon as healthy sod can be sent to us. We are thankful for the help and coordination of the ELWCA board. All the expense to remove the palmettos, level the areas, add new top soil, replace the sod and all irrigation repairs are all being paid by the ELWCA. We are thankful for their support.

B. **Sidewalks** – Sidewalks continue to be a focus for the Board. We have taken a two-pronged approach for this year. First, we will have Precision Sidewalks

come out and give us a bid to “slice” more sidewalks in the north half of the community this year. This is the process by which they cut raised sidewalks to help mitigate trip hazards. We schedule half of the community each year. We did the south half last year so this year, we will concentrate on the north portion.

Secondly, we will also be working with O’Neil’s Tree service to look at areas where we may be able to implement the process from the pilot program. We took up the raised sidewalks, cut surface roots, put down aggregate to push root growth deeper and repoured sidewalks. The areas in the pilot have worked well and although that may not be the answer to all the trees, it can be an effective tool in our tool belt as we look to maintain trees while keeping sidewalks safe. Ultimately, we don’t want to continue to pay around \$15,000 a year slicing sidewalks. We will coordinate where we may use the pilot process and not slice the sidewalks involved to be more efficient. Eventually, our sidewalks will become too thin to slice any longer so we are looking forward and actively investigating options to keep our community safe while keeping the beauty as well.

C. Trees – Working with O’Neill’s Tree Service, we have identified a few trees that are at the end of their life-cycle and need to be removed. You will see this work done in early Spring. We primarily have Live Oaks and Laurel Oaks that line our streets. Live Oaks live a very long time (frequently over 100 years) but have the gnarliest roots. Laurel Oaks have upright growth with less root damage but only have a life-span of 45 -55 years. While their roots are less invasive, they are the trees that produce the massive amounts of acorns annually that stain our sidewalks and driveways. Both varieties present challenges. We are beginning some work around adding tree issues to our Reserves as the community continues to age in order to plan and best address the probable impact trees will have on our sidewalks and roads in the future.

D. TURFCO – We have received positive feedback from many of our neighbors letting us know that the first impression of our new landscape service provider has largely been very positive. There were a few

glitches which highlighted the need for homeowners to update their preferences on our “do not trim” list to make sure it is accurate. If you have a question as to whether you are on the do not trim list or not, please contact us. We are happy to coordinate your wishes but we need each homeowner to keep us informed. We are unable to know the preferences of each of our 122 homes without homeowner specific input. While this seems like a very simple task, it is not.

E. Winter Weather Landscaping schedule/impact - We are in our Winter schedule where mowing is done every other week and trimming of trees and shrubs is done every other month. If you didn't see anyone working last week, please know we were not skipped; this is the schedule because things don't grow as fast in the Winter here in Florida. Many of us look at our plants and can see the impact done by the coldest weather we have experienced in years. Here are the recommendations from TURFCO:

- 1. They do not recommend cutting any of the frost damaged parts of plants until the next month just in case there is another cold spell. At this point, any trimming could cause the plants to be more susceptible to cold damage should another cold front pass our way.*
- 2. Damaged Palms – While many palms look brown, if there is any green on a frond, it should be left on the tree. The fronds help feed the tree so keeping them will help your palm recover from the cold and be healthier in the long run. At this juncture, our best action will be to wait and see. Give the plants time to reacclimate and grow.*
- 3. Shrubs that look dead may not be dead. That, the owner suggests that we wait on cutting those plants for another month as well to allow them to grow back. TURFCO will be doing trimming next month and they will be better able to tell the health of plants at that time and remove a portion of the frost damage at that time.*
- 4. Mulching – This is the year we mulch yards facing the street mulched. Most homes will*

have their front yard mulched while corner lot homes will have the front and side yards facing the street mulched. This approach lends continuity to the appearance of our community. Our standard is to use premium pine bark nuggets. Each home is allotted 3 yards of mulch which is applied to the front yard. We have several homes who have rock in their gardens and do not want mulch. We have set up a “do not mulch” list so if you do not want your home’s yard mulched, please contact us to make sure your home is handled accordingly.

F. **Draught** – This is an important issue. If you’ve been watching the news, Pinellas County is officially in a severe draught. We want to take a moment and thank everyone who made the effort to check where the cut off valve is located in their yard in case there is an irrigation leak. That will help save water while not interrupting usage by other homeowners. The following are key issues we need each homeowner to comply with:

1. Please check the watering schedule to verify which day of the week your address is scheduled to water your yard. This is done by the last number of your address. Watering is restricted by the County to One Day per week. We have the whole neighborhood divided on specific days to prevent our well system from being overwhelmed. If people are watering on alternate days from the schedule, this can drop the water level in our wells causing more saline water to enter our supply. Too much salt can harm lawns and plants. Please make sure you know your designated day.
2. In the schedule, you are assigned a day and time to water. This ensures that we always have enough water pressure to water effectively. Please make sure your timer is set to the proper day as well as to the time that has been assigned to you.
3. Check each of your zones and see how much time is allotted to each zone. Ideally, 10 – 20 minutes per zone should be sufficient depending on whether you have dense soil or more sandy

soil. Dense soil needs less time because it retains more water. If your system is scheduled for more time than this, please update your settings. While we're going to have some rain, one rain shower does not replenish our supply and we are months into this draught. We need your help.

G. Updating Community By-Laws and Rules &

Regulations – The work on this has begun. I want to emphasize, there are some mandatory law changes that have been made that need to be included in our documents. The state of Florida passed laws in 2024 affecting HOA's that are required to be updated in our records. Even though our documents say "from time to time" when laws are changed, we will comply with all laws, this doesn't help bring clarity to the person reading our docs. We do not have a choice on whether we add the newly passed laws or not, we are required to be compliant and our docs must reflect the new laws. What we currently have now is our original documents and the many individual amendments which have been made over the past 30 years. The amount of paperwork is cumbersome and if someone is missing an updated amendment, it can cause confusion. We want clarity and transparency in our community. Our goal is to bring all of the documents into just one document reflecting the original documents and replacing old language with the approved changes to any area of the docs that have been made including the newly required law changes.

There are no new agenda items here from the community. We are looking forward to the simplification and clarification the revised docs will bring. We appreciate everyone's support in the process and when we need to bring them forth for a vote later this year, we ask for everyone's affirmative vote so Cross Creek will be in full compliance. We will continue to keep you updated.

5. Treasurer's Report

6. ARB Report

7. Manager's Report – Peggy Semsey

8. Maintenance Report

9. Old Business

10. New Business

11. Next Meeting: - Tuesday, April 21

12. Adjournment