



THE GARDENS AT HERITAGE GREEN  
CONDOMINIUM ASSOCIATION, INC.  
800 Callaway Court  
Chattanooga, Tennessee 37421  
NEWSLETTER- 24

August 27, 2020

DEAR ASSOCIATION MEMBERS:

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

1. HOA Dues/2021 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 2021. Per the Master Deed and Bylaws, the 2021 budget is provided to you and is enclosed. It has also been scanned to the website and can be found under library/documents/financials. Please note the budget allows for \$40,000 for reserves for 2021, instead of the usual \$50,000 for reserves per year. We have had several line items on the budget go up (i.e. insurance by appx. \$4,000) so instead of increasing dues this year we made some adjustments in the budget. Please be aware of what all the budget is comprised of--- HOA expenses such as electricity, landscaping, maintenance, irrigation, banking/lockbox services, HOA insurance covering the outside of units (worker's comp, fidelity bond, directors and officers), pest control, termite control (for the outside of units-not the inside-umbrella policy), 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. 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). You may also go to First Citizens Bank on Gunbarrel Road to make payment of your HOA dues. 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 1/1/2021 - 12/31/2021 will be ordered for all and mailed out the last 2 weeks of December, 2020. If you do not get a new coupon book by December 31, 2020 please contact Ursula at [ursula@epbfi.com](mailto:ursula@epbfi.com).

2. A/R Report. At the end of each month our HOA accountants, The Walls Group, supplies 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, 2020 is \$165. We will once again start charging late fees starting September 10, 2020. 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](http://thegardensatheritagegreen.org). and at the postal unit.

3. Roofs. The insurance company is in the process of finalizing final payment for the roofs, a few gutters, some electrical expenses and some brush/debris removal, tree removal expense. Total roofs repaired was 0. Total roofs replaced were 108 leaving 21 roofs assessed with no damage per the insurance company voluminous report to the HOA which can be found on [thegardensatheritagegreen.org](http://thegardensatheritagegreen.org) website. (On the website -Go to library/documents/insurance and scroll to the bottom to find the report). The HOA announcement on the website 5/15/2020 and posted at the postal unit stated that the HOA would replace the 21 roofs (deemed not damaged by the insurance company using HOA reserves) either right after roofing of the 108 or as needed. The Board had not made a decision yet at that time. Since the 21 roofs were deemed to have no damage by the insurance company (and there is no reason to tear off a good roof), the Board has made the decision to re-roof the 21 units as needed in the future. Please continue to monitor your driveway, patio, etc. for roof and nail debris. Even though all roofs were blown off, we find there is still some debris coming down after it rains.

4. HOA Insurance Policies. We have received a new copy of the Middle Oak insurance policies (Directors & Officers, Worker's Comp, Umbrella policy, etc.) for the HOA and they have all been posted on the website as well as a comparison of the cost for the 2019-2020 versus 2020-2021 policies. The price has gone up from \$36,873 per year to \$40,003.00 per year.

5. 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](mailto:marglorimer@comcast.net).

(a) Repainting of Homes/Color Changes. As of March, 2019 the Board had 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.

6. 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. We continue to paint units and also have handled a lot of maintenance items/issues. We continue to have French Door/patio door/water issues and have made repairs, ordered new doors, etc. If you detect a problem with your doors please contact [ursula@epbfi.com](mailto:ursula@epbfi.com).

7. Trash days continue to be Thursdays. Please be sure to pull your trash out and put on the 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.

8. Erosion of Tree Line. We are awaiting an estimate from Felker Landscape to have the worst part of the tree line repaired.

9. Pest Control and Other Services Numbers. Our termite control company continues to be Jody Millard (423) 877-0111. They are still responsible for our outside pest control. They will be on our property the 4th Thursday of each month for spraying. If you cannot wait til the 4th Thursday of the month please arrange a day for extra spraying for ants, bugs, etc. on the 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 service. Simply call the vendor. Please remember, the HOA is responsible only for outside spraying – not inside. In the past Jody Millard has on occasion sprayed inside for free but it is not an HOA obligation to pay. Unit owners are responsible for the inside of their units.

10. 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/tracks. 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](mailto:ursula@epbfi.com) or text to 423.304.3052 for quicker approval before having work done. The HOA is not responsible for garage door openers/motor, etc.. Only the physical garage door.

11. 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.

12. 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.

13. Neighborhood Watch. Please contact the Chattanooga Police Department - [www.chattanooga.gov/police-department](http://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 in the past. 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.

14. 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.

15. 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.

16. COVID-19. Please be sure not to let just anyone in your home – be sure they are protected. For example when EPBFI comes out they always ask questions to protect their employee so they are safe and you are safe. Their employee always wears mask, booties over shoes, etc. In our complex we don't have a clubhouse, tennis courts, pool. No one gets together unless it's a board meeting which we have not had public since the virus outbreak. Please practice social distancing, wear a mask and stay safe.