



THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
800 Callaway Court
Chattanooga, Tennessee 37421
NEWSLETTER- 12

August 31, 2012

DEAR ASSOCIATION MEMBERS:

This newsletter is being sent to you to keep you updated regarding events in our community.

1. HOA Dues/2013 Budget. Pursuant to the Master Deed, Article 8, Section 8.2 - Computation of Assessments: Annual Budget states in part: "The Board shall prepare and adopt an estimated annual budget for each fiscal year of the Association. The annual budget shall provide for a reserve for contingencies for the year ... and a reserve for replacements, all in such reasonably adequate amounts as shall be determined by the Board. The Board shall cause a copy of the budget and a statement of the amount of the assessments to be levied against each Unit for the following fiscal year to be delivered or mailed to each Owner not less than sixty (60) days, following the meeting of the Board at which such budget shall have been adopted." Pursuant to the Bylaws, Article 4, Association of Members, Section 4.2 Dues states "The Board may prescribe annual dues for Members as the Board sees fit for those reasons described in Paragraphs 8.2 and 8.3, which Members shall be required to pay"

HOA Dues for 2013. The HOA dues for the upcoming year, 2013 will be **\$150** per month. Late fees will increase to **\$15** per month. The 2013 budget is being provided to you and can be found on the next page. The budget will also be published at the postal unit and on our Gardens website. The coupon books that are mailed to you at the end of December will reflect the new amount of **\$150** as well and the new dues will start with the January 1, 2013 payment.

While we regret having to go up in dues and have not done so for the past 6 years, we can no longer pay the association bills at \$130/month per unit. **All of our HOA expenses have increased** and we now need to adjust the budget to reflect these increases as well. We have based the budget on 124 units paying instead of 129. The reason being is we have one unit in foreclosure and the owner has declared bankruptcy so we are not currently receiving any fees from this unit at all, are not allowed by law to collect these fees and have not for approximately the last 6-7 months received HOA dues from this unit. There is a lien in place on this unit but should a foreclosure occur, the lien would then be wiped out and the new owners would then start paying fees once the unit is sold. We also have 4 unit owners that are paying but constantly stay approximately 2 months behind in paying their HOA dues. Unfortunately we cannot pay our HOA expenses 2 months behind because our services would be cut off. The minutes (which are published on our website) can be referred to for more details.

We have done some research of HOA dues on other condos and townhomes for the East Brainerd area. The results are as follows:

Villa's at Shallowford Trace, \$169/month (pool)
Village of Ashwood, \$225/month (pool)
Council Fire, \$312/month (pool is extra) - the fees cover exterior maintenance, HOA Insurance, termite treatment, all yard work and water for lawns.

The following complexes charge from \$50 to \$106 a month which covers lawn maintenance only:
Savannah Place, The Trails, Channing Creek and Hickory Manor.

We are still the least expensive in our HOA dues for our area.

A/R Report. At the end of each month our HOA accountants supply the Board with an A/R Report which details which unit owner is delinquent, the amount that is owed to the Association, whether it be for late HOA dues, late fees, or a compilation of both, etc. The total numbers past due as of July 31, 2012 are as follows: \$1,157.00 is 1-30 days past due; \$395.00 is 31-60 days past due; \$13.00 is 61- 90 days past due and \$715.00 is greater than 90 days past due totaling \$2,280.00. The good news is that the Association has not had anyone in attorney collections for a while.

Reserves; Our money market account/reserves as of August 13, 2012 is \$250,093.44. We're sure many unit owners are wondering why the need for an increase in HOA dues when we have a lot of money in our reserves account. The reserves account plans for and identifies predictable expenses like future painting of units, roofing, paving roads and maintaining the irrigation system. (Currently the costs of roofing has almost doubled in cost.) The reserve account helps chart a plan for maintenance and funding. It is a roadmap that the Board can follow from year to year and establishes a funding plan that is fair to all owners. The big advantage of advance planning is that current owners can pay a fair share of the cost of repair/replacement in the future. Since current owners are "using up" these assets they should share in the cost of repair or replacement in the future. As it stands now, costs of all building materials has gone up substantially and we need to keep funding the reserve account for the future.

