THE COTTAGES OF TURTLE CREEK
BOARD OF DIRECTORS MEETING MINUTES
Date: November 9, 2026
Time: 6:30 PM – 9:30 PM
Location: Virtual Meeting
Attendees:

- Branden L. Miller – President
- Gary Tipton – Treasurer
- Joyce Cady – Secretary
- Lorell Gordon – Vice President
- Joe – Member at Large

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1 CALL TO ORDER

The meeting was called to order by Branden L. Miller at 6:30 PM.

2 FINANCIAL REPORT

Gary Tipton presented the October financial report.

- October operations reflected a surplus of approximately $2,100, primarily attributable to lower operating expenses.
- Administrative expenses reflected a deficit of approximately $3,256, including legal expenses associated with the defense of litigation involving a resident.
- The year-to-date operating position reflected a deficit of approximately $14,355.
- The Board discussed the possibility of pursuing reimbursement of legal expenses associated with the litigation.

Board Decision: By unanimous agreement, the Board elected not to pursue recovery of the legal expenses at this time, but reserves the right to do so in the future.
The Board also discussed inconsistencies and insufficient detail in CAM's financial reporting, particularly regarding administrative expenses, collections, postage, and year-to-date expenditures.
Action: Branden will contact CAM to request a more detailed, itemized financial report, including year-to-date expense breakdowns.

3 POOL OPERATIONS AND FACILITY MAINTENANCE

Joyce Cady provided an update on pool operations.

- Pool operations have concluded for the season.
- Winterization of the pool restrooms remains pending coordination with the plumbing contractor.
- The Board emphasized the importance of completing winterization before temperatures decline further and ensuring the expense is invoiced during the current fiscal year.

- The Board discussed whether winterization of the outdoor shower and water fountain is included in the pool contractor's scope.
- Security camera functionality and internet requirements for key fob operations were discussed. The Board agreed to defer further action regarding internet connectivity due to significant cost savings, as local camera access and recording capabilities remain functional.

Action Items:

1. Joyce will obtain a price from the plumber and coordinate restroom winterization.
2. Joyce will verify whether the outdoor shower and water fountain are included in the pool contractor's winterization scope.
3. Joyce will confirm whether the security cameras provide local video storage and whether internet connectivity is required for key fob functionality.

4 PROPERTY AND MAINTENANCE MATTERS

4.1 Bridge Lighting

The Board discussed a landscape light attached to the bridge and whether its installation presents a potential safety concern.
Action: Joe will inspect the lighting installation and determine whether corrective action or replacement is necessary.

4.2 Walking Path / Property Boundary

The Board discussed concerns that a walking path may encroach upon a resident's private property.
Action: Joe will review the property boundaries and locate relevant survey pins to determine whether the path extends beyond HOA property.

4.3 Batten Cottage Court – Concrete and Tree Concerns

The Board discussed previously reported concerns involving concrete and tree debris.
Joe reported that recent rainfall had washed away the concrete material previously observed in the ditch, resolving that particular concern.

5 BOARD SUCCESSION AND NOMINATING COMMITTEE

The Board discussed recruitment of prospective Board members and the need to increase community participation in the nomination process.
2 residents were identified as potential candidates. We discussed eligibility.
Action: Lorell will distribute an additional community announcement soliciting interest in the Nominating Committee and prospective Board candidates.

6 ARCHITECTURAL REVIEW COMMITTEE (ARC)

Branden presented documentation clarifying the relationship between the Architectural Review Committee and the Board of Directors.
The documentation establishes that the ARC operates under the authority of the Board and is not an independent governing body.
The Board discussed the importance of maintaining consistent architectural review procedures, documentation, and communication with homeowners.

7 RIVER ROCK LANDSCAPING GUIDELINES

The Board conducted an extensive review of the proposed River Rock Landscaping Guidelines. Discussion included foundation applications, front-yard garden beds, edging, drainage, tree applications, and non-combustible areas surrounding generators.
The following revisions and determinations were established:

7.1 General Applications

- River rock will not be permitted as a replacement for mulch around trees.
- River rock will not be permitted as a blanket replacement for conventional landscaping throughout front yards.
- River rock will be permitted as a replacement for mulch around the foundation.
- Rock size and application considerations will be evaluated on a case-by-case basis rather than relying exclusively on broad size categories.
- The guidelines will distinguish between decorative landscaping applications and functional applications necessary for drainage or safety compliance.

