

Special Board Meeting on Capital Projects

November, 10th, 2024

AI Transcript Prepared by Friends of Whitewater Creek

<https://FriendsOfWhitewater.com>

WHITEWATER CREEK BOARD (00:00.462)

Alright, I think we'll get going. Good afternoon everybody, thanks for coming. Always good to get a good Zurnal. We really wanted to just get together today and go through a few things, some very important stuff. this is not a board meeting, it's a committee meeting. So this is the infrastructure committee.

WHITEWATER CREEK BOARD (00:20.558)

We've got some pretty big updates that we want to share with the neighborhood in terms of what needs to happen with infrastructure over the next sort of nine years, really. We've just done a new infrastructure survey and I really think it's important that we get everybody in the community aware of where we are and what we need to do going forward. I know there's been some talk, I've had some direct phone calls and questions. Is this meeting about speed bumps? It's not about speed bumps.

It's about bumps. There is a whole other initiative around speed bumps. Thank you, goodbye. Good deal. Speed bumps is something we need to address. in the process of addressing it. We've told you that. We'll tell you again. It's getting addressed. We're working on it.

We know was a survey that was sent out recently to which we have that information. It's not borrowed, it's the budget. But there are some larger infrastructure items that have to be addressed in the neighborhood. A \$10,000 expense is not going to deal with the \$2 million problem.

It's not going to fix a \$2 million problem. If you're patient enough to listen today, maybe you'll learn something. Or maybe you won't, I don't know. But the idea is to try and inform you of all the problems that we've got within the neighbourhood and the work that's got to get done to put those right. And that's what we're here for. So if you've got the patience and time to listen and maybe learn something, then I would suggest you listen.

Look at the larger problems we've got, the larger work that needs to be done in the neighbourhood. Speed bonds is a very small part of that. Well, you can agree on the city, but that's the fact, right? From a cost standpoint, as well as an infrastructure standpoint, it is a small part of the problem. There is a major issue with a lot of infrastructure in the neighbourhood, it's an ageing neighbourhood, and there's a lot of work that needs to get done. Some work you most probably don't even know needs to happen because you're not involved.

WHITEWATER CREEK BOARD (02:38.094)

So we're here to try and explain that to you and give you guys the opportunity to understand where the problems are and the work that's going to have to get done to right some of those issues. So that's what we're here for. Speed bumps is a very small part of what the infrastructure committee does, security committee does. It is not what this meeting is for. So if anyone's a lady under false pretenses, I'm not going to apologize for that because we've never said it was a speed bump meeting, but we are here to talk about infrastructure. And with that, I'll hand over to Alan.

Can you guys just introduce yourselves real quick? Sure. I'm Satya Mehta. live on Rolland Road. Alan Bliss. I live on the trailer drive. Good afternoon everybody. David Scott.

I know, I know.

WHITEWATER CREEK BOARD (03:28.438)

Aaron shoots at a one work tail drive.

WHITEWATER CREEK BOARD (03:37.454)

So kick it off, introduction. So we have residents in this room that I can see that have lived here over 30 years, and some that have lived here maybe a year. And I lived here 10 years before I ever came to an annual meeting, before I ever really paid attention, and sat right where you guys are and learned about how unique this neighborhood is in terms of the expenses that we have to incur. Because we pay the same taxes, the same millage rate as hybrid.

The same millage rate as New Haven. And what does their millage rate get them? It gets them paving of their roads and it also handles anything that corrodes or anything that happens with their stormwater drainage. But here at Whitewater Creek, we get to pay the same as everybody else in the county, but we also have to pay on top of that for the private roads themselves. And that is a significant expense for our community.

and the storm infrastructure. I'll get into that because it's below the streets. You don't see it. It's been an ongoing problem. When they built the neighborhood originally, a lot of the pipe was just corrugated metal. It wasn't concrete.

And so that corrugated metal over time due to all of the chemicals we put in the yards to make them beautiful, all the fertilizer, for many different reasons, it's also 25, 30 years old and it's not. So they've corroded. There have been numerous sinkholes that previous boards in the past five years have had to address. They've had to replace pipes and put larger pipes. They've had to double the pipes. They've had to extend the pipes. They've had to replace the pipes. They've had to dig up the pipes. And we'll get into that today because there's

been significant areas in the neighborhood that have had to be addressed that was causing flooding in some of you guys yards that was causing sinkholes in yards. just, we all know that. So I think it's important for everybody to understand that there's 347 lots in here. We have private roads and we have to maintain them. We have to maintain the top of the road. We have to maintain the stormwater under the road. So I think that's any questions on that? Hopefully that's pretty clear.