Payments. As a reminder, all HOA dues are due the 1st of each month, considered past due after the 20th of each month and checks should be properly filled out and mailed to our bank's lockbox address which is The Gardens at Heritage Green, P.O. Box 63305, Charlotte, NC 28263-3305. Please mail any correspondence only to the 800 Callaway Court address. Mailing in HOA dues just in time to avoid the late charge is not a reason to remove late charges. Please do not post date your checks. The lockbox does not accept them and sends them back to us. Also please be sure to reference your address on your check and be sure the dollar amount matches the written amount. If it does not it will also be returned to us to forward to you for correction.

We will be ordering coupon books for 2013 in November and you should be receiving your new booklets the last week of December, 2012.

bulletin board at the postal unit and they are also published on The Gardens website.

3. Architectural Committee. The Architectural Committee would like to remind everyone that any owner desiring to make any exterior change, improvement or addition must obtain approval for the change from their committee. The change must be submitted in writing on the "Change Request Form" which is the very last page of our Rules and Regs. Also remember the Architectural Committee is responsible for allowing placement of a satellite dish at a respective unit. Satellite dishes may not be mounted on the roof of any unit due to roof damage/insurance concerns.

4. Landscape/Maintenance Committee. There has been a lot going on this year. Turf Builders has been off to a slow start but the grounds are starting to look good.....All bushes have been trimmed, beds have been mulched. They have aerated the grounds, fertilizing and repairing bad patches in the grass. Bushes have been moved, replaced to different areas. Turf Builders has done quite a bit of irrigation repair work as well. At the beginning of March/April we had the trim on several homes repainted; some front porch columns washed, repainted, repaired or replaced. 4 homes have been totally repainted. More will be repainted as the need arises next spring. We have had a lot of French Door/water issues and have made repairs, ordered new doors, etc. If you detect a problem with your doors please contact Ursula. Several unit owners have been sent letters regarding dirty fences. Please remember, once you install a fence, it is your responsibility to keep it clean. As always, the landscape committee will start getting in bids in the fall for all the services provided by the HOA.

5. Pets and City Pet Licenses. McKamey Animal Center would like to take this opportunity to provide you with tips on being good pet owners. Remember to always provide your pets with:

- Adequate food and water.
- Adequate shelter.
- Adequate space in the primary enclosure for the particular type of animal depending upon its age, size and weight.
- Veterinary care when needed to prevent suffering.
- Humane care and Treatment.

In the City of Chattanooga, it is required that proof of spay/neuter be provided by your veterinarian on a current rabies vaccination certificate. Pet licenses are required by law for every dog and cat over the age of three (3) months in the City of Chattanooga. If your pet is found to be without a license by a McKamey Animal Services Officer, you will be ticketed to city court and fined an additional \$20 late fee. City licenses are effective from January 1 to December 31 during the year of issuance. The McKamey Animal Center is the official animal control agency of the City of Chattanooga. To purchase a city license please contact The McKamey Animal Center at (423) 305-6500.

As always, please be sure to keep your pet on a leash. It is not only an HOA rule but the law! Owners with dogs off of leashes are breaking the law and they will be reported in the future.

We have also posted 4 new signs regarding picking up after your pet in the areas where most of these offenses are taking place. One area is the retention pond on the right side of the neighborhood which is still the HOA property and a lot of dog owners do not pick up after their pets in that area. Your neighbors do not appreciate the smell that comes from those areasand we receive complaints all the time. Please be courteous and do the right thing in regards to this matter.

6. Pest Control. The next monthly pest control service will take place Thursday, September 20. Any owner who needs inside service please let Ursula know and you will be added to list.

7. Speed Limit. We get way too many complaints of excessive speeding throughout the community. Speeding is not worth potentially harming children or animals. **The SPEED LIMIT IS 20!** Please be careful when allowing your children to play or ride in the street unsupervised since most of the cars exceed the speed limit and could easily be a danger to the children. Also, bike riding in the grass is not allowed. We have had a lot of speeders of late and speed humps in the future are a huge consideration. **PLEASE SLOW DOWN!!**

8. Committees. We are constantly looking for volunteers to serve on all committees. We have not had much help in this regard. Please contact any Committee Chair or Board Member if you would like to help out. The contact list for the board and committee chairs is posted on the bulletin board at postal unit and is also on our website.

9. Neighborhood Watch. Please stay alert, keep your eyes open. If you see anything suspicious call the police at 698-2525.

10. Solicitors. We have had several complaints from unit owners in regards to solicitors. If a solicitor comes to your door please tell them that they are on private property, there are "no solicitation signs" posted and contact Ursula at ursula@epbf.com.