7.2 Garden Beds and Edging

The Board discussed whether river rock should be permitted as garden bed edging or as a complete bed covering.
The Board agreed to maintain the existing restrictions governing decorative applications while clarifying the language to permit river rock within front-yard garden beds under the revised guidelines.

7.3 Drainage Applications

The Board discussed circumstances in which river rock may be necessary to address drainage concerns and prevent deterioration associated with conventional mulch applications.
The revised guidelines will recognize river rock applications for legitimate drainage purposes.

7.4 Generator Safety Requirements

The Board agreed to permit river rock where necessary to satisfy applicable non-combustible safety requirements surrounding generators.

7.5 Previously Installed Non-Compliant Applications

The Board agreed to remove language specifically addressing previously installed non-compliant river rock from the proposed guidelines, leaving such matters subject to the Association's established enforcement procedures.
Board Decision: The Board reached agreement on the proposed revisions to the River Rock Landscaping Guidelines.
Action: Branden will incorporate the revisions and distribute the updated guidelines to the Board for final review prior to publication.

8 ARCHITECTURAL REVIEW APPEALS PROCESS

The Board discussed the need for a formalized appeals process to allow homeowners to challenge ARC decisions.
The discussion included the importance of clear documentation, confirmation of homeowner notification, and consistent procedures for handling appeals.
The Board reviewed and finalized the proposed appeals process document.
A resident matter was identified as an initial application of the appeals process.
Action: Branden will contact the resident to advise them that the Board discussed their appeal and coordinate an appeal hearing within approximately one week.

9 ENFORCEMENT MATTER – RIVER ROCK INSTALLATION

The Board discussed an enforcement matter involving resident installation of river rock in the front yard following an ARC denial.
The Board discussed uncertainty regarding whether the homeowner received formal notification of the denial. The portal contained acknowledgment receipts; however, the documentation available for review did not clearly establish delivery of the formal denial letter.
The Board recognized the importance of maintaining adequate records of ARC decisions and homeowner notifications to support consistent enforcement.
The matter was discussed in the context of the Association's enforcement authority and the newly established appeals process.

10 RIPRAP / CREEK BANK STABILIZATION

The Board discussed the proposed riprap project along the creek and questions concerning the Association's authority over the project.
Joe raised questions regarding the applicable wetlands restrictions, jurisdictional documents, permits, and the extent of the HOA's authority to approve or deny the proposed work.
The Board agreed that additional review of the governing documents and applicable jurisdictional materials was necessary before determining the Association's position.
Action Items:

1. Joe will review the wetlands and jurisdictional documents available on the CTCHOA website.
2. Joe will evaluate the Association's authority concerning the proposed riprap project.

3. Branden will coordinate a separate Board meeting later in the week to discuss the riprap matter and appeals process further.

11 ACTION ITEM SUMMARY

Responsible Party	Required Action
Branden	Follow up with Christina regarding publication of the September 18 meeting minutes on the CAM portal.
Branden	Request an itemized financial report and year-to-date expense breakdown from CAM.
Branden	Distribute revised River Rock Guidelines for final Board review.
Branden	Contact the Michiels and coordinate an appeal hearing within approximately one week.
Branden	Schedule a separate Board meeting to discuss riprap and the appeals process.
Joe	Inspect bridge lighting for potential safety concerns.
Joe	Investigate property boundaries and survey pins near the walking path.
Joe	Review wetlands and jurisdictional documents concerning riprap.
Joyce	Obtain pricing and coordinate pool restroom winterization.
Joyce	Verify winterization scope for the outdoor shower and water fountain.
Joyce	Confirm security camera local storage and key fob internet requirements.
Lorell	Distribute an additional community announcement seeking Nominating Committee volunteers and Board candidates.

12 ADJOURNMENT

There being no further business recorded, the meeting was adjourned at 9:30 PM.

Respectfully submitted,
Branden L. Miller
CTC HOA President
The Cottages of Turtle Creek Board of Directors
Approval: These minutes are subject to review and approval by the Board of Directors at a subsequent meeting.