WHITEWATER CREEK BOARD (05:48.768)

But I have to say it for the sake of just making sure that everybody follows along. Capital Reserve Study. So when you guys get your assessment every year, part of that assessment covers what it takes to operate this neighborhood. And part of it covers some extra to put into the bank account. And you would say for a rainy day. But it's not really a rainy day. It's for the large costs that are going to come up.

over time that wouldn't be covered by what we pay annually. we pay for the guards, we pay for insurance, we pay for the electricity in this room. The pool, the tennis courts, the chemicals in the tennis courts, the insurance for camp, all of those things. And that ranges somewhere around \$650,000 to \$750,000 a year to operate the camp.

But we collect about 971,000, so close to a million dollars. So we've got a couple hundred thousand that's been built into the budget that we take and put towards capital projects. So that's what this discussion is about today. The Capital Reserve Study, we did one in 2007.

2012, 2017, 2021, and we've just completed a new one. And each year when we do this, and our bylaws state that we're supposed to do these regularly and that we're supposed to follow them because none of us here are qualified to go around the neighborhood like these guys are and professionally say, this is gonna break this time, this is the useful life of this and...

So this is what we did. And they did a deep dive into every asset that we have, from the air conditioning units on this building, to the roof on this building, to the tennis court age, to the age of the poles, everything. You guys can read it. I don't know, show of hands, have any of you gone on to the front steps and read a previous capital reserves study? Okay. Now how many of you did it before you knew that's what this meeting was about and said, I better go figure out what...

WHITEWATER CREEK BOARD (07:54.19)

Good. So we've got some engagement. Well, think also, Al, for the last at least two or three we've used the same compound, right? For the past five we've used the same compound.

Raise engineering up in in Norcross. That's what they do. They know the neighborhood very well So we don't have to reinvent the wheel every time we come out They're able to look at what we have look at their previous notes and say, okay. Well, we recommended this last time Let's see if they did it. Okay. Yes check or no, and unfortunately in this case a lot of the

check boxes were no They weren't done since 2017 when we recommended it. No, they weren't done since

WHITEWATER CREEK BOARD (08:34.151)

I'm going to help people have taken pictures of the slides these slides will be distributed to the entire neighborhood after the meeting along with the survey

WHITEWATER CREEK BOARD (08:45.362)

survey or this deck in your hands. Yeah, this is very wordy. Nobody likes a wordy PowerPoint, but if you look at the representation here in the neighborhood, it's this.

not that many. So for those that aren't here that get to listen to me talk, at least we'll try to be able to convey a lot of these details through the words on the page. So I'm not expecting everybody to read all this. But I explained the difference between an operating budget and a capital budget, and then I gave a little bit of info here. So we budgeted \$971,000 in income this year. We're actually a little bit closer to a million dollars because we were able to get our capital reserve account into high-interest yielding accounts. had some other additional

fees and assessments, so that's very good. Our operating budget this year was \$728,000, which left us with some money, a little over \$200,000 of extra that would traditionally be put into the Capital Reserve account. And as you can see, the popular belief or social media belief, we did not spend all money. There's still...

\$718,000 in the Capital Reserve account. But unfortunately, with this presentation I'm about to show you, it's not enough. It's not even close.

WHITEWATER CREEK BOARD (10:11.086)

outside social media or comments being made about spending. It is true, and so I just want to be very transparent about it, that we have spent money this year that was not budgeted. A lot of that has to do with the fact, and as Alan will go through it, you'll see, there's a lot of interest work to things that were recommended previously over the last two or three or four surveys, and that work was never completed.

It was never addressed by the previous boards, it was never completed and those costs have gone up since then. And some of the more critical failure items that we had to address this year in order to keep the community going. So yes we have spent money that was outside of budget, that is a true statement. is every penny of it has been money we have to spend outside of budget.

And again, we'll go through the detail of that, but understand that this is where the capital reserve studies are critical in terms of making sure we have funds going forward to address some of the very large, and we're talking millions of dollars of expenses that are going to have to happen in the neighborhood to keep the neighborhood functioning properly. Just

real quick, I made the gentleman head a bit, the current capital reserve, does that include the money that was

the excess money from our budget this year. Notice that \$212,000 is already included in the... So, no, so actually you're right. So the top three lines are accrual and the bottom line is cash. That's our current cash-outs today. So we will have \$200,000 or so to move into the account at the end of the year. Yes. Good question.

And I tell you, it's hard to take the financials and then the bank statements and get them all into a slide to try to get this one. But this is where we're at. Items considered, I listed everything here. Any questions on any bank so far? Yes, sir. So if you take the oparge on the budget, put it in capital region.

WHITEWATER CREEK BOARD (12:05.9)
somewhere around on the 18th.

WHITEWATER CREEK BOARD (12:11.662)
So the capital budget was to spend \$868,000 this year. And the operating budget only brought in \$979,000. So that would have left us this year the way the budget worked out. It would have left our capital reserve with only \$166,000 left in it. So the capital reserve account would not have been emptied. That's correct. But you'll see what the budget was.

WHITEWATER CREEK BOARD (12:39.34)
challenges and current conditions. This is going to be for the neighborhood.

