

## Minutes July,21.2022 COA Quarterly Meeting

7:00pm-8:15pm

### **Attendance**

**Homes- 23**

**Residents- 28**

**Call To Order**

Randal Whitten

**Non-Denominational Prayer**

Randal Whitten

**Approval Of Agenda**

Motion- Chip Nimick

2<sup>nd</sup>- Mercedes Nunez

**Welcome**

Michael Weinman

**Welcome New Residents**

Marcy Rosenbaum

A very hearty welcome to Mary Rogers who moved into Suite 6.

**Thank You to Residents**

Marcy Rosenbaum

1.Chip Nimick for purchasing and installing Carpenter Bee trap at Kiosk and for putting new lightbulbs in the lady's bathroom in clubhouse.2

2.Caryl Hanlon and Cindy Monk for setting up the pool furniture for pool opening.

3.Michael Weinman for unlocking the men's bathroom door on Sunday 5/29

4. Kevin Hanlon for being the one-man Cicada Killer Bee killer. He has single handedly sent 100's of the wasps to wasp heaven.

5. Dan and Deb Gallivan for loaning their golf cart to the Teague's and me so that we could show the property to 6 landscape companies that came to give us bids for 2023.

6. Caryl Hanlon for organizing and starting Water aerobics. Many residents are enjoying this great class.

## **Approval of Minutes**

Marcy Rosenbaum

Motion - Lydia Dumas

2<sup>nd</sup>- Kerwin Day

## **Treasurer's Report**

Ellen Lord

### **We had a great 2nd Quarter**

#### **Income:**

2nd Quarter- income \$ 177,649.04 on a plan of \$167,685.00

\$9,964.04 over plan- this is due to homeowners that have prepaid dues in advance and sale of Unit 34

#### **Expenses:**

2<sup>nd</sup> Quarter- Expense \$115,117.35 on a plan of \$128,761.39

\$ 13,644.04 under plan

Clubhouse Cleaning in the red (\$125.00) just timing of cleanings should be on pair in 2<sup>nd</sup> quarter.

Garbage pick-up- Due to the increase in fuel Custom Disposal per the contract will be charging us for diesel fuel over \$3.00. In the red (404.26)

Roof Repairs- currently we are over budget for leak repairs /ridge edge (5 homes) but YTD we have \$2K budgeted. In the red (\$374.98)

Gutter Repairs- currently we are over budget but YTD we \$1K budgeted. (Marcy will report) in the red (\$300.00).

Quick Books- We did not budget for this in 2022. This is the first year that they are starting to charge (\$349.99) for yearly renewal instead of every 3 years.

Miscellaneous- Not included in 2022 Budget. We purchased 2 additional Umbrellas for the pool area (\$135.65).

Landscape irrigation repairs- Expenses \$2,163.00 budget \$5k we are under budget \$2,837.00

Landscape Tree removal and canopies – Expenses \$2,650.00 and Budget \$4K we are under budget \$1,350.00.

Landscape -Grass replacement or ground covering- Expenses 1,559.17 budget \$ 4K we are under budget \$2,440.83.

**Large Ticket Items:**

Farmer Insurance- Expenses \$3,184.24 and Budget \$ 6,567.61 we are under budget \$ 3,383.37 due to Jan payment for Donegal reflected on December books.

Master Association Dues- Expenses \$9,458.40 budget \$ 11,750.00. we are under budget \$2,291.60

Irrigation – Expenses \$5,447.98 budget \$ 3,049.00. We are over budget (\$2,398.98) We have 1 day more this year

Compared to 2021 budget gallons have increased as well as cost per \$1000 gallons. Last year \$0.009 and this year \$0.012.

Water/Sewer- Expenses 18,623.50 budget \$17,365.00 over budget (1,271.50)

This is less days compared to last year but more gallons. Last year \$0.011 this year \$0.014.

**Capital Expenditures:**

We have 4 items budgeted for calendar year.

Asphalt repairs at various locations of the community \$ 4,800.59 (which has not been scheduled yet due to weather.

Storm Drain repairs and asphalt by Suite 52 \$4,367- Storm drain was completed but asphalt not yet scheduled due to weather.

