

BOARD OF DIRECTORS WORKING/MONTHLY MEETING MINUTES THE
GARDENS AT HERITAGE GREEN CONDOMINIUM ASSOCIATION, INC.

Date: May 5, 2025

Time: 6:30pm – 9:00pm

Location: Home of Louise Smith, 355 Callaway Court, Chattanooga, TN

The Board of Directors of The Gardens at Heritage Green Condominium Association, Inc., met for their monthly working meeting.

Attendance was as follows:

Matt Brownfield – President (absent)

Mara Burns – Vice President (present)

Debbie Lynch – Treasurer (present)

Louise Smith – Secretary (present)

Dale Carney – Chair Insurance Asset Committee (absent)

Leslie Blackstock – Chair Architectural Committee (present)

Nancy Appel – Chair Landscape Common Area Committee (present)

Bill Schumacher – Chair Finance Committee (present)

Property Management:

Lynda Hawks – The Hawks Group Property Management (absent)

Kelley Eblin – The Hawks Group Property Management (absent)

This being the first monthly working meeting of the Board, there were no prior minutes to be approved. In the absence of the President, the meeting was called to order and roll call was taken by the Vice President, after which, the following was discussed:

1. Open Items

a. Restoration of the common area at the side of Unit 509

We need a price from Landscaping to restore the bed. It will include some combination of existing materials in the common area such as Nandina, Evergreen, Crepe myrtle, rose bushes, etc. We'll check with the vendor on how to restore the area in the most cost-effective manner.

The Unit Owner requested the following items and the decision of the Board for each is noted in response.

1. *Does the bed around the Bradford Pear Tree in the side common area have to go?*

Yes, so that it is consistent with similar planting beds in the community.

2. *Does the flower bed by the side of the condo have to be three feet?*

After evaluating similarly situated properties to this, it was agreed this planting bed can extend no more than four feet from the exterior wall of the unit.

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3. *Can existing flowers and plants remain around the fake rock, though it extends beyond what we've allowed in #2 above?*

Yes.

b. Drainage/run-off issues outside Unit 820

Remediation of the common area outside this unit will be included in the broader Landscaping plan to address the most severe muddy patches missing grass in the neighborhood. Hopefully this will be started soon.

c. Lighting at Unit 1014

Owner has been notified exterior lights must remain white, per Rule 11, which, in part, states all exterior lights must be white. Lights have still been observed to be purple, so escalation of the violation is required.

d. Child/Pet gates at Units 563 and 579

The concern regarding the appearance of these gates was determined to not be in violation of any rule, so no action required. (At the next Board meeting, it was determined that these gates do violate Rule 13 as these gates are not "White vinyl privacy fences.")

e. Resident's use of their garage at Unit 846

The concern that residents are using this personal space as a den was determined to be a non-issue so long as the property is not being used in any manner counter to the rules and regulations, such as to run a business, or house tenants, which would be prohibited. Therefore, no action is required.

f. Broad Community

The quote from City Green to remediate the thinned out grassy and muddy areas of the community will cost approximately \$9,000.00 Since this is a huge expense and it has not been specifically budgeted for, we will seek a revised quote to first address only the worst areas in the community at this time, and budget for future remediation needs as the money is saved from some of the cost cutting measures we are implementing. Hopefully by this fall we will have additional funds to complete this project.

4. Board and Management Company Updates

a. Treasurer/Finance Chair Reports

i. Banking Relationship

The Treasurer and Finance Chair, at times accompanied by the Vice President, met with the Hawks Group on April 2nd and 24th to review and understand the current state of the Association's financial health. Several cost-saving measures are to be taken as a result of their efforts:

1. Lockbox is to be eliminated. This will be an estimated savings of \$350 per month to the Association and will be requested to be done immediately.
2. The Board voted unanimously to switch banks from First Citizens Bank to Pinnacle Bank as soon as feasibly possible. They provide free checking and higher interest rates for money held on account. The added feature "Positive Pay" will cost \$40/month but provides much needed fraud detection/prevention services. As a result of this change, the following was approved:

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- a. Designation of the following persons to be authorized signers on the HOA's bank accounts: 1. Lynda Hawks (Property Manager), 2. Debra Lynch (Treasurer), and 3. Mathew Brownfield (President).
- b. Lynda Hawks is authorized to facilitate the opening of the accounts on behalf of the HOA, as well as to maintain the accounts, have access to online capabilities and bank correspondence regarding the accounts, along with the other two signers.

ii. Vendor Contracts

Many vendor contracts are not annually renewable and have automatically renewed for additional term(s). Board will continue to monitor and evaluate vendor relationships and contracts.

b. Secretary's Report

i. Website

The current website is outdated and no longer supported in any significant way. There is broad community consensus that the site needs to be updated. Since it is obsolete, and can't be updated, alternatives have been explored.

Many products available for condominium association management include way more robust features and customization options than we need, being a small, managed Association with no amenities to coordinate.

We do have an option that closely mirrors the cost (~\$100/month) and features of the current site. Namely, the ability to house Association documents, post Announcements, send community e-bulletins and notices, but is much more up-to-date in appearance and ease of use.