I'm going just give you, we talked about aging infrastructure, the slow water drains, the paving. So there's an important number here just on the paving. When you pay for asphalt, it's quoted in square yards. And we have about hundred and nine thousand square yards of asphalt in the neighborhood for us to maintain. Pool maintenance, the replastering of the pool. You guys can look out here when you want. It's due. We thought that you'd get another year out of it, possibly an acid wash it, but when they checked the bottom to

plaster it's hollow underneath and it needs to be redone next year. So that's part of this. Quotes are about \$125,000 to \$135,000 to replaster the pool. We could do it for less. We could just do a straight plaster, a residential plaster. That's not what we should do in a commercial pool. Residential plaster comes with a one-year warranty and has a life expectancy depending on the chemistry of anywhere from seven to twelve years.

What we want to put into it is what's in it now. It's called an SGM Quartz. It's a much harder material and that comes with a 10-year warranty and we should be able to get 15 to 20 years out of it. for a little bit more money, say about an extra \$40,000, we should be able to double the life of the pool. So that's why we have what we have.

also have some drains and different things in the pool that need to be inspected. It's a federal mandate for the drains in the bottom of the pool that they need to be replaced in certain intervals so that if a kid puts his foot through it, the chlorine makes these plastics brittle and so they need to be replaced. So there's some things like that we're going to use to get up the pillar.

WHITEWATER CREEK BOARD (14:24.014)

Lake Dogwood. So you guys, you know, we have lots of beautiful lakes around here. Lake Dogwood, the one that is surrounded by Turnberry and then encompassed by the Jam and Budwood. That's one that we own. And there's been a lot of work done there on Turnberry for the stormwater drainage from the previous board just a few years old. see Shelley's here and she lives on Turnberry so she's aware of all of that and actually lives on the lake. We catch a lot of silt from the neighborhoods up above.

And is continually pushing into Lake Dawood. And so whereas maybe we should only have to dredge it every 15 years, the way that our stream and the way that our silk trap and everything has been handled over the years, we've only gotten about five years out of it. And that's another \$125,000 in expense. And just the commercialization of what's gone on around here as well. There's a lot more neighborhoods in the area. Yeah, all the homes on Harris Road have been built, or in the whole of them, but the newer homes have been built

So the runoff is now faster, there's more of it, Roads catch water, right, it doesn't leach into the ground, right? The laptop catches water, it goes in a storm drain, the storm drain puts in a culvert, the culvert puts in the creek, and the creek flows a lot faster. that problem has become a much bigger problem for us, or a much bigger challenge for us, as this area has built up significantly over the last few years. And then I don't know if everybody knows, but Lake Bogwood is the only lake that the nature had.

So we're, in one way, we only have one to maintain and not the other two larger ones.

WHITEWATER CREEK BOARD (16:05.464)

Any questions on this?

WHITEWATER CREEK BOARD (16:10.45)

Cracks and aging streets. So that's the biggest contributor right now probably to this conversation is the paving in the streets, the condition of our roads and the constant complaints that we get, hey, when is my street going to get paved? It looks terrible. And then I will say, this is a lot of wording here for the folks that aren't here, but I think we can all agree that if there's one thing that will affect our property values over time, it's cracked streets, the way that they look, the appearance of them.

So that's what a lot of this leads to. Stormwater pipes.

So I wanted to give you guys a sense of the scale of what we're facing over the next 10 years or so. On the left are the pipes that have been completed. Broadmoor, Turnberry, Turnberry Circle, Birkdale from the clubhouse here at Calarney, then this year from Calarney all the way down to the little stream. The trailing pipe extension was completed last year or two. 755 Birkdale.

Pebble Beach was a big one this year. And these were, these are things where we're not tearing up people's yards. There's a company that actually, someone invented the process. They're able to take these metal pipes and go in and spin concrete into them and rehabilitate the pipe. And that comes with about a 50 year warranty. There's other pipes that we do that is called a cast in place. And what they do is they actually build a sleeve of foam.

like a fiberglass sleeve and they put it into the pipe and they inflate it and they fill it with this material and it hardens and then that lines the pipe and that's when the pipe is in really bad shape and that's what we do. And that's what that's significant it is significantly cheaper than tearing the bottom of the It's much cheaper but it's still expensive. The average cost for spin cast concrete when we repair pipes so like

WHITEWATER CREEK BOARD (18:10.19)

There's one hundred, see the one on Broadmoor, 150 Broadmoor incomplete. That one's budgeted for next year. That is only 170 feet of pipe, but it's \$72,000. So the cast in place comes out to about \$419 a foot. And that's what the price is if we let it go. If we catch it pretty early or in the early stages, we can use this thin cast concrete. That's \$220.

much better price. But here's the list of ones that we're going to have to address over time. And the capital reserve study is just an estimate. This year we spent \$274,000 replacing sinkholes and pipes. We only estimated, conservatively, \$250,000 a year.

for the next five or six years. So it's another million dollars that we're earmarking to replace the pipes. On the conservative side. And that's on the conservative side. Things happen. When you get any and start digging up, there's surprises. And the other problem is the longer we take to address them, the worse off they're gonna be and the bigger the repair's gonna be. That's just the way it is.