Dishwasher for Clubhouse \$434.00 – Was finally delivered and installed on April 12th

Federal Tax return \$400- Due to our interest rate on Reserve account we did not owe Fed's anything for 2021.

In conclusion the \$91,987.59 that we have reflected for 2022 Capital budget is a combination of accumulative amounts that have are brought forward from previous years not used and current cost based on the Reserve study. So out of the \$91,987.59 we will only have \$9,601.59 of capital expenditures to be paid out. We are still under budget \$ 82,356.00

I want to Thank the Finance Committee Members

Bobbie Teague, Kerwin Day, Doug Barron, Lydia Dumas, Randal Whitten and Tom Stephens

As well as Marcy and Michael for their help.

Each member of the committee has taken a section of the Reserve to update based on current cost and inflation.

As it has been completed, I have been compiling the information we will plan to meet sometime in August to go over our findings and start working on the 2023 Operating Budget.

I have been on the BOD almost 8 years. I have enjoyed it very much. I have decided to not run for another term in January. I want to spend time with Blackie and my family. I am not saying that I won't run again at a later time. I will be willing to continue to do the financials each month if this is something the new treasurer would like me to do. I have a list of all the responsibilities I have been doing if someone is interested in running for this position. Please contact me if you are interested.

Questions-

Howard- The landscape people came and sprayed my plants. When I asked them what they were doing they said they were spraying a growth inhibitor which will help stop the growth and save money on irrigation. Will this help with the water bill?

Answer- That is not correct. They told you wrong about the saving of irrigation. It will only stop the growth of the shrubs.

Caryl Hanlon- Years ago we used to have a bulk pick up day. Does Custom still do this?

Ellen - We know that if you call them to schedule a big pick up they will for an extra charge. Ellen will check into whether they will do a community bulk pick up.

Caryl Hanlon- As for the Master Dues can we please see the Master Budget?

Michael – Yes, I will send them out along with the minutes.

Chip Nimick- Were we alerted to the water increase?

Michael- We were told there was going to be a 7% increase which we budgeted for. It turned out to be more. We had the water company out to check for any leaks in the meters. There were none. We did find an irrigation water leak behind the Clubhouse which we did have fixed. We don't know how long it was leaking.

Chip Nimick- Could you push back on rates?

Ellen- It is from inflation.

Dan Gallivan-When inflation decreases will the rates come down? Laughter

Dan Gallivan- As of now do our numbers look good for this year's budget?

Ellen- Yes

## Secretary's Report

Marcy Rosenbaum

### Property Masters

We have been in constant contact and discussions with the new company Cumberland Landscape. They bought out Property Masters. The pruning and weed killing in shrubbery beds have been subpar compared to last year. Along with the Teague's we have had many phone conversations and physical meetings trying to motivate them to send in a separate crew to catch up with the pruning. We have complained about the quality of pruning and nauseum.

We have had 3 lawn applications of preemergent and fertilizer. We should be getting another application soon.

The Landscape Committee will be talking about what they have been doing this year. This is just the money spent from the \$4,000 budget for this endeavor.

Suite 33- \$275 for adding rocks for drainage in the front yard as well as digging a trench for added drainage.

Clubhouse- \$101.12 for the azaleas that were planted in the front area.

\$100- Mario Guzman planting and adding mulch for azaleas

\$1083.05 for the work done in the community. Landscape will explain.

There is still is \$1,265.83 left for things in the fall to be determined by Landscape Committee.

\$1,175 for new Zeon Zosia. Landscape will explain

### Pro-Gutters

We had work done on Suite 2. They corrected the pitch of the front gutters which eliminated the erosion of the front shrubbery bed. This was covered under our warranty plan. They adjusted the drip edge with a water diverter to redirect the water flow from the back patio. There was a charge of **\$150**.

### Affordable Irrigation

4/25/-Spring Start Up and adjusting of sprinkler heads as well as repairing a cut wire at pool area. **\$1,509**

4/29- Had to readjust all timers due to water pressure not being enough with the old settings. **\$400**

6/24- Replace a leaking valve behind the left side of clubhouse

Adjustments to suites, 36,47,59,64- **\$404**

\$2313 spent this quarter

## Questions

Lydia Dumas- Was Property Masters given the Master Contract before the takeover by Cumberland?