One more product demo is pending, so the decision on how to proceed was tabled.

ii. BOD and Community meeting schedule for 2025

The Board has committed to meet each month on the first Monday of each month. We would like to open meetings to members, but location availability and associated costs are a hinderance. While we explore location options that would allow for Unit Owner attendance, Board meetings will remain closed to Unit Owners. The Hawks Group has offered the Board use of their conference room in Ooltewah at Cambridge Square and for some meetings, we may avail ourselves of this option and express our appreciation to Lynda Hawks for the offer. We will also explore continued use of the Elks Club as a possible meeting place.

This is the proposed Board meeting schedule for the remainder of 2025:

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Date of Meeting	Time	Location
June 2 nd	6:30pm	**TBD
July 7 th	6:30pm	**TBD
August 4 th	6:30pm	**TBD
* September 1 st	6:30pm	**TBD
October 6 th	6:30pm	**TBD
November 3 rd	6:30pm	**TBD
December 1 st	6:30pm	**TBD

c. Landscaping Committee Report

i. Bids for fertilizing and weed control companies

As referenced above in Open Items 1#b- it is felt that weather, fertilization, lack of aeration, and grass related threats have contributed to the patchy, muddy, grassy areas. Therefore, we are seeking competitive quotes and improved service for fertilizing and weed control.

ii. Repair of worst bare spots

As referenced above in Open Items #1 f – the quote from City Green to remediate the multiple patchy, muddy, grassy areas throughout the community is too expensive for our budget at this time. Therefore, we will be looking to reduce costs by seeking a revised quote for only the worst, most severely effected areas.

d. Architectural Review Committee Report

i. Assessment of future repair/replacement requirements

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Following are current costs to the Association to replace certain assets in the community: Windows - \$370; House Painting -\$6000; Shutter Painting -\$290; Garage Doors - \$2500.

Being we are a 20+ year-old community, we can expect an increase in the need for these items over the coming years. Unit Owners must be mindful of the cost to the Association for the work that will be required, as compared to the resources we have on hand, and will see attention to this paid in the next budget cycle. In the meantime, we remain committed to finding ways to save money and cut costs where we can.

ii. Pending change requests

There are 6 doors that need to be done; no homes to paint

e. Insurance Committee Report

i. Note: Policy not due for renewal until September 2025

We expect a significant cost savings when we go to shop our Association's insurance upon renewal.

We will have reached the 5-year mark since the tornado incident increased premiums so substantially and made it difficult to find affordable coverage. We anticipate shopping the policy, not only to different carriers, but also to different agents to obtain the very best rate we can, given these circumstances.

f. Community Manager's Report

i. Collections

There are two Units in arrears for small amounts and Hawks is following up.

ii. Roof replacements

We will replace 6 roofs this year at the following Units – 113, 149, 555,563, 571, 638. Hawks Group is in contact with Unit Owners as to the anticipated date of their replacement. Nothing will be required of the owner except to have their vehicles out of the garage by 7am so they won't be hindered from leaving while work is happening.

iii. Rental unit status

Rules related to rentals in the Community (See Master Deed – 8th Amendment, Dated November 2017), allow for 8% of units (or 10 units) to be rented at any given time, under certain circumstances and upon Board approval. For example, a Unit Owner must have owned their home for 2+ years before they can rent it out. Currently 6 of 10 units are rented.

iv. Homeowner turnover and transition process

Part of the new homeowner process is to pay an application fee. It has been \$200 and in order to raise money for the Association, the Board voted unanimously to increase the application fee from \$200 to \$300 effective immediately.

Additionally, it is important for the Association to be made aware of the transitions and turnover in the Community so that new Unit Owners can be properly welcomed, oriented to the Community, and can register for their access to our website. Also, so that the Community Address Book can be properly maintained.

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As such, we will now have the Hawks Group notify the Secretary and Vice President, who is chairing the Welcoming Committee, when homes in the neighborhood change ownership.

5. Open Discussion and Q&A

- a. *Front Entrance Security Camera – how is it monitored, by whom, and at what cost?* Discussion followed about whether the camera provides any useful value to the Community for what it costs per month, given it's limited vantage point and potential offenders can enter the property on foot and elude detection.

It was agreed we would verify the cost of the camera, see if it's owned or leased, and to follow whatever steps are necessary to cancel the contract. This is estimated to be a \$200 per month cost savings to the Association. If the camera is owned, and not leased, we will keep it in place as a deterrent, to the degree it serves as one.

- b. *Dusk to Dawn Garage Lights – were to be installed, what is the status?* Architectural Review Chair to follow-up with The Hawks Group
c. *Grounds extermination/bug treatment – are there plans to address, given proximity to standing water?*

Architectural Review Chair to follow-up with The Hawks Group

- d. *Parking Spaces – can we rent them out as a revenue source?*

Many Unit Owners have expressed an interest in having more options for parking, aside from their garage and driveway. Some homes have two or more drivers. The question arose as to whether we could afford to designate some parking spots as "Reserved" and maybe charge a monthly fee for the rental of the space, to raise some money for the Association. While an interesting concept, concern about limited visitor parking was raised and the topic was tabled for discussion at a later date.

In the meantime, we will ask The Hawks Group about requirements for ADA (Americans with Disabilities Act) Compliance regarding the number of handicap spaces we have, as it is suspected what we have may not be enough.

- e. *Property Adjacent to Ours – who owns it and is there expansion opportunity for us?* We own $\frac{3}{4}$ of the land by the pond.

6. Next meeting date/location

June 2nd at 6:30pm – Location still TBD

7. Adjournment

There being no further business, the meeting was adjourned