WHITEWATER CREEK BOARD (19:26.904)

So I wanted to show you guys, so this is one that we're getting a quote on. And it gives you a picture. This is one of the metal pipes. And I know it's kind of hard to see. And this is over on St. Andrews. Do you see the bottom of that pipe is completely gone? It's completely rusted out. And that's a good representation of what's happening.

to these pipes. So I wanted to show you guys, and that's a double pipe, so we've got to do both of those. And I think it's important to know as we get into future numbers, that is going to be significantly more expensive to repair now than it would have been three years ago.

The design survey is needing repair, right? It's now a significant repair. So the pipe breaking is one thing, but the soil erosion it's created and the environmental erosion is created is going to be a pretty significant cost fix for us now.

WHITEWATER CREEK BOARD (20:25.102)

That is not much of little... Yeah, if it had notes, so let me go back. If it had notes, it means that we've... It's on our radar. That it's on our radar in a bigger way. I'll also say 600 Wentworth. We shouldn't have any issues on Wentworth. That...

areas only 15 years old. But if you look on the storm drain there, there's alligator cracking in the concrete and you can see it sinking in and the entire collection box is starting to sink and crack. So we're getting somebody out for that, but that definitely is a high priority that needs to be addressed. And then at the end of Burkdale, I will tell you, 805 Burkdale. Can I just ask you a question? Yes. So I live at the end of one board.

We get a tremendous amount of water that comes off the range. When it rains, it's literally like a river. Is the club responsible? We just have to deal with some septic stuff because of maybe water or equipment that goes over that.

that public septic area, which is a different conversation, but that border is just tremendous that comes off that hill. You know, that could contribute to some of the issues. And it is. It's new. But let me give you the quick and dirty here on the club, our relationship with the clubhouse and the neighborhood. The club was here first. The golf course was here first.

And whenever that happens, we built around it, and so they have the rights. If we had all this land and a golf course came to us and said, hey, we want to build this in your neighborhood on the back side, then we would get together as residents and we'd be able to set some rules and some covenants and say, okay, well, if you want to do that, we've got to do X, Y, and Z. But now that's not how it happens. So when we go and we say your screen isn't big enough and you're hitting residents' with your range balls, they don't care.

WHITEWATER CREEK BOARD (22:23.298)

When I tell them I live on Trailey and I've been hit by three golf balls driving home because their line of evergreens is dying.

And they well, then maybe the neighborhood can pay to fix it. We don't care. We are submissive to their water. We're submissive to their golf balls. And we're submissive to their chemicals. And that's just the way it is. And most importantly, that's not their attitude towards it. That's legally binding. So we have a legally binding. It's a big corporation. Right. With a large corporation that knows the water very clearly and operates it for profit. Right. And they know that they are not required to do any of the things we just talked about. So I think it's worth looking at and trying to understand it. We've spent a lot

time trying to build a better relationship with Club Court and have at least a few corporate people that will at least try and work with us now. So think what we can do is take a look at it, go back, maybe it's as simple as moving some waterfront right, but we can definitely look at it but I wouldn't want to even slightly promise that we can make an effect at the golf course because the last two attempts we've done to make changes both times we've got told, if you want to put a big netting up to protect the house then the HOA needs to it and that's what

\$300,000 for a magic.

WHITEWATER CREEK BOARD (23:34.926)

805 Birkdale, so for you guys that aren't familiar with all the addresses like I've become, 805 Birkdale is the last house in Birkdale, all the way at the bottom of the hill. And we got called there on the night of the hurricane because they couldn't get out of their driveway. so we showed up and I was supposed to put the pictures, but I mean, I've been working on this. did not get the pictures, but I can include them in the version that goes out.

There was four feet of water in the cul-de-sac. It came up halfway above their mailbox. And the water line is still there today if you want to drive down there today. And it actually completely submerged their high voltage power box that's at the end of the thing. If that had compromised...

I mean, we were standing in deep water trying to get the... So we've inspected the pipe since then and that's a big one. It has collapsed in multiple spots and it did not allow the water. It got up two feet below the base of their house, a couple houses. We've got some impressive pictures. Now we've got a hundred year storm maybe, you know.

But we were able to find, so we know that, and we budgeted 250, we know that we have at least 250 or more of repairs that need to be done over the next three years at least. And that's an important number because the recommendation of what we need to be putting in the capital reserve to maintain is going to be very.

I showed you this photo. Dogwood Lakes, so this is the silt that had built up. Blocking two of the entrances. We collect a ton of silt from Edgewood and Rebecca Lakes. We have spoken with the county. Other board members have spoken with the county and had meetings. There is no proof that they are sending that to us. And a lot of it is that there's so much floodplain between us and them that we, you know,

WHITEWATER CREEK BOARD (25:35.662)

It could be our own floodplain filling. We did dredging last time. We tried to put some of that silt back onto the floodplain, but got a cease and desist from the county. So now we have to haul that off.

WHITEWATER CREEK BOARD (25:54.502)

Yeah, the finger is free. Again, it was going to be too easy. this is our silt trap for dogwood link. This is our last line of defense. And the two things that really hurt you when it comes to silt is velocity and volume.

When you, it's like a wing tunnel, when you block the two right pipes, all that water now is gonna rush that much faster with that much more pressure through the other two that are open, and it's gonna carry that much more silt. So this is an area that we now have on a schedule that we've gotta keep that as wide as we can, because the wider it is, it slows the velocity. We can't control the volume, but we can help with the velocity, and hopefully keep the leg on the other side out. I if you guys can recognize where this is in the neighborhood.

picture but that goes right on to where there's now a Delta that's growing vegetation and we have quotes to get resolved. And just so you know that was most probably out the four pipes there two were pretty much completely blocked. mean they were at least 12 if not 24 months long. The on the far right you can't even see it in the picture it's completely blocked.

So again, it's clean now, but that was not a budgeted expense that we expected to spend that much money on, but it was significantly more based on the fact that it hadn't been done two years prior. Another one is the Dogwood Dam. The other side of that lake is the dam where the trees grow.

The recommendation has been in 2017 and 2021, do not let trees grow on that dam. And if there are big trees already there, leave them alone. But anything under eight inches or smaller, keep it off of there because all that's going to do is those roots are going to go in.

WHITEWATER CREEK BOARD (27:42.798)

and they're going to compromise the integrity of the dam over time. At some point, there'll need to be a remediation or concrete cap or something. And we shouldn't cut down the trees that are there, and especially in those stunt runs. So if we cut down the big trees that are there, all that's going to happen are those roots are going to rot, and then it's going to accelerate. this is a project. This is a \$30,000 to \$50,000 tree project that we now have to do next year. That was called out in the study.

Little things that are around that maybe you guys don't notice, but just the fences are corroded. They were falling. That's around the pool. We've got cracks forming on the tennis court. They were recently resurfaced, but we've got more more cracks that we're recommending to keep an eye on.

resurface them, fix them. The fencing has basically reached the end of its useful life. It's curling up at the bottom, balls are getting out, and they're trying to use rebar to put into the ground to pull the fence back, but it doesn't look that good. So also damages the actual surface of the... Yeah. So I mean, in order to keep our tennis courts, look, chain-link fence is already bad enough. Let's at least make sure it's good-looking, chain-link fence.

So that's another recommendation that needs to be done in the next year or This one is the bane of my existence because when I joined the board and started dealing with this, all I could hear about were the lights that were out.

Guys, there was a project done to replace the lights at the main gate, which they did, and thank goodness. But the North Gate and South Gate are still having literal duct tape lights that are not waterproof, that are corroding. We have sourced the lights that we used at the main gate. They're \$863 a light, and that doesn't even include install. We've looked at sourcing cheaper ones, and we're still working on that. But the consensus is these things are out of the elements. They're not protected by the E of your house. They're out of the elements.

WHITEWATER CREEK BOARD (29:38.562)

they're taking the wind, they're taking the rain, they need to be waterproof. This is the fixture that is going to work. We've had them now at the main gate for two years, they haven't had any issues. But when you guys see lights out at the north gate just now, well they probably got some water moisture in it and just haven't gotten a chance to change the light bulb when working on it. But we don't have it in the budget to replace these fixtures right now. And so some of the work we've done this year again, you know, there's a lot of talk about this board spending money out of budget, spending, spending, spending, spending all the money.

But these are things that were supposed to get taken care of more than, at least in the time I've been on the board, and many of these folks have been on the board, right? They just never were handled. And so now, it's not a question of whether it's in the budget or not, it's got to get done, right? We've done a lot of other work like that. The gates are actually functioning now. I don't know the last time I've had to go out and deal with a broken gate, right? The security systems at the gates is working now. Those are all things that were never budgeted but had to get repaired this year.

You guys see the factories where they had a number of days since last accident? I've got the number of days since last call to the gate. For over 30 days. That's great for us. used to be daily. It did used to be daily. The guard shack. So we went to hire some new guards. And we kept them about a day because of the conditions of the guard shack.

Then we started getting notifications about OSHA and working violations. I mean, this is just one picture. I've got many others. But you can just see the filth that was developed on that keyboard there.

that channel of wires underneath was unable to be cleaned and it's harboring the spiders and all kinds of stuff. we have ripped all of that out. have put in a quartz countertop that's easily cleaned. We've got new computers for them. It's all wireless. We're working on.

