



THE GARDENS AT HERITAGE GREEN  
CONDOMINIUM ASSOCIATION, INC.  
800 Callaway Court  
Chattanooga, Tennessee 37421  
NEWSLETTER- 21

September 1, 2017

DEAR ASSOCIATION MEMBERS:

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

1. HOA Dues/2018 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 . . . ."

**The HOA dues for the upcoming year, 2018 will increase and are \$165.00.** Late fees will increase to \$16.50 per month. We have not gone up in dues since 2013 -for the past five years. The 2018 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 website: [thegardensatheritagegreen.org](http://thegardensatheritagegreen.org). Our total projected expenses for 2018 are \$255,495 divided by 12 months which would equal \$21,291 in expenses due per month. \$21,291 divided by 129 unit owners would equal a payment of \$165 per month. 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 129 units paying even though we usually have approximately 2-3 unit owners paying consistently late. Unfortunately we cannot pay our HOA expenses this way because our services would be cut off. **\*\*Also, we are in process of investigating our roofs and interviewing management companies so dues may increase because of additional costs next year.**

2. 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 Ava Davis 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 1/1/2018 - 12/31/2018 will be ordered for all and mailed out the last 2 weeks of December, 2017. If you do not get a new coupon book by December 31, 2016 please contact Ursula at [ursula@epbfi.com](mailto:ursula@epbfi.com).

3. Reserves: Our operating account and money market accounts/reserves as of August 28, 2017 is: First Citizens Bank operating account - \$2,856.35; First Citizens MMA - \$72,218.20; SunTrust Bank MMA - \$100,300.53; and First Tennessee Bank MMA - \$100,398.67 totaling \$275,773.75. 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 reserves accounts. The reserves accounts plans for and identifies predictable expenses; for example, future continued painting/upkeep of units, roofing, paving roads, replacing windows, patio French doors, garage doors and maintaining the irrigation system. Our roofer has let us know that the roofs probably have 5+ years to go before we start replacing them. The roofer has said the roofs have a low grade shingle on them and he currently estimates to replace a roof in the Gardens would cost approximately \$5,000.00 per roof. We have 129 units.  $129 \times \$5,000.00 = \$645,000.00$ . So we need to keep building up our reserves. This year we are putting in \$50,000 into reserves. 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 are "using up" these assets they 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.

4. 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 amount past due as of August 28, 2017 is \$440. We have two unit owners 1 month behind and a little unpaid "late fees" balance. All financials Profit and Loss Statements, Balance Sheet and the A/R report are published each month on our website [thegardensatheritagegreen.org](http://thegardensatheritagegreen.org).

5. Capping of Rental Units. At our HOA meeting August 28, there was much discussion of capping rental units. We currently have 12 rental units. In order to amend the Master Deed (Article XII) we would need a vote of 75% of unit owners in favor of capping rental units. Please see attached statement regarding this. We are proposing we cap our rentals at 8%. Our next HOA meeting will be Monday, September 18 at 6:00 pm at Keller Williams. Please plan to attend to cast your vote or send in your ballot via proxy.

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 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.

**The exterior of all units is HOA responsibility. No unit owner is allowed to hire, for example, a roofer to make repairs to the roof, a painter to paint the unit, bush removal or any other exterior items. Please use the "Change Request Form" which can be found at [thegardensat Heritagegreen.org](http://thegardensat Heritagegreen.org) or to request approved outside changes.**

7. **Landscape/Maintenance Committee.** Mowing/trimming continues on Wednesdays. Please be sure your gates are unlocked if you want service in your courtyard. TruGreen continues to spray the Gardens grass with fertilizers, etc.. The Landscape Committee has tagged dead bushes once again to be removed in the Gardens. We have also ordered 147 replacement bushes/shrubs which will be planted in the Fall in cooler weather. 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 Jack Carney or Ursula.
8. **Trash days.** 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". 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.
9. **Pest Control.** The monthly pest control services/spraying (Lady Bug) continue to take place the 3rd Tuesday of each month. Please contact Lady Bug at (423) 698-5769 if you need to arrange for extra spraying of the inside or outside of your unit. Jody Millard Exterminators continues to provide monthly termite control. If you have termite issues please contact them at (423) 877-0111. Please keep these numbers handy. We have recently had reports of snakes in our complex. Builders are cutting trees next to us and we believe they are coming from there. If you need removal of snakes please call Lady Bug to handle.
10. **Pets and City Pet Licenses.** As a reminder, 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(s) on a leash in all common areas. [Common area is any area that is not in your house, front porch, garage or fenced in courtyard area]. It is not only an HOA rule but the law! Owners with dogs off of leashes and cats roaming freely are breaking the law and they will be fined as well as reported to McKamey officer in the future.
11. **Miscellaneous Items/Maintenance Reminders.** Per Rule #20, "Each owner is responsible for maintaining their HVAC unit, including regular maintenance of it." This includes hot water heaters as well as regular maintenance of garage doors/tracts. In case you have any questions about your garage door, please contact Northgate Doors. All garages were installed/purchased by the developer from Northgate Doors. Also please do not forget to change the filter for your air conditioner unit once a month.
12. **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. No commercial vehicles are allowed unless they are working on a unit. 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, etc. from getting to their destination in case of emergency.
13. **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. The Board is currently looking into hiring a management company for the year 2018 which means dues will go up.
14. **Neighborhood Watch.** As many of you know, we have had unknown persons ringing doorbells and running off at all hours of the day and night the past couple of months. We have also had people pretending to sell newspapers (all 3 have police record for stolen property). Do not let them in your house. If this happens to you, please do not answer your door but 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 if you park outside please keep doors locked, valuables put up.
15. **HOA Telephone List.** Several resident have inquired as to developing a phone list in the complex. While the board has a list of residents, we do not give that out. If you would like to get on a public phone list please contact Judy Webster with your information at [judywebster@kw.com](mailto:judywebster@kw.com) and she will put you on the list she is developing.
16. **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.
17. **Management Company.** The HOA met with Michele Richards of Community Management Associates Monday, August 28, 2017 at Keller Williams. The HOA Board is in the process of interviewing several management companies. We will post future meeting dates at the postal unit. We hope to make a decision next year.