



THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
800 Callaway Court
Chattanooga, Tennessee 37421
NEWSLETTER- 23

August 27 2019

DEAR ASSOCIATION MEMBERS:

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

1. HOA Dues/2020 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 more than sixty (60) days, following the meeting of the Board at which such budget shall have been adopted." Section 8.3 of the Bylaws, (b) Budget and Collection of Assessments states in part, "Each year on or before September 1, the board shall estimate the annual budget of the Common Expenses (the "Annual Budget") . . . and shall notify each Member . . . in writing as to the amount of such estimate . . ."

(a) The HOA dues will remain \$165 per month for the year 2020. Per the Master Deed and Bylaws, the 2020 budget is provided to you and is enclosed. It has also been scanned to the website. Please be aware of what all the budget is comprised of. The budget allows for \$50,000 for reserves for 2020) along with regular HOA expenses such as electricity, landscaping, irrigation, HOA insurance covering the outside of units, pest control, termite control, accounting/bookkeeping services, etc.. If the community would like more services provided, such as pressure washing of front and back porches, washing of windows, installation of a gated security front entrance, etc., we would need to have a community vote to raise the dues to accommodate any of these type extra services.

(b) Payment of Dues. We still have unit owners contacting the board to see when dues are due and where to pay. Please remember all HOA dues are due the 1st of each month, considered late after the 10th of each month and should be timely mailed to our bank's lockbox address which is: The Gardens at Heritage Green CAI, P. O. Box 63305, Charlotte, NC 28263-3305. (Please note that it takes the lockbox 7 - 10 days to process a payment). If you decide to set up some type of electronic pay please contact Denise Betts at First Citizens (423) 510-7020 to help accomplish this. Please mail only correspondence to 800 Callaway Court, Chattanooga, TN 37421 address. New coupon books for 1/1/2020 - 12/31/2020 will be ordered for all and mailed out the last 2 weeks of December, 2019. If you do not get a new coupon book by December 31, 2019 please contact Ursula at ursula@epbfi.com.

2. A/R Report. At the end of each month our HOA accountants, The Walls Group, 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 amount past due as of August 19, 2019 is \$861.50. We will once again start charging late fees September 10, 2019. Once a unit owner is past due 2 months he/she will be turned over to our collection attorneys. All financials Profit and Loss Statements, Balance Sheet and the A/R report are published each month end on our website thegardensatheritagegreen.org.

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 and can also be found on the gardens website under "Change Request Form/Exterior." 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. If you need to submit anything to them please do so to Margaret Lorimer at marglorimer@comcast.net.

(a) Repainting of Homes/Color Changes. As of March, 2019 the Board has not allowed color changes to units - only shutter and front door color changes. In our April, 2019 board meeting, the Board voted to allow color changes with several conditions. A unit owner may change the color of their unit. If the unit is scheduled to be painted the unit owner will need to pay the extra to have the color changed. (Color changes will require 2 coats to be painted to cover up any "bleeding" from the original color. The HOA budget only allows for one coat to be painted). If the unit is not up to be painted and the unit owner wants it painted, the unit owner must pay the full amount to have the unit color changed. The color must be an existing color in the complex. Color changes must be approved by the Board. Tim Morgan is the only vendor allowed to paint in the complex. We do not permit outside vendors/painters to come in.

4. Landscape/Maintenance Committee. Mowing/trimming continues on Wednesdays. Please be sure your gates are unlocked if you want service in your courtyard. Please have your gates unlocked by 7:00 a.m. since mowers start early due to the heat of the day. TruGreen continues to spray the Gardens grass with fertilizers, etc.. The Landscape Committee has tagged dead bushes in the Gardens. They will be removed and we have ordered approximately 100 bushes to be planted in the Fall once weather cools down.. We continue to paint units and also have handled a lot of maintenance items/issues. We continue to have French Door/water issues and have made repairs, ordered new doors, etc. If you detect a problem with your doors please contact ursula@epbfi.com.

(a) Trash days continue to be Thursdays. Please be sure to pull your trash out and put on sleeve of your driveway. Please use liners in your trash cans. Stephens Garbage has no way of disposing of "loose items". The HOA contract with Stephens Garbage is for "kitchen trash items". If you need Stephens to pick up large items such as furniture, chairs, mattresses, etc. please contact Charlie Stephens to let them know. They will need to order/bring in an extra truck and may or may not charge

extra for removal of large items. They can be contacted at 423.693.5132. Reminder: per our HOA rules, Rule #36, "Trash containers of any type must be concealed out of site except for on collection days." Please be sure to remove trash cans to the courtyard area/behind your fence or garage after trash runs on Thursdays.