WHITEWATER CREEK BOARD (31:32.512)

it painted next week and get it cleaned up for them but it was it was and again out of budget expense for sure but I don't think it's acceptable for any of us to say sit here and say that it's okay to provide those kind of working conditions for people because it just is right so it's cleaned up they are very very thankful to this this HOA I'll tell you and not just the HOA but the neighborhood for actually spending some money on them yes question

responsibility on the guards themselves.

No, no, that's their keyboard. That's not their keyboard. They don't have a computer. That's the keyboard for the monitor, the camera monitor. And they also can't access those wires that were harboring the...

the spiders. Yeah. We don't actually have a cleaning service in that guard house. There's no cleaning service in there, which is one thing we're looking at changing as well. Did they do the basics? Of course they did. They're in there 24-7, right? So they keep it as clean as they can, but they're not cleaners. We don't employ them to be cleaners. Well, they don't feel comfortable cleaning around wires and stuff like that that were kind of dangerous. So there were some exposed wires and electricians. We also had to replace the air conditioning unit in the guard house.

because it failed. But as part of that, it was brought to our attention. We use we use CoolRate, which is, I'm sure you've all heard of CoolRate, but the unit that was installed previously did end before the end of its life, but it was not installed to code. So, so that's been fixed as well. So these are all things that, you know, we do on a daily basis that you don't care about, but they're all things that are necessary to keep the network running.

WHITEWATER CREEK BOARD (33:14.286)

So now we get to the Winton potatoes. I've shown you pictures, I've explained what our responsibilities are, what the condition of things are, and so now let's get into a little bit of the economics of how we got here. So in 2012, 2013, the president of the board was Margaret Suggs, and she was on our landscaping committee, and she's a wealth of information. She did the capital reserve study in 2007, and then again in 2012.

Back then, the annual contribution came back at \$100,000. They contributed \$100,000. 2012 or 2013 came close \$10,000 shortage. 2014, it bumped up. She was no longer in terms, and I'm not sure who was. haven't dug back that far. It doesn't matter. These decisions are made as a whole by the nine members.

They short contributed to it by \$50,000. \$50,000, not a big deal. But these small numbers that are, yes sir? Can you just give a quick what the orange, blue, and green represent? Yes, so the blue is from its budget. The orange is what was recommended by the Capital Reserve Studies. And then the green is what was actually done.

So you can see that up to 2017, we had significantly under budgeted and under contributed. But at the end of 2017, we had a new capital reserve study done which said, hey guys, you need to be at...

Sorry, next year, 2018, it be a 320. We had only budgeted 150 and the move was made to say, we need to put in more than we budgeted. So they put the rest of what they had, what we had, into the capital reserve. So they budgeted 100 but put 225.

WHITEWATER CREEK BOARD (35:21.878)

So why did they have a loan for paying to have a new emergency center? They were paying off the debt. Yes. So they were. But that loan was paid off when? In 2018?

Yeah. So even with the loan payments, we were only \$100,000. Yeah. Even with the next one. that's not an insurmountable number up to that point in time. It's 2018 where things get. Can you pull that up? I could try. Remember, you'll get it. So let me just understand here. The orange is what we should have.

annually based on the professional service. that's what we should have if we want to do everything that's recommended. And the blue is what we're actually getting as a reserve. So the difference between the orange and the blue is a gap of money that we're not reserving.

I would say the orange and the green is the gap. orange and the green is gap. that's answer. If you actually look from 2019 or guess 2020 onwards, the Delta is significant, right? 20-0, 21-0. And that's really what's put us in the fine room right now. It's not only with the contributions, maybe the money wasn't spent, I'm sorry. And that spend has now significantly increased. So when you look at 2019, you look at these numbers, you say, what was driving that big increase?

life of asphalt 15 to 20 years and so we were at that. Starting in 2019 that put us at the end of the useful life of all of the asphalt in the neighborhood except for the registry which is Wingfoot and Trailer which were built several years later. And Wentworth and yeah, Trailer, Wentworth and Wingfoot.

WHITEWATER CREEK BOARD (37:17.038)

So the recommendation was start contributing and start paying in 2019. And it's important to know when it was recommended because at that time, it's pre-COVID, it's pre-inflation. So not only did we under contribute, we never in a million years could have guessed what was going to happen to the prices. in 2020 or 2021, because of whatever happened with the money that...

somewhere else, we had zero dollars left for the... We spent it on the pipes and we spent it on Birkdale. 2020, that represents the paving of Birkdale, two-thirds of it. And 2021 represents the paving of Broadmoor, Ballard Loop, Keppel Little Point, the ER Corps. I think that's all of I'm going to map it later, I'll need to show you.

