Homeowners Meeting

October 20, 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. We are now in the fourth quarter and we have been busy since the last meeting. Let me highlight some areas of concentration we have been working on since our last meeting:

   A. ***New Property Manager*** – I am pleased to announce that Jaime Ballard is now, or maybe I should say "she is once more" our new Property Manager. Many of you will remember her as she was our manager previously and her experience, knowledge and skills are uniquely qualified to help Cross Creek maintain our status as one of the prestigious communities within ELW and north Pinellas County. She also serves as the Vice President of Management and Associates. Welcome Jaime.

   B. ***TURFCO Renewal Contract*** – We have been negotiating with TURFCO to renew their contract for a two-year period. Last year, TURFCO kept our neighborhood looking very good in the first quarter until the drought hit in the second quarter and continued all through the summer and into the fall. The heat, extra hot sidewalks and driveways, dryness of the soil and watering restrictions all contributed to invite grubs and mole crickets which damaged many lawns within the community. Those homes with mucky soils experienced less damage. TURFCO responded and applied the recommended

sprays but they were ineffective despite multiple applications. We have worked closely with TURFCO to put measures in place to assure that our lawns will be frequently evaluated in order to catch and treat any threats to prevent damage to our landscaping. We have upgraded some services which include:

1. Aloft Insecticide Treatment twice a year which should prevent pests. This is a premium treatment and should stay ahead of pests like grubs and mole crickets.
2. Leaf Removal – If you remember last year, we had two major cold fronts come through in the fall and caused the leaves to drop in record volumes. We did the planned fall leaf clean up but then added a second treatment including back yards due to the severity of the cold snap. With milder weather in the previous couple of years, leaves were not quite the same issue. Back yards were not previously included in our contracts. We treated it as though it was a one-time major storm clean up. This year, we have planned for 2 regular leaf clean ups and we have budgeted one total yard clean up. FYI – We pay $12,000 for a full yard clean up and to haul leaves away. We will evaluate this decision over the next two years to see if we want to include this as part of future contracts. It is a big job in this neighborhood, particularly for homes with large live oaks in their back years.
3. Seagrapes will now be trimmed twice a year so they don't get out of control.
4. Palm Trees will be trimmed twice a year.

C. ***Pool Pavers*** – The pool pavers were cleaned and sealed and the sidewalk areas were cleaned.

D. ***Irrigation Repairs*** – Local Irrigation has been inspecting all the sprinkler heads, raising what needed to be raised and we have replaced several broken or malfunctioning heads.

E. ***Removal of Pine Trees*** – We had several pine trees in the neighborhood die, hit by lightning or were failing quickly. Thank you to all of the owners who took care of those trees to help make driving into Cross Creek a safer and more pleasant experience.

F. **North Pond** – We had an issue with the wiring to the meter that serves the north pond. We had to have it fixed twice since the first fix did not hold. The pond has been returned to service. The timer has been set to run from 9:00 am – 10:00 pm during the winter. We will return the pond to longer hours during daylight savings.

G. **House Painting** – We has begun. You will notice the painters and their equipment which is parked at the pool parking pad for the next 3- 4 weeks depending on weather. This is our last year of painting in this painting cycle. We paint all the home in the neighborhood once every 7 years. We paint 5 years in a row and then there are two years, we don't paint anything and we build up reserves for the next cycle. The next cycle will begin in October of 2029.

H. **The ARB –** The ARB (Architectural Review Board) is an integral part of our community. It is not optional to use them. The ARB helps our community to maintain a high standard of exterior architectural and lot appearance throughout the community. There are established guidelines and procedures for alteration, modifications and improvements to homeowners property and have been set up to protect the integrity of the investment in our community. These guidelines can be found on the community website as well as the application form to request approval of any changes. The ARB is tasked with employing environmentally sound practices consistent with the

Association's rules and regulations. Friends, many of you are new to Cross Creek and may not be aware of the requirements of approvals that must be approved by the ARB prior to any changes being made. This group serves the community and works diligently to assist homeowners in a timely manner.

I. **Couple of Housekeeping Issues** –

1. **Speed Limit Signs –** The Board passed a resolution to set the speed limit within Cross Creek to be 20 mph for the safety of our community. Delivery trucks in particular speed through the neighborhood in an effort to deliver goods in a timely manner but do so with peril to our people. We have had our own neighbors in a hurry that have almost hit people in the past couple of months. You will see speed limit signs installed within the next month to bring awareness to the need to drive safely.

2. **Yard Decorations** – Thanksgiving is around the corner followed by Christmas and Hannukah. Many people like to decorate their homes for holidays which brings a feeling of festivity to the community. Any damage to lawns or landscape resulting from holiday decorations shall be replaced at the sole expense of the homeowner. Acceptable holiday decorations are:

i Christmas, Hanukah and Kwanza - Home decorations and lighting may be installed no earlier than Thanksgiving Day, and must be removed by January 10 of the following year.

ii Other Legal Holidays - Home decorations and holiday lights may be put up two weeks before a holiday and shall be dismantled and removed within one week after the holiday.

J. **Drought –** We have some better news to share. 86% of Pinellas County including our zip code is now classified as Moderate Drought. This is the fist stage of drought categorized by low water levels and trees and landscaping are still in a stress mode. This is an

improvement from where we've been so the rain we have received has helped. A few more weeks of consistent rain and lower temperatures will certainly have a positive impact. Watering restrictions still apply to please make sure you are ONLY watering ONCE a week on your assigned day.

K. **Updating Community By-Laws and Rules & Regulations** – We are on schedule to publish a new set of Rules and Regulations as well as ARB Guidelines between December and January. This will complete the updating of our documents.

5. **Treasurer's Report and approval of the 2027 Budget**
6. **ARB Report**
7. **Manager's Report**
8. **Maintenance Report**
9. **Old Business**
10. **New Business**
11. **Next Meeting: - Annual Meeting, Tuesday, December 8th at the Oldsmar Library**
12. **Adjournment**: