

HOA BOD Meeting Minutes_9-18-26

Cottages at Turtle Creek Homeowners Association

Board of Directors Meeting Minutes

Date: September 18, 2026

Time: 6:00 PM to 9:00 PM

Location: Tipton Residence

I. Call to Order

President Branden Miller called the meeting of the Cottages at Turtle Creek Homeowners Association Board of Directors to order at 6:00 PM at the Tipton Residence.

II. Roll Call

The following Board members were present:

- **Branden Miller, President**
- **Lorell Gordon, Vice President**
- **Joyce Cady, Secretary**
- **Gary Tipton, Treasurer**
- **Joe Williamson, Member at Large**

A quorum was established.

III. Purpose and Agenda

President Miller stated that the meeting agenda consisted primarily of unfinished business and discussion items carried over from the previous Board meeting.

The continuing agenda included:

- Review and publication of previous meeting minutes
- Community Association Management performance and contract considerations
- August financial results
- 2027 budget planning

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- Pool maintenance and capital improvement needs
 - Landscaping and common-area maintenance
 - Insurance coverage and premium changes
 - Ongoing legal matters
 - Amendment notifications and proxy voting procedures
 - Board succession planning
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IV. Previous Meeting Minutes

The Board reviewed the handling, correction, and publication of previous meeting minutes. Concerns were raised regarding the quality and timeliness of the meeting minutes prepared or distributed through Community Association Management.

The Board discussed transitioning responsibility for preparing, approving, publishing, and retaining meeting minutes and other Association records from Community Association Management to the Board.

President Miller agreed to train Board members on the process for publishing approved meeting minutes and other Association documents. Corrected minutes will be posted to the homeowner portal after the finalized PDF documents are received.

No additional formal action was recorded.

V. Officer and Committee Reports

A. Treasurer's and Financial Report

The Board reviewed the Association's August financial results and year-to-date financial performance.

The financial review identified administrative expenses exceeding the approved budget by approximately \$1,015 in August due to a \$1,743 expense under "Management Company – Other Fees". The monthly administrative expenses were reported at approximately \$2,463. Despite the administrative expense variance, overall operations were reported as remaining close to budget, with a year-to-date deficit of approximately \$262.

The Board discussed the following financial matters:

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- Increased administrative expenses
- Legal expenses
- Charges categorized as “other fees”
- Insurance premium increases
- Common-area utility expenses
- Pool maintenance expenses
- Reserve contributions
- Opportunities to reduce dependence on Community Association Management
- Potential savings from performing certain administrative services internally

The Board requested additional supporting documentation and detailed line-item invoices for administrative fees, including a clear explanation of charges classified as “other fees.”

The financial information was received for continued review and consideration during development of the 2027 budget.

B. Pool Operations Report

The Board reviewed pool operations, maintenance requirements, and potential capital improvements.

Leak-detection services were scheduled for the following week at an estimated cost of \$1,000. The Board also discussed repair needs associated with the kiddie pool, including an estimated repair cost of approximately \$15,000, with the possibility of additional expenses depending on the extent of the work.

Potential pool maintenance and improvement options included:

- Acid washing adult pool to restore the cleanliness and appearance;
Includes recaulking
- Coordinated with future pool draining schedule, Cost TBD
- Adult pool resurfacing, estimated at approximately \$45,000
- Converting both pools to a saltwater system estimated cost of \$8,800
- Continuing to evaluate long-term operating and maintenance costs

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The Board discussed reported opportunities to reduce annual pool maintenance expenses by approximately \$3,100 and pool telephone expenses by approximately \$1,190.

The Board did not authorize a pool conversion, resurfacing project, or other major capital expenditure during the meeting.

C. Grounds and Common Areas Report

The Board reviewed several maintenance needs affecting the pool area and other common property.

Items discussed included:

- Removal of dead or declining trees around the pool
- Trimming of trees and vegetation near the pool
- Confirmation of property boundaries before authorizing tree removal
- Landscaping improvements at the pool entrance; river rock and mulch
- Repair or replacement of the pool entrance fascia board
- Vegetation near utility structures
- Maintenance of the silt-line area behind nearby homes
- Walking trail maintenance
- Drainage and erosion concerns
- Safety concerns involving a hill with exposed tree roots
- Wooden bridge maintenance

A proposal of approximately \$6,310 for drainage and landscaping work was discussed. The Board considered the proposal high and agreed additional bids should be pursued before authorizing the work.

No final decision was made regarding the hill, exposed roots, drainage work, or other proposed corrective measures.

VI. Unfinished Business

A. Community Association Management Performance

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The Board continued its review of services provided by Community Association Management.

Concerns discussed included:

- Delays in administrative support
- Missed deadlines
- Handling and publication of meeting minutes
- Financial transparency
- Insufficient detail regarding administrative fees
- Delays in resolving the pool permit payment
- Communication difficulties
- Costs associated with e-blasts, surveys, document publication, and other administrative services

The Board discussed reducing administrative expenses by performing more work internally. President Miller and Treasurer Tipton will evaluate which administrative responsibilities can be assumed by the Board to reduce operating costs and dependence on Community Association Management.

The Board discussed the possibility of maintaining the existing management relationship through August 2027 rather than incurring the potential legal expense associated with early termination. The Board also discussed documenting service concerns and providing formal notice of deficiencies when appropriate.

The Board estimated that ending or substantially reducing the management relationship could potentially save approximately \$5,700, depending on the timing and scope of the transition.

No motion to terminate the management agreement was recorded.

B. Meeting with Community Association Management

The Board discussed scheduling a meeting with Christy from Community Association Management to address outstanding administrative, financial, and service concerns.

President Miller will prepare a Doodle poll to identify an acceptable meeting date for Board members and the Community Association Management representative.

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C. Delinquent Pool Permit Payment

The Board reviewed the outstanding pool permit payment, which had remained unresolved since February 17.

The Board discussed stopping payment on the original check and issuing a replacement check to address the delinquency. President Miller was directed to continue following up with Christina and request that the original payment be stopped and reissued.

The Board also discussed paying the \$125 permit fee directly if necessary to resolve the matter with the state and prevent the delinquency from remaining outstanding.

D. Landscaping Contract

The Board reviewed the performance and proposed renewal terms for the current landscaper, Jonathan.

The proposed renewal was reported at \$900 per month, representing a monthly increase of \$65. The Board compared the proposal with other vendor pricing and considered differences in the scope of work, including:

- Tree trimming
- Walking trail maintenance
- Mulch selection
- Pool entrance landscaping
- Unexpected or additional work
- Responsibilities not clearly defined in the current contract

The Board discussed continuing the existing arrangement through the end of the current contract in December while clarifying the required scope of services for 2027.

The Board also considered returning to undyed mulch and developing clearer expectations for trail maintenance and additional landscaping services.

No final decision on the 2027 landscaping contract was recorded.

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E. Pool-Area Tree and Landscaping Work

The Board discussed obtaining tree-removal and landscaping proposals for the pool area.

Vice President Gordon will:

- Meet with Jordan, Warrior Tree Service during the following week to review tree trimming and removal needs
- Use a property-boundary layout during the site review
- Obtain a proposal from Jonathan for pool entrance landscaping
- Request pricing for approximately two feet of river rock and mulch
- Meet with a vendor regarding repair or replacement of the pool entrance fascia board
- Arrange a meeting with Jonathan at Green Leaf Landscaping to discuss the 2027 landscaping contract and walking trail

No expenditures were authorized during the meeting.

F. Bridge Maintenance

The Board discussed repair and preservation needs for the wooden bridge.

Proposed work included:

- Power washing the wooden components
- Staining the wood
- Preparing and painting the metal components
- Organizing the work as a volunteer project during the fall

Vice President Gordon will coordinate the proposed volunteer project. No specific expenditure was authorized.

G. Insurance Coverage and Premiums

The Board reviewed changes to the Association's insurance coverage and premiums.

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The Board reported that the number of homes occupied had previously been reported as eight rather than 35. Correcting the occupancy information resulted in the annual premium increasing from approximately \$1,684 to approximately \$2,400.

Available payment options discussed included:

- Monthly
- Bimonthly
- Quarterly
- Semiannual
- Annual

The Board also discussed the possibility of changing the insurance billing cycle from January through December beginning October 1.

Vendor liability coverage was also reviewed. The Board discussed the effect of requiring vendors to maintain \$2 million in liability coverage rather than \$1 million. Concerns were raised that the higher limit increased costs for vendors, including Sterling and Greenleaf.

Secretary Cady will contact our State Farm agent to determine the premium difference and practical impact of requiring \$1 million versus \$2 million in vendor liability coverage.

No change to the insurance requirement was approved during the meeting.

H. Legal Matters

The Board discussed ongoing legal matters involving Taz.

Discussion included:

- The status of the dispute
- Upcoming legal proceedings
- The possibility of resolving the matter before additional proceedings
- Legal expenses
- The need for accurate communication with the community
- The importance of limiting communications to factual and verified information

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President Miller indicated his willingness to attend the upcoming proceeding and, if appropriate, participate in discussions intended to resolve the matter.

President Miller will prepare and distribute an e-blast to the membership containing information regarding the legal situation.

The minutes do not include privileged legal advice, litigation strategy, or confidential communications.

I. Amendment Notifications and Proxy Voting

The Board reviewed the amendment notification and proxy-voting process.

The October 23 meeting at 6:00 PM was confirmed, and amendment letters were reported as being mailed to the membership.

The Board discussed:

- Proxy collection
- Homeowner eligibility to vote
- Notification requirements
- Certified letters
- Forms prepared for the amendment process
- Community participation
- Concerns regarding existing proxy provisions in the Association's covenants and restrictions
- The need to clarify how proxies are completed, submitted, and counted

No amendment vote occurred during the September 18 meeting.

J. Architectural Review Request

The Board reviewed concerns regarding a homeowner's architectural review request and incomplete house and landscaping work.

Discussion addressed:

- Delays in completing required improvements

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- Community complaints
- Potential fines
- Enforcement of Association requirements
- Communication with affected homeowners
- The need for timely resolution

No final enforcement action or penalty was recorded in the meeting notes.

VII. New Business

A. 2027 Budget Planning

The Board began development of the proposed 2027 operating budget.

Budget considerations included:

- Administrative expenses
- Legal expenses
- Community Association Management fees
- Insurance premiums
- Landscaping expenses
- Pool operations
- Common-area utilities
- Common-area repairs
- Reserve contributions
- Potential capital improvements

President Miller recommended reducing reliance on routine legal-budget allocations and considering special assessments for extraordinary legal expenses when necessary. The Board also discussed retaining adequate budget flexibility to avoid future funding shortfalls.

The Board reviewed a proposed increase in common-area utilities and services from approximately \$7,900 to approximately \$9,135. Pool lighting costs were reported as having

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increased from approximately \$19 to approximately \$32 per month despite the use of LED lighting.

The Board also discussed increasing the annual common-area repair allocation from \$200 to \$500.

No final 2027 budget was adopted during the meeting.

B. Reserve Contributions

The Board reviewed the method used to fund the Association's reserve account.

The Board agreed to continue using a lump-sum reserve contribution approach rather than converting it to a monthly contribution noting that depositing the annual contribution earlier allows the reserve balance to earn interest for a longer period.

No change to the reserve contribution method was approved.

C. Board Succession Planning

President Miller informed the Board of plans to discuss a future Board appointment with Chuck Gordon.

Chuck's landscaping experience was identified as potentially beneficial to the Board's oversight of grounds, landscaping, and common-area projects.

President Miller will meet with Chuck to discuss the potential appointment and an anticipated transition by the end of the year.

No appointment or change in Board membership was made during the meeting.

D. Association Employer Identification Number

The Board identified the need to locate and retain the Association's Employer Identification Number as part of its official records.

President Miller will locate the Association's EIN and provide it to the Board.

VIII. Action Items

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Branden Miller, President

President Miller will:

1. Train Board members to publish meeting minutes and Association documents independently.
2. Post corrected meeting minutes to the homeowner portal after receiving the finalized PDF documents.
3. Request detailed line-item invoices from Christina for Community Association Management administrative fees.
4. Treasurer Tipton with President Miller will obtain an explanation of charges categorized as “other fees.”
5. Meet with Chuck Gordon regarding a potential appointment to the Board.
6. Continue requesting that Christina stop payment on the original pool permit check and issue a replacement.
7. Follow up on the pool permit payment until the delinquency is resolved.
8. Prepare an e-blast containing factual information regarding the legal situation involving Taz Eure.
9. Work with members of the Board to identify administrative responsibilities that can be performed internally.

Lorell Gordon, Vice President

Vice President Gordon will:

1. Meet with Warrior Tree Service to review tree trimming and removal needs around the pool.
2. Use a property-boundary layout during the pool-area tree review.
3. Obtain a proposal from Green Leaf Landscaping for pool entrance landscaping, including river rock and mulch.
4. Meet with a vendor regarding repair or replacement of the pool entrance fascia board.
5. Meet with Green Leaf Landscaping to discuss the 2027 landscaping contract and walking trail.

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6. Continue obtaining bids for drainage, landscaping, pool-area, and common-area projects as appropriate
7. Organize a fall volunteer project for bridge power washing, staining, and metal painting.

Gary Tipton, Treasurer

Treasurer Tipton will work with President Miller to evaluate administrative activities that can be transitioned from Community Association Management to the Board and to assess the related budget impact.

Board of Directors

The Board will:

1. Continue reviewing the proposed 2027 budget.
2. Evaluate the 2027 landscaping contract and scope of services.
3. Continue documenting Community Association Management service issues.
4. Review pool capital needs and maintenance alternatives.
5. Continuing amendment and proxy outreach.
6. Review insurance coverage after additional information is obtained.
7. Evaluate proposals before authorizing major common-area or pool-area expenditures.
8. Create a Doodle poll to schedule a meeting between the Board and Christy Lanford.
9. Contact State Farm agent regarding the difference between \$1 million and \$2 million in vendor liability coverage.
10. Locate the Association's EIN and provide it to the Board.

IX. Announcements

The amendment meeting was confirmed for **October 23, 2026, at 6:00 PM**. The location was not identified in the source notes for these minutes.

X. Adjournment

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There being no further business, the meeting adjourned at 9:00 PM.