Of that, at 109,000 square yards of the neighborhood, that represents about 40,000 square yards of that project, leaving us with roughly 70,000 square It is also fair to assume that if we don't increase the green, the gap between the orange and the green will keep growing. Unfortunately, yes.

And we're already seeing that, right? Because the problem is the money's weren't spent. The contributions weren't there, so the money wasn't spent. the contributions weren't created. Which means, when you look at that picture of the pipes, If we'd have caught those pipes earlier, it would be a significantly cheaper fix than it is going to be now.

If we look at these contributions, \$1.48 million is what we underfunded the account to today. And that's not the recommendations of what the survey was then. the pipe's only 20 % damage versus 50 % damage, right? So we were \$1.48 million short.

WHITEWATER CREEK BOARD (39:15.982)

So that's \$4,265 per household. say we started, say we got our act together in 2018. So we had one, two, three, four, five, six, seven. A lot of by seven years. It's an extra \$600 a year per household or \$50 a month. If we had that \$1.5 million today by charging \$50 a month back more in 2018.

We would have darn near what we needed to complete the painting today, but we don't.

WHITEWATER CREEK BOARD (39:50.904)

So how do we get here? So ignoring the capital reserve study, unexpected storm water repairs. We still to this day don't have a comprehensive map of...

pictures of all of the stormwater pipes that I had listed. We have lifting up manhole covers. have ancillary evidence through backing up during. have safe holes. That's a good indicator, but we've been reactive to all of it. And so what the plan is, is for 2025 to get a comprehensive map of the remaining streets so we know what we've got, how bad it is and how to prioritize it. Earlier you had asked if there was a, if that was prioritized. No.

because we don't know how to prioritize it. We need to know. It's very important. That was the recommendation in 2017 and 2021 and 2024. Please go get a map so you know how to address this. So we have the music on. The reality moving forward. So combination, deferred maintenance, emergency repairs, and then rising costs, inflation. We all know that exists. I've got a map or a chart.

to show the milling and paving. we were supposed to be done in 2022 per the study in 2017. It didn't start till 2020 when we only got through phase one and phase two, but at that time, I saw the \$16 a square yard. We could have knocked it out for \$1.75.

WHITEWATER CREEK BOARD (41:19.162)

It's \$28 now. So it's going to cost \$106.00. Let me understand why that's being here. How does it work, process to increase the dues to make sure that your account is free of what you need to do? So the board will create two budgets. We create an operating budget and we create a capital expense budget. And within that capital expense, you have a certain amount of money that

expect to be able to pay for the capital expenses and contribute to the capital account for the next year based on the study. We as a board only have the authority to raise dues by 10 % each year. 9.99 % without the neighborhood approving.

WHITEWATER CREEK BOARD (42:09.07)

So it's a tall order to get more money from the neighborhood without educational events like this. Yes sir?

My sense of it as a 20-something year resident is that they have been going up to 10 % each year. That's allowed. But it's on the others, they tell me no. And so I understand I couldn't be wrong. We've got it somewhere. I don't know that we have it on the slide. That's why I'm asking the question. Do you know how they've been going up every year? No. They have not. They have not. They have last year. They broke last year. And I lived here since 2011. Yeah. And the way that it kind of

in 2011 they were \$2011, in 2012 they were \$2012, so you could tell the year by the amount collected. 2016 they went up, then they held, then they went up again, a little bit, then they held, and it wasn't until 2020. I need to get the numbers, I do have the London spreadsheet too, but yes, if they had gone up 10 % every year, it wouldn't be a problem. Now, the amount that we probably need to collect, could...

Suppose that we go up 10 % because that's all the neighbourhoods could allow. It's going to take us four years to get to the number we need to collect today. We're just too far behind. I actually have them here real quick. So, 2020-15 to 2018 was \$2,016. 19 to 21, it went to \$2,208. 22 to 24, went up to \$24.24. And in 23, it went up to \$26.

There's a pretty large gap between 15 and 21 where really the dues could have been raised annually at that rate to match the survey and help offset it, but they only were raised once. OK, thanks for clarifying. So could you go back a little further to find out, because I've been here since 2004. So if you go back first, when we add, when this part of the golf course was torn down and all these houses were put up, that was supposed to be more income coming in from

WHITEWATER CREEK BOARD (44:25.95)

other homes. So get a get get get because I don't see that in relation to any of the slides. So are we getting all of them money from

that yes so we are all those freaking home because we should be giving away more money with all these loans on this whole side so the reason that we can collect about a million dollars

WHITEWATER CREEK BOARD (44:53.72)

multiply it out into there's 347 homes in here and I think before that those economics were only.

And I'm not sure, I can't go about that far, been here since 2014, we also, with all those homes, added more streetlights, more curbs, more asphalt, and more storm drainage. roads to pay. We've got to pay for their streets too, and their drains too. So I'm not sure what was said then and what wasn't said, so I'm going to assume you're right. No, what I'm trying to understand is what was the increase from... I have no idea.

