

Homeowners Meeting

November 18, 2025

1. **Call to Order** – Welcome. We are meeting by Zoom today.
2. **Calling the Roll** –
3. **Reading and Disposal of Unapproved of Minutes from Last Meeting**
4. **President's Report**

We have indeed now escaped any hurricanes for 2025. This is good news but it is reassuring to know that we as a neighborhood were fully prepared.

- A. **Painting** - We are in the midst of our home painting schedule for 2025. Painting began last week and will continue through mid-December. Our painting contractor is The Daily Group. Homes are painted every 7 years. We set the schedule to paint homes for 5 years, then the wall is addressed and then have a year to plan for the next round of painting. This year, we have 22 homes on the schedule. Jim King, the Owner of the Daily Group has given us a great offer to pressure wash the wall, do any repairs, and paint it following completion of painting of the homes this year while his crew is still in the neighborhood. He has given us a bid for \$21,500, the same price he charged us in 2019, the last time the wall was painted. We have \$45,000 set aside in the reserves to do this work. We are looking at potentially having a specialized coating material added to the paint for more durability which could add another \$5,000 but either way, the cost will be \$19,000 under what was anticipated.

- B. **Sprinklers** - Friends, we need to discuss the topic of sprinkler shut off valves in our yards. ***First, let me emphasize, each homeowner is responsible for their own system.***

The HOA is only responsible for the main lines that bring water to your yard. Once it arrives, it enters your system. As we have discussed, the infrastructure of the neighborhood was installed in the 1990's. Everyone has a shut off valve in their yard that controls the well water coming to your sprinklers. Its importance is this is where you turn off the well water coming to your yard and isolates your system should a pipe break in your yard. Through the years, grass or plants have covered it over and it may not be immediately visible. A pipe break in just one yard, can affect all 122 homes and our common area. If you are unable to locate the turn off valve, the whole area can flood which forces us to turn off the pumps to the whole neighborhood until your system can be fixed. If you know where your turn off valve is located, you can turn it off and it does not affect the neighborhood. This has happened a few times this year and we had to shut off the pumps. This can be frustrating because at the time of the break, neighbors who had just installed new sod in their yard could not water their new grass as required. We must ask each homeowner, to make sure you know where your shut off valve is located and make sure it is accessible. If you do not know where yours is, we suggest you call Local Irrigation and have them locate it for you. This will be a cost to you but could prevent property damage should flooding occur at your home when you may be gone. This is a great time of year to do this work at your house because sprinkler companies are not as busy and can schedule you quickly.

C. Lawncare – New Contract – We have listened and received feedback from many of our neighbors letting us know of your disappointment and displeasure with Millennium. Lack of communication and follow through, as well as new crew members who are unfamiliar with our neighborhood have been the constant themes expressed. The feedback has been consistent. As a result, we opened a search in September to compare companies against what Millennium has done. We received input from 5 firms as well as Millennium. We have visited neighborhoods serviced by the firms seeking our business to see for ourselves the quality of work they perform. This year has been a difficult year with the draught. Lawns were highly stressed not only here in Cross Creek but through all the neighborhoods we visited which made our decision process more of a challenge. This is the largest component of our annual budget so we did not take this task lightly. We received bids that had a range of \$80,000 between the highest and the lowest figures. It has taken weeks to work with these companies until we were satisfied that we had addressed all the needs of Cross Creek and we accurately were able to compare and contrast what each company brought to the table. Ultimately, Turfco Landscape Services is who we are recommending. This is an owner-operated company; not a large corporate firm. They service both residential and commercial properties and currently service several areas within ELW. This will be a one-year renewable contract with a scheduled 3% increase at the next renewal.

D. Sidewalks – The sidewalks that were repoured for the pilot program to save our trees and make our sidewalks safe have now been done to our satisfaction. As a pilot, these were paid for by O'Neill's Tree Service and we appreciate their help. This will be one of our biggest challenges as we move forward. Some of our trees are so large the roots are so massive that this process may not work in those cases. We will continue to "slice

sidewalks” to help mitigate any hazards but at some point, our sidewalks will become to think to trim any more and trees will continue to grow. This pilot will help, but it may not be a long-term fix. Options of taking out additional trees or removing sidewalks may also be options that we will be exploring. At this point, we do not have the answers but we will keep you posted.

E. **Ponds** – We are in the process of getting the South Pond recertified for SWFTMD. Early indications are that there should not be an issue and we are also looking at the North Pond to assure there are no issues there as well.

F. **Community By-Laws and Rules & Regulations** – No update.

5. Treasurer’s Report

6. ARB Report

7. Manager’s Report – Peggy Semsey

8. Maintenance -

9. Old Business

A. Landscape Projects - Work to refresh both entrances was put on hold until the electrical issues at the Pebblebrook entrance could be addressed. With the cold weather time of year approaching, some dead plants and some trimming will be done but work at this time will be minimal. We will readdress this in the spring.

10. New Business

A. **Approve Turfco Selection]**

B. **Approve 2026 Budget**

C. please be sure to submit your color preferences to M&A.

11. Next Meeting: Annual Meeting - Tuesday, December 9 at the Ardea Country Club

12. Adjournment