



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

[Website: thegardensattheheritagegreen.org](http://thegardensattheheritagegreen.org)

NEWSLETTER-#30 September 1, 2023

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

DEAR ASSOCIATION MEMBERS:

1. HOA Dues/2024 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, 2024 will increase from \$190 to \$215 per month. Late fees will increase to \$21.50 per month. The 2024 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. Because our units are becoming older, our expenses are rising. We have more garage door replacements, patio door replacements, window replacements and expenses such as water, are all rising and we need to replace 15 roofs (5 per year) for the next couple of years so we need to increase our reserves. We will also resume painting shutters, front doors, whole units in 2024. Lawncare and landscaping/bush replacements continue to be needed and these costs are extremely costly. The landscapers have given us a list of bushes needing to be pulled and replaced. The list is voluminous and is attached to the 08/22/23 Board Meeting Minutes on our website under “Minutes.” And we need to increase the reserves fund since we still have 15 roofs left to replace and will replace 5 in 2024. The 15 roofs left to be replaced will be reassessed by a professional roofer and we will replace the most in need first. Other items your dues cover are HOA insurance for the outside of your unit/roofs. Other items covered with your dues includes: Sprinkler/irrigation system watering off the property. Trash Service. Maintenance and repair of the outside of the unit. Painting of units. Roof repairs. Gutters. Pest Control and Termite Control, outside of units only. Maintenance of concrete alleyways and main Callaway Court Roadway. Fire Hydrants/fire protection. Flock Security Camera system. TruGreen, GroGreen or some similar company will also be hired to fertilize and spray for weeds in common areas only. Management Company services.

2. HOA Dues. Dues will continue to be paid in the same way we have been paying. 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). Our management company will continue fining unit owners where dues are not paid by the 10th of each month per as required by the Master Deed and our other HOA documents so please be sure HOA dues are timely paid by the 10th 2024 Coupon Booklets will be mailed out in December and each unit owner should have their coupon books in the mail by 12/22/23.

3. HOA Insurance. Lynda Hawks is in discussion with our agent Chandler Burke in regards to our renewal of insurance policy for 9/25/23 – 9/25/24. The current Acuity policy has a deductible of \$5,000 per occurrence for any claim EXCEPT for roofs. And it has a \$25,000 deductible per occurrence for anything pertaining to roofs. The existing policy costs \$72,000 per year. The value of all of our buildings last year was \$21.929M. The value of our buildings is by far the greatest driver when it comes to premiums. Our HOA Insurance Contact. Our insurance agent is: Chandler Burke, McIntire & Associates, 355 1st Street, NW, Cleveland, TN 37311; office (423.472.5058); email is cburke@mcintireins.com.

4. Mortgage Company Proof of Insurance: Many mortgage companies require proof of insurance. When asked for proof of HOA insurance coverage please go to the HOA website, thegardensattheheritagegreen.org. (you do not have to log in). Scroll to library documents. Click on insurance. Scroll to end of insurance and you will find the most recent policies (in pdf form and in full) as well as insurance agent contact. You can simply click on the” Acuity Insurance Policy 9/25/22-9/25/23” and upload it to your mortgage company’s insurance profile link, or print off the policy and send/mail to your mortgage company for proof of insurance. We will add the renewal policy for 2023-2024 once it is set in place.

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 Wednesdays. We continue to have landscaping issues with our current landscaper. They have been on a great learning curve and are much improving. Please continue to reach out with landscaping issues so that they can be addressed appropriately. We will keep current landscapers on board another year. We will start working on the list the landscapers provided the management company and the Board a few weeks ago regarding dead bushes being pulled and replacements. This list can be found on the website attached to the 8/22/23 minutes.

8. 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 and break down any boxes.** 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. If not keep your car doors 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. 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. 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. Inoperable cars are not allowed on the complex.

12. HOA Board. The current HOA Board Members are listed below:

Matt Brownfield – President - mbrownfield@gkhpc.com
Margaret Lorimer – Vice President –
Nancy Williams – Treasurer –
Ursula Jenkins-Turner – Secretary – ursula@epbfi.com
Kyle Allen – Chair Finance Committee
Dale Carney – Chair Insurance Asset Committee
Bert Webb – Chair Landscaping Committee
Leslie Blackstock – Chair Architectural Committee

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 the complex and we appreciate all their hard work.

Our Management Company is The Hawks Group emails/contact are listed below:

lynda@thehawksgroup.com

kelly@thehawksgroup.com

T-423.486.9500