Answer- They were still Property Masters, and we still were having great service. The downturn started in April when the company was bought out by Cumberland.

Harold Downing-How long have the people we now have been doing the chemicals for the grass?

Answer- For a year and a half.

Harold Downing- How long do they propose it will take to get rid of all the weeds? There is Nutsedge that is very difficult to get rid of.

Answer- We are aware of the Nutsedge. We have talked with several other landscapers, and they also say it is a very difficult weed to defeat. The lawns look much better since we started chemical treatments 2 and a half years ago. We will never be weed free. We have been getting estimates for 2023. One of the biggest topics with the prospective vendors is the importance of weed control in the grass and shrubbery beds.

Michael- we have been getting landscape estimates for 2023. We are looking for companies that are knowledgeable about weed control. So far we have gotten estimates from \$4,000 to \$10,000 a month. We still have a couple of more bids to come in. We will then decide which company we can get our best value from.

Howard- I have the Nutsedge and have found a chemical that zaps it out.

Response- Would you please email us the name of it and we will share with the community.

## Presidents Report

Michael Weinman

- Master Association Update
  - Price Atlantic 55+ Rental Community is still pending approval
    - The parcel on the SE corner of Hicks/EW Connector is called “Cobblestones South” and was annexed into the Master Association in 2007
    - The amendment to the Master Declarations gives the owner of the parcel a 3.33% vote in the Master Association Board
    - The developer has asked for a 67% approval vote from the Master Association – this means that we will need a unanimous approval since only Fullers Loch has voted No and they represent a 45% voting share

- The Fullers Lock Board has been working with the Developer and Homeowners to address concerns and modify the design; they are currently having their community re-vote on the topic
  - The re-zoning has been pushed to August - Cobb County officials have recommended that the re-zoning request be rejected, so without full approval from the Master Association Board the project is not likely to proceed
  - If the project gets full approval from the Master Association we will confirm in writing the Financial contributions that the new development will have to the Master Association
- City of Mableton Update
  - The City of Smyrna has declined our annexation request – their opinion was that the cost to service our community outweighs the revenue
  - We have pivoted to a “Vote No for the City of Mableton” campaign spearheaded by a group of volunteers from Fullers Loch
  - Anyone interested in joining the volunteer effort please let us know and we will send you the contact information for the group
- Landscaping
  - The Master Association, Fullers Loch, and Cobblestones have all voted to terminate their contracts with Property Masters and change to Green Town (which is currently used by the Carriages & Verandas and has been used by the other communities in the past)
    - Termination effective 7/25/2022
  - The additional expense for doing this is roughly \$3K for the back half of the year and will be covered out of the \$10K contingency that was built into this year’s Master Association budget
- Master Expenses
  - The Master Association purchased \$7500 worth of new Pool Furniture. This was pared down from an initial estimate of over \$12,000; \$5,000 was funded from the Master Association Budget as a planned expense and the remainder was paid for by Fullers Loch; ETA for delivery now 8/1.
  - One of the four HVAC units at the Master Clubhouse had to be replaced – this was a \$7.2K cost covered from the Master Association capital budget
  - YTD Master expenses are \$63.6K on plan of \$67.2K
  - Master Reserve account is now at \$17.2K
  - Each Home pays \$270.24/yr (\$22.52/mo) to the Master Association
- Insurance Update
  - Brown & Brown’s 2021/22 premium was \$37,837.50; their proposed 2022/23 premium was a 40% increase to \$52,905.00 (that’s an extra \$18 per homeowner per month in dues)
  - We were able to secure a new policy through Farmers from Agency Owner Courtney Smith McManes
    - Initial quote was for ~\$42K in premiums; she worked with the underwrites to get this reduced to \$38,210.40 – an increase of less than 1% and within what we budgeted
    - This also increased our uninsured property value from \$17.5M to \$19M
    - Water damage deductible reduced from \$25K to \$20K
    - All other coverages and deductibles are comparable
  - All homeowners should maintain an H06 Condominium Owners policy that covers Liability, Personal Property, Loss Assessments, and Improvements

- Homeowners are responsible for the first \$5K deductible from any claim, and the entire \$20K deductible for any water damage claims
- Flock Update
  - Flock's proposed renewal for 2022/2023 is \$2K per camera/\$4K total which is no increase over our first 2-year contract
  - The poll from the community was 23 votes to keep Flock and 23 votes to terminate the contract
  - In the absence of a clear mandate from the poll the Board voted to renew the contract for 2022/2023
  - We feel that the economy will be deteriorating in the near term and want to retain this as a deterrent to malicious activity

### **Questions Price Atlantic 55+ Rental Community**

Chip Nimick-How deep is the tree line they are committing to preserving?