(b) Erosion of Tree Line. We have received a letter from Brad Hendrix, lawyer for Heritage Green Subdivision. The trees (Leyland Cypress) on the lot line between Heritage Green and The Gardens at Heritage Green CAI is eroding. We have trees that may fall down. Mr. Hendrix asked us to find a solution. We have been working with our landscaper, Andy Felker. He has stated that simply putting down clay and sodding would not be a permanent fix. There are 4-5 badly washed out areas and the damage is quite extensive. Felker Landscapes has given us an estimate of \$10,480.00 to repair. It will require a lot of man hours, equipment costs, material costs. This includes grading, installing felt and rip wrap. The trees were paid for by Heritage Green at the start of the development of our complex for privacy issues. The water runoff is caused by water coming from Heritage Green. We have sent a letter to Heritage Green asking them to either: (1) split the bill with The Gardens; or (2) we will simply have the trees (which are falling down) cut down and removed (splitting the cost with Heritage Green 50/50).

(c) Roofs. The HOA filed a claim for all roofs in the complex to be replaced due to hail damage at the beginning of 2019. The initial claim was turned down by our insurance company (Middle Oak-Countryside). The HOA Board unanimously voted to take the next step and let American Roofing Company work with Pride Public Adjusters to re-submit the claim. (Additionally we have received quotes from 3+ other independent roofers all stating all roofs have hail damage). We will keep you apprised of the progress being made.

5. Pest Control and Other Services Numbers. Our termite control company continues to be Jody Millard (423) 877-0111. They are now also responsible for our pest control. They will be on our property the 4th Thursday of each month for spraying. Please let them know if you need extra service on that day (whether inside or outside of your unit). If you cannot wait til the 4th Thursday of the month please arrange a day for extra spraying for ants, bugs, etc. of the inside or outside of your unit directly with them. (They will be spraying a quarter of the units on the outside each time until all are done.) You do not need to contact a board member to ask for the above services. Simply call the vendor and they will charge the HOA.

6. Miscellaneous Items/Maintenance Reminders. Per Rule #20, "Each owner is responsible for maintaining their HVAC unit, including regular maintenance thereof." This includes hot water heaters as well as regular maintenance of garage doors/tracts. In case you have any problems with your garage door, please contact Northgate Doors or a reputable garage door company such as Access Doors. If there is a problem with your garage door please get an estimate of repairs and send to Ursula at ursula@epbfi.com for approval before having work done. The HOA is not responsible for garage door openers. Only the physical garage door.

7. Parking. Please remember to keep your vehicles parked in your garage/driveway. The parking lots on the main Callaway Road and in the back are for visitors. Our greatest expenditure is the landscape/lawn issues and we still have people driving/cutting through grass areas. Also no parking on roads or blocking alleyways. This has occurred several times in the past and everyone needs to let their guests know of the rules as well. Blocking the road and alleyways will prevent emergency vehicles, fire trucks, and even unit owners from getting to their destination especially in case of emergency.

8. Social Committee. Below is a message from Kelly Elliott, Social Committee Chair:
"Greetings from the social committee chair.

I have had a good response from residents of our community interested in getting something going socially. I am getting names emails and phone numbers together so I can do a mass email when I get things lined up. When I get the information in place, I will need help brain storming and getting events lined up on a calendar. So if you're interested, please email me and let me know and you can be part of the committee. I have started a Facebook page with "The Gardens at Heritage Green" so please go to Facebook type that in and click add and I will add you. This is a closed group only for our community. We can keep abreast of each other and issues, problems and even life stressors so we can prepare food or bake a cake or even pray for you. I look forward to this endeavor as it will enrich our community by knowing your neighbor and watching out for each other. My email is k.elliott7620@gmail.com or reach me by phone 706-581-7620. Looking forward to a great social club!!
Thanks from Kelly 1014"

9. Committees. The Board is 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. As you know the Board hired a management company 2/1/2019 and they did not work out. The Board has created an LLC--- Gardens Management, LLC in order to hire Ursula to continue running the HOA. As you know she has been doing this for free the past 10 years. She will be paid \$600 a month and will be treated as a vendor and given a 1099 at tax time.

10. Neighborhood Watch. Please contact the Chattanooga Police Department - www.chattanooga.gov/police-department: Non - emergency dispatch - 622-0022 (report suspicious activity/people); 911 - Emergency number; The Chattanooga Police Department main number is 698-2525. Also we have had cars broken into and items of value stolen. Please keep all vehicles locked and remove valuables from your car. The Board has looked into different types of security for the complex. At this time, we will hire randomly and only when necessary, an off duty police officer for weekend nights versus gating the complex.

(a) Holidays. We are approaching the holiday season. It is important that not only during the holidays but at all times --- you should keep your vehicles in your garage if possible. If not keep your car doors locked at all times; items in vehicles should be removed from sight and garage doors should be kept down to avoid becoming a victim of theft. Many people have installed cameras through their security system company or even installed "Ring." This may be something you want to check into as well.

(b) 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/no trespass signs" posted and contact the Chattanooga Police Department. You do not have to have the police come to your unit. Simply ask for a drive through if you do not wish them to contact you back.