

**THE GARDENS AT HERITAGE GREEN  
CONDOMINIUM ASSOCIATION, INC.**

**800 Callaway Court  
Chattanooga, Tennessee 37421  
NEWSLETTER- 26-AUGUST 27, 2021**

DEAR ASSOCIATION MEMBERS: This newsletter is being sent to you to keep you updated:

Gardens Work to be Performed:

1. Roofs. We have 129 units in the complex. 109 roofs were replaced last year due to the tornado April, 2020. We have 20 roofs left undamaged by the tornado per the HOA insurance company (Middle Oak – Country Mutual Insurance Company). The claim was settled between the insurance company and the HOA last year for almost \$1,000,000.00. Every bit of this insurance money was used for roof replacement. A small amount of money was used for tree removal and Felker's bill for this was approximately \$12,000. After the roof replacements of the 109, the remaining roofs were inspected by two independent roofers who stated they were still in satisfactory condition and HOA had time to replace them. The Board elected to try to replace 5 roofs per year until all were replaced. The Board had several estimates on upcoming new roofs last year as well and voted to use The Roof Surgeon, when the time came, to replace the remaining 20 roofs. At the August 9, 2021 regular Board meeting, the Board unanimously approved new roofs for 5 units this year – 284, 428, 444, 460 and 4721 to the tune of \$10,850 per unit. Totals \$54,250.00 and that is if no damage or any rotted wood discovered during the roof replacement process. Tyler Flowers – The Roof Surgeon will start the work Monday 8/23/21 weather permitting. He will start with 284, then proceed to 428, 444, 460 and 472. They will work Monday – Friday, until all roof work is completed (weather permitting).

2. Concrete. We have several eroding/splitting of concrete areas. They are the entrances to the 500's and 700's, the very back road by the retention pond to the left and right sides. The HOA Board had two bids for tearing up, hauling off, replacing and repouring of concrete in those areas. Wesley Palmer concrete bid came in at \$19,000. Jed Cox Concrete bid came in at \$25,000. The Board voted unanimously to approve the Wes Palmer bid for \$19,000.00. The work will start in approximately 4 weeks weather permitting. We are also getting estimates on the retaining wall in front of 208 and 412. The wall currently has faux rock and is in need of repair.

3. Tree Line/Erosion. The tree line between The Gardens and Heritage Green Subdivision is eroding, especially in the very back of the complex. This is due to water run off coming from Heritage Green Subdivision. Andy Felker, Felker Landscaping has given us a proposal for fixing the tree line erosion problem. The proposal will require a lot of man hours, equipment costs, material costs, etc. The quote for \$12,980.00 was approved by the HOA Board. Andy will start work within the next few weeks.

All above work will be paid for out of the First Citizens Money Market Account which balance is currently \$92,769.96. The above approved work totals \$86,230.00 which would leave a balance of \$6,539.96 in that MM account.

4. The HOA dues for the Upcoming Year, 2022 will increase by \$25 per month per unit for a total of \$190 per month for the year 2022 – starting January 1, 2022. [As a reminder: the HOA was turned over to the Board by the developer, A.L. James on 3/2/2009. At that time dues were \$130 per month. We are currently at \$165 per month. Dues have gone up only \$35 in the last 13 years.] Late fees will increase to \$19.00 per month. The 2022 budget is being provided to you and can be found on the next page and will also be published on our website [thegardensatheritagegreen.org](http://thegardensatheritagegreen.org). The 2022 budget allows for reserve items (listed below @ #5 below) as well as expenses such as electricity, landscaping, irrigation, water for irrigation system, HOA insurance covering the outside of units, pest control, termite control, accounting/bookkeeping services, bank/lockbox services, website/computer/internet/domain name services, garbage services, etc.

5. Dues for 2022. New Dues for upcoming 2022 budget were discussed and approved at the August 9, 2021 Board Meeting. Due to COVID in 2020-2021 the Board elected not to go up on dues the past year. By lowering the amount we put in reserves last year (from \$50,000 to \$40,000) we were able to keep dues at \$165. Because prices have increased across the Board from our vendors and because of all the work that continues to be performed in The Gardens and also because we need to save into reserves additional monies to cover upcoming 15 roof replacements for the next few years, we need to ideally put more into reserves in 2022-- for continuing upcoming reserve expenses – replacement of patio doors, garage doors, windows, painting, etc. [As a matter of point, last year we spent \$64,450.10 from reserves to pay for maintaining all these reserve items – painting of units, window replacements, garage door replacements, patio door replacements. We ideally would need to put into reserves 60,000 + to cover upcoming roof replacements within the next five years.

[Establishment of Dues: 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 . . . .]

6. 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). If you decide to set up some type of electronic pay please contact Denise Betts s 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 1/1/2022 – 12/31/2022 will be ordered for all and mailed out the last 2 weeks of December, 2021. If you do not get a new coupon book by December 31, 2021 please contact Ursula at [ursula@epbf.com](mailto:ursula@epbf.com). Our AR has been in excellent shape the past year with all paying timely. Thank you so very much!

7. 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. The Board has allowed color changes to units as of our April, 2019 board meeting 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.

8. Landscape/Maintenance Committee. Mowing/trimming continues on Wednesdays. Please be sure your gates are unlocked if you want service in your courtyard. If there is something special you need leave a big note on your gate. 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.. Once weather cools down we will order bushes to replace the dead ones.. We continue to have patio door/water issues and have made repairs, ordered new doors, etc. If you detect a problem with your doors please contact [ursula@epbf.com](mailto:ursula@epbf.com).

9. 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.

10. Pest Control and Other Services Numbers. Our termite control company is Northwest Exterminating. They bought out Jody Millard. Phone numbers are (423) 833-5760 or (423) 877-0111. They will be on our property the 3<sup>rd</sup> Tuesday of each month for spraying. (They will be spraying a quarter of the units on the outside each time until all are done.) If you need outside service, please call them and tell them to stop by and service your unit.

11. 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. Please get an estimate of repairs and send to [ursula@epbf.com](mailto:ursula@epbf.com) for approval before having work done if you want to be reimbursed. The HOA is not responsible for garage door openers. Only the physical garage door.

12. Parking. Please remember to keep your vehicles parked in your garage/driveway and **LOCKED** at all times. The parking lots on the main Callaway Road and in the back are for visitors- no parking on roads or blocking alleyways. Please let 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.

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. 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) 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.