Michael- They are putting a retention pond behind the trees and leaving all the trees that face Fuller's Loch. I will include the pictures in the minutes.

Chip Nimick- You talked about the things the builder is doing to make things less unpleasant for Fuller's Loch. What are they doing to make it more pleasant for Fuller's Loch like a sum of money?

Michael- Correct the commitment now is \$200,000 initiation fee plus a \$15,000 fee yearly to the master. If this gets to a go then we have to sit down and ink out a formal contract as to what Price Atlantic will be paying to the Master.

Caryl Hanlon- Has anyone done a formal traffic study?

Michael- Yes Cobb County had an assessment done. They feel the impact would be great. The builder says that the demographic of the community would not interfere with traffic as they would not be going out during the highest traffic times.

Caryl Hanlon- It looks dangerous on Hicks.

Dan Gallivan- Won't they have issues with mosquitos from the retention pond?

Michael- We will let Fuller's Loch deal with that.

### **Questions On Master Landscape**

Dan Gallivan-The trees on Felton Hill need trimming.

Response Michael-Yes that is something that is planned for in the budget.

Harold Downing- What is happening with the grass on Aunt Lucy Lane

Michael- Green Town will be starting next week taking over the Master Landscaping. The grass will be mowed weekly starting then.

### **Questions Farmers Insurance**

Dan Gallivan- Will they be able to handle any issues that come along.

Michael- Yes. We compared apples to apples. With Brown and Brown, we were getting a million and a half less coverage than we are getting with Farmers.

Dan Gallivan- Is this policy susceptible for an unexpected rate raise.

Michael- This is a set price for one year.

### **Questions about Flock Cameras**

Dan Gallivan- I was one of the 23 people that voted no. What do we gain from the cameras? Why spend the money?

Michael- When we had a discussion at the last meeting about whether to keep Flock or not something that Heidi Barron said resonated with us. "Flock is like an insurance Policy. It is something you hope to never use. But if something happens it is a good tool." The BOD had a long discussion and felt that it is a deterrent. Especially with the economy and inflation on the rise crime is going to be on the rise also. The one theft that we had last year showed us how easy a tool it is in helping the Police.

Caryl Hanlon- The thieves that were here were professional and know how to get away with robbery.

Cathy Whitten- What is the annual cost of the cameras?

Michael- \$4,000 a year for 2 cameras

Harold Downing- Wouldn't it be better to pay police to come and patrol the community periodically? Flock is a waste of money.

Ellen- It would cost more to hire an off duty police officer to patrol here, if you needed them they would have to be here.

Mercedes Nunez- It only costs \$57 per suite a year. I voted yes.

## **Landscape Report**

Bobbie Teague/ WH Teague

The Landscape Committee has been working hard since May to identify front yards that need landscape help. We drove through the community several times as a committee then individually to determine those yards that needed attention. We compiled the individual lists into one list and unanimously decided homes whose yards needed sprucing up first. That was a difficult task!! We would love to have been able to do all lawns rather than choosing a few, but unfortunately, we were unable to do that.

- The rocks in the storm drain area between Suites 6 and 7 were redistributed due to the heavy rains washing them to the spillway.
- We were advised by 3 or four landscape companies to use river sand on some lawns where grass is declining but is not as bad as others. They said river sand has more nutrients than play sand and it would encourage grass roots to spread and grow. So, we added river sand in front of Suites 23, 25, 67 and 68.
- We added or replaced a couple of plants and removed a couple that had died.
- We are replacing the Bermuda grass in the front of Suites 11, 19 and 20 and replacing with Zeon Zoysia. According to those same landscape companies we spoke to, Zeon Zoysia is more shade tolerant than other grasses. The work to accomplish installing the sod should begin in a couple of weeks and is being done by JAS Landscaping LLC.

