



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

Website: thegardensattheheritagegreen.org

NEWSLETTER-#32 September 1, 2024

DEAR ASSOCIATION MEMBERS:

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

1. HOA Dues/2025 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 of 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 time such budget shall have been adopted.” Section 8.3 of the Bylaws, (b) Budget and Collection of Assessments states in par, “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.”

The HOA dues for the upcoming year, 2025 will increase from \$215 to \$255.00 per month. Late fees will increase to \$25.50 per month. The 2025 budget is being provided to you on the next page of this mailout. The budget will also be published at the postal unit bulletin board and on the Gardens website: thegardensattheheritagegreen.org.

The Gardens HOA had previously hired Royal Real Estate Services to create a full reserve study on our property. The date of inspection was February 26, 2024. The purpose of the report was to give homeowner associations and their members the insight and guidance needed to make informed decisions about the future budget obligations our community presents. The complete Reserves Study can be found on our website thegardensattheheritagegreen.org. and consists of 42 pages including pictures.

Per the Reserves Study, Royal Real Estate Services recommended an additional monthly reserve contribution in the amount of \$24,350. This was not doable so the Board recommended \$24,350 per year. This is in addition to the \$50,000 per year we already put into Reserves. We need the additional \$24,350 for future expenditures. The yearly \$50,000 is simply not enough for what all is expected to be spent/paid for by the HOA in the future and includes but not limited to: roof replacements, concrete repairs and replacements, garage door replacements, siding replacements, patio door replacements, window replacements, sprinkler system upgrades, asphalt repairs, postal unit repairs, painting of units, pressure washing, tree trimming, fire hydrant maintenance/upkeep, Flock Security Camera maintenance, etc.

2. Methods for Payment of HOA Dues. Dues will continue to be paid in the same way we have been paying. **Please remember to make ALL checks payable only to The Gardens At Heritage Green.** Please be sure to fill in the printed legal amount as well as the dollar figure amount on all checks or they will be returned to you since the bank would not be able to process an incomplete check. All HOA dues are due the 1st of each month, considered late after the 10th of each month. Payment of your dues can be handled in several different ways.

- Dues can be mailed to the lockbox at The Gardens at Heritage Green CAI, P.O. Box 63305, Charlotte, NC 28263-3305. (This method takes your check about 7-10 days to clear).
- Dues can be mailed to the attention of The Hawks Group at P.O. Box 48, Chattanooga, Tennessee 37401. Hawks will deposit your check into HOA checking account.
- Dues can be set up via some type of electronic payment. You will need to have your bank help you do this. You can contact The Hawks Group, Kelley Eblin, to get the HOA bank account number for deposit of HOA dues to give to your bank.
- Dues may also be directly given to the teller at First Citizens Bank on Gunbarrel Road, Chattanooga, TN. They will deposit into HOA account.
- Dues may also be paid in advance, monthly, quarterly or yearly.

2025 Coupon Booklets will be mailed out in December and each unit owner should have their coupon books in the mail by 12/22/24. If you do not receive your booklet please contact The Hawks Group.

3. What Your Monthly Dues Cover. We currently have had posted on thegardensattheheritagegreen.org website a list of what your monthly dues cover, along with a list of different payment methods of HOA dues. The list has also been posted at the postal unit bulletin board for a while now. The HOA Board is currently revising “What Your Monthly Dues Cover” to be more specific about items covered/not covered by the HOA. We will let all unit owners know when we have updated the list.

4. HOA Insurance. Lynda Hawks is in discussion with our agent Chandler Burke in regards to the renewal of our Acuity insurance policy for 9/25/24 – 9/25/25. Acuity is giving us a 40% increase for next year and

we are looking at other agents and insurance companies. We will inform all when we have finalized our insurance needs for 9/25/24-9/25/25. At that time the entire policy, information, contact will also be placed on the website for unit owners to access and forward to their mortgage companies. For purposes of the 2025 Budget, we have allowed a 20% increase in insurance for next year.

5. Profit & Loss Statement; Financials. The monthly Profit and Loss Statement, Balance Sheet and AR continue to be uploaded to the Gardens website under "Financials" each month and are published at the postal unit.

6. 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 **in advance** for the change from the Architectural 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."

7. Landscaping Issues. Mowing continues on Thursdays. The Hawks Group has contracted with Mark Henry Tree Service to address the Bradford Pears issue throughout the community. He will be trimming back the branches that are touching units or overhanging the sidewalks, but not necessarily every tree. He is charging \$2000 for the first day and by the hour if he must return to finish up. He feels confident that one day should be enough. He said he will be able to schedule it in the next 2-3 weeks and will give us a couple of days' notice so we can let all the residents know that he will be working.

8. Trash days continue to be Thursdays. Please be sure to pull your trash out and put on sleeve of your driveway **PLEASE DO NOT PUT YOUR TRASH IN THE GRASS.** Mowers are trying to mow the same day trash is being picked up. Please use liners in your trash cans and break down any boxes if possible. 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 in advance. 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. We continue to have unit owners leaving their trash cans outside by the garage.

9. 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 423.698.2525. If you see something suspicious you can call the PD at 423.698.2525 to ask for a drive through only. The police do not have to come to your house to speak to you.

It is important to note that not only during the holidays but at all times — you should keep your vehicles in your garage if possible. All cars should be locked at all times; items in vehicles should be removed from sight, valuables should be removed from all cars. Garage doors should be kept down to avoid becoming a victim of theft and keep all house doors and windows locked. Many people have installed cameras through their security system company or even installed "Ring" or something similar This may be something you want to check into as well if you have not already done so.

10. E-Bulletin Announcements From The Website. The HOA often puts out announcements on the website – thegardensatheritagegreen.org. While we are aware some unit owners do not have a computer, we also try to post these same announcements at the postal unit for all to read. These announcements are anything from information about events occurring in the complex, to reminders of different items coming up. If you would like to receive these announcements which will go to your email on your computer, you will need to sign up.

Unfortunately, this is not something the HOA Board can do for you. You will need to complete this option from your computer. To sign up you need to (a) go into our website, (b) scroll down on the left and enter on "login." (c) Fill out the information they request. (d) That request will then come to the HOA website and you will be provided access and given a password which is generated from the website. From that point forward you should start receiving announcements.

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. Unit owners should not be parked in visitor parking. Only actual visitors. 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. 7680 Davidson Road Project named "Davidson Meadows." Previously the HOA Board posted an announcement regarding the construction next to our complex. The Project is known as 7680 Davidson Road. The complex will be named "Davidson Meadows." There has been a great number of large trucks constantly up and down Davidson Road. They continue hauling dirt, leveling the ground; the area is constantly dusty and loud and they are ruining our recently paved Davidson Road. Any complaints can be made by dialing 311. Our councilman is Darrin T. Ledford, Chattanooga City Council. dledford@chattanooga.gov. The property is being built by Legacy South. It sold in April 2024 for \$3,600,000.00. It consists of 110 lots; 21 acres. Mr. Ledford has sent Legacy South, Alex Little (alex.little@legacysouth.com) an email which has been posted at the Postal Unit bulletin board with his expectations of the project and Davidson Road. Contact info can also be found there if interested.

13. Management Company Contact. Our management company should be contacted for anything a unit owner may need. They have done a great job and have been very helpful in serving our complex and we appreciate all their hard work. Our Management Company is The Hawks Group . Contact: Lynda Hawks; Kelley Eblin. lynda@thehawksgroup.com kelly@thehawksgroup.com T-423.486.9500