

Cross Creek Communique, 12/01/2016

Financial matters:

Jerry Shelton is a Cross Creek homeowner and has been helpful in developing and auditing financials for our community for the last t 10 years. He's intimately knowledgeable of our community. He recently wrote to the board and asked that we share his letter with all of the community. Please open the PDF file below.

Irrigation

Our testing of our irrigation wells continues on a 6 months basis. The last test was not very good with regard to the salt content, so we sent in new samples and while they were better we thought we'd share an email about the matter from Dennis Halemkamp, our landscaper.

"I just received the results for the irrigation water at Crosscreek.

Woodstream Entrance Pump: 1,800 PPM (TDS)

Pebblebrook Entrance Pump: 2,600 PPM (TDS)

Salt draws water away from the roots. Plants that are salt sensitive will not do well and may die. (i.e. Azaleas) Homeowners can do a Google search to find out information about their plants. St. Augustine turf is moderately salt tolerant, so it should be okay.

Plants naturally show signs of stress during times of low rainfall. November is historically the driest month of the year, but we normally have cooler temperatures.

April & May are historically the second and third driest months of the year, but temperatures are normally hotter.

Heat, rainfall, & humidity are the key factors effecting drought.

Drought Stress: Moisture leaves the plant faster than it can be replenished by the roots.

The effects of a drought will be magnified with the presence of salt. We recommend homeowners use un-softened potable water to irrigate the shrubs, and possibly the turf during periods of drought. Homeowners can simply use a hose. This will help wash some of the salt build-up through the soil, provide needed water to the plants, and help them survive until it rains again.

FYI, we have not had any significant rainfall for 8 weeks. It has been unusually hot, and the atmosphere has been on the drier side. Currently we are experiencing a mild drought.

Sincerely,

Dennis Halenkamp

Paint Scheduling

The board had been asked about the possibility of taking advantage of longer paint warranties (up to 25 years in some cases) to stretch out our painting schedule to allow more time to accumulate reserve funds and lowering our monthly dues. We asked an expert at Scott Paint, our paint vendor, to comment. Here is his reply.

November 28, 2016

Jaime Soderland
Management and Associates
720 Brooker Creek Blvd. #206
Oldsmar, FL 34677

Re : Cross Creek Subdivision

Dear Jaime,

I would like to give my opinion on the topic of product quality and warranties for Scott Paint products being used at Cross Creek. Regarding the product being used on Cross Creek: It is made of Acrylic resin manufactured in Florida for the harsh Florida climate. National manufacturers are made for every region in the country thus Scott Paint colors hold up longer when using a top grade product. The product being used has been proven in this climate for over 50 years and the reality of the matter is the coatings themselves can hold up for many years past the written warranty. We private labeled the product Ultra Acrylic Velvet (Cross Creek Product) for a few resellers and they actually labeled our product "lifetime/25 year" coatings but their warranties were weak at best. The Ultra Acrylic can hold up well past ten years but manufacturers don't like to see paint cycles longer than 7 years due to the other ancillary items that cause problems for the homes such as cracks in stucco, caulk failure, wood rot, these items ignored can lead to structural issues. That is why warranties are shorter than the advertised length of durability. I have attached sample SW warranties that actually get written in the field. The silly numbers for durability are label talk points. Scott paint has been proven to be better than or equal to many top end SW products. Compare the warranties of the 2 companies and you can clearly see on the SW warranty they will pro rate or reduce value to nothing at the end of the warranty and the remedy is for product replacement only. Scott warranty is of full value for the entire duration of said document. The statement 25 year durability are a selling mechanism and not a field written warranty. They offer same duration warranties with diminishing values. Scott Paint Ultra Acrylic is more mildew proof than any SW product because they manufacture for other

climates and don't need to put as much of the active ingredient (Zinc) in the paint. Regarding the paint and primer in one: If you read the fine print and want an actual field warranty priming is required. Scott Paint Ultra Acrylic has the same properties but we don't market to the private home owner but instead to the HOA and condo community. Also note on the sample warranty that they require 2 finish coats for the warranty thus product cost is doubled. Scott paint Ultra to the contractor is between 20 – 25 dollars per gallon which is considerably less than the equal SW products. The Ultra product can last beyond the any written warranty. Just recently we repainted a community called Virginia Crossing and in that case the Ultra product lasted 10 years and they could have gone even longer without painting. If the property wants to extend the paint cycle I don't see a problem with it but be cautious regarding the non-coating topics that can cause damage (caulk gone bad, stucco cracking etc). If you or your board would like to speak about these points I would be more than happy to facilitate that as I'm confident in my products versus any manufacturer.

Respectfully

*Michael Paolicelli
Technical Sales Representative
Scott Paint Company
28788 US HWY 19 N
Clearwater, FL 33761
[727-423-5671](tel:727-423-5671)*

Don't forget our annual meeting at the Clubhouse on 12/7/2016. The board meeting will begin at 5:30 PM and the annual meeting will follow with our election, open discussions, followed by the new boards reorganization. Hope you can make it there, but if you can't make sure you mail your ballots and proxies to Management and Associates. If there is any confusion concerning these documents please call Jaime Soderland at [813-433-2011](tel:813-433-2011).

Bob Tedoldi