By replacing or adding the plants mentioned above, redistributing the rocks in the storm drainage area, applying river sand and installing Zeon Zoysia in front of the three homes, we are still within our budget of \$3,523. We have spent \$2,258.05 on the landscape improvements listed above.

We hope to continue replacing front lawns on an annual basis based on the landscape budget.

Thanks,  
The Landscape Committee  
Bobbie and WH  
Cathy and Randal  
Heidi

## **Recreation Committee**

Caryl Hanlon/ Cindy Monk

Thanks to the Recreation Committee members, Cindy Monk, Charlotte Manley, Traci Stephen, Joan Roper, Caryl Hanlon, Melanie Decay, Jeannie Robinson and Susan Olson, for planning the following

Special thanks to:

Joan for the fantastic 1<sup>st</sup> annual Kentucky Derby Watch Party. Great company, food and fun!  
Hope you saw pictures on the Magnolias Facebook page.

Charlotte Manley for line dancing lessons. We had beginners to advanced and everyone had fun with lots of laughs.

Melanie and Greg for our 1<sup>st</sup> Sip and Paint Event. All of our creative Magnolias painter had a good time, and we look forward to another one in the fall. Watch for a date.

Upcoming events:

Mercedes is organizing a knit/crochet afternoon. It will be a great way to escape the heat of summer and share knowledge and projects. Watch for the beginning date.

Ice Cream social as soon as the heat abate – hopefully around Labor Day.

Sing & Swim Karaoke in the clubhouse also

Continuing activities:

Friday evening informal gathering at the pool – join your neighbors – sit or swim!

Water aerobics every Monday at 5:00

Walk Walk on Tuesdays and Thursdays at 4

Book Club - 4<sup>th</sup> Tuesday of the month - August 24 in clubhouse to choose books

Singles Dinners – 2<sup>nd</sup> Thursday of the month

Walking group 7:30am at Clubhouse

Watch for emails and suggestion welcome. Please join the committee!

**ABC**

Chip Nimick

The Architecture & Building Committee addressed four Modification Requests in the second quarter of 2022:

- A request to install black iron railings around a back patio. This was approved.
- A request to replace rotted rear decking, steps, and handrails. This was approved.
- A request to replace front and rear gutters with six-inch gutters. The homeowner was redirected to the Board to ask them to engage Pro Gutters to assess whether the current gutters were working correctly.
- A request to a) remove screening from a rear porch and b) extend the concrete pad to the unit's corner. The first part was accepted; the second part requires further discussion, which may be postponed to 2023.

### **Questions About the Suggestion of increasing the BOD to 5 members.**

Judi McGhee- Are people going to volunteer?

Dan Gallivan- I always thought that you need more than 3 directors.

Mercedes Nunez- What is the opinion of the BOD.

Response from Michael, Ellen and Marcy- We divide tasks up and know what we are responsible for. When someone needs help, we are always there to pick up the slack for each other. We have not felt the need for extra directors.

Judi McGhee- Can we put out an email asking who would be interested in running for a BOD position and of course the Treasurer's position.

Ellen- Of course. I have every record every piece of paper saved in many boxes that I will give to the next person. That is one reason why I wanted to let the community know way in advance, I will gladly show how I have quick books set up.

Ellen- It is a hard job to do if you are working full time. It takes time.

Chip Nimick- When you start to solicit for Board Members in the fall will you let the community know of your willingness to entertain more nominations. Can you make it sound inviting? This would maybe get more people interested.

Marcy- I am confused. We have not complained. This idea did not come from us. This came from a resident. We do not feel like we are overworked.

Dan Gallivan- The reason we have committees is to develop leadership. There are leaders on the committees. One or two of those people might be ready to take on another leadership role.

Ellen- We have a great Finance Committee. Maybe someone from there could become Treasurer. I am willing to stay on and do the financials with no board responsibilities.

### **Motion To Adjourn**

Motion -Cathy Whitten

2<sup>nd</sup>- Judi McGhee

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