WHITEWATER CREEK BOARD (45:50.35)

We'll include a slide of what the dues were because I think that's a very good question. But I think the one thing I think we're trying to get across from this is the opportunity with the survey information that was available to adjust the dues to start to compensate for some of this has been fundamentally left off. It just wasn't handled. Dues weren't raised. We didn't generate that contribution. we have a problem. The point's understood. Yeah. You need to sell it little further. At least not to me. All I'm suggesting is that you might answer

some arguments in advance if you simply... It's a great poll, Yeah, thank you. We will have We'll get it in. I mean, that's why you guys are here. There's going be a survey sent out after this that's going to discuss, based on what you know now, how should we proceed? Because it's difficult. In some neighborhoods, they would be inclined to issue an assessment. Some would be inclined to increase dues right away. Some would still say increase dues more gradually. But that's what we've got to...

But I will tell you, the input from the neighborhood just needs to consider that if we don't fund it to the level it needs to be funded, there is still the potential of a critical asset failure, which means the underlayment, the underbase of our roads, which will just make it way more expensive. So I'll tell you the South Gate right now. So in the recommendation of the Capital Reserve Study, you'll see it. If you live on a Carnoustie or Swilcan,

of those roads, they are at the end of kicking the can down the road and absolutely have to be done next year. No matter what, no matter if you guys raise the dues or don't raise the dues or we go up 10%, it is our duty as a board to vote to spend every penny we have to fix those roads over there first. And that's one of the critical things. Yes, Vicki.

WHITEWATER CREEK BOARD (47:56.216)

So we get multiple bids on everything we do. So the bids for paving, we have one from Commercial Asphalt, which has been our incumbent that has done all of our bidding for us.

The other company that we've engaged is Blackjack Paving. And then we've also spoken to some of the guys that do paving for the county because...

Say, hey, these guys, they're the lowest bid for the county. And they basically come back and say, guys, we don't even bid a project under 20 miles or 30 miles. We want these big projects. So we don't have a lot of others, but yes, we get multiple for that. terms of the-

WHITEWATER CREEK BOARD (48:40.024)

No, it's all right.

They're anonymous, I'll be honest to a point. We use commercial asphalt on all of our stuff. That's Leah, that's the one that has done a lot of our stuff. She came back slightly higher than Blackjack Pagan, but we've never worked with Blackjack. So I went back to her and said, hey, do have a little bit better quote, can you just sharpen your pencil? And she matched me. So in that term, it's anonymous. But we don't let people know what they're getting, but we will allow the incumbent or somebody.

that we know is going to do a good job to tell us why or why they can't match that and then we come back to school. We don't always choose the lowest price based on things like expected service level and reliability and insurability and warranty. So for instance, we replaced the air conditioning here, one of them, there's five, there's two more need to be replaced next year. SDs came in a couple hundred dollars lower than cool-rate.

But Estes gave us a 10-year warranty. I'm sorry, Coleroy gave us a 10-year warranty on parts of the labor, and Estes wouldn't match it. So... That's not true. Mr. Estes didn't match that. That is my right. Are you Mr. Estes? I am.

WHITEWATER CREEK BOARD (50:13.88)

carry.

WHITEWATER CREEK BOARD (50:18.926)

But I didn't get that. I promised I asked your guys to call you during this. Mr. Estes lives in the neighborhood. I've never met him, so nice to meet you. And they came back with their rest of my. So that's that's where we stand. thought it would work. Yeah. Yeah.

WHITEWATER CREEK BOARD (50:44.98)

I said I know. I wasn't going to come down on your way. No, no, I know. If you wanted to work with us, we'd rather put business in the middle.

WHITEWATER CREEK BOARD (51:18.318)

We have the same yard guy, he's laying, you always get your seasonal flowers before me, it's okay. He makes good rain, so you get your boys in.

WHITEWATER CREEK BOARD (52:02.174)

We've every single thing out. And you know, if you look at the amount of free tickets, there's a handful of us doing it, so it's not 10 bids. we will always, and look, if \$1,000 seems reasonable to us, it's \$1,000. But if it doesn't, we'll go and get free bids. mean level two bids or whatever it takes. And if you guys have any questions on something that we spent on the bids or something, we keep all the bids with Rhonda and Cam so that they have them.

I'm very late on that, I have a

The people are not coming out with the weight that you cannot...

WHITEWATER CREEK BOARD (52:52.302)

you

WHITEWATER CREEK BOARD (52:56.472)

Yeah.

WHITEWATER CREEK BOARD (53:01.166)

That's not the service people out there are so happy about. Some of us are business owners, we know how to get this. But still, sometimes there's a problem. Okay, mean typically everything, even life. So you get a bill for an \$800 light and you're just like, what the hell? And our big ticket items that we have absolutely are the ones that are affecting this meeting.

You take the chairs you're sitting in. Right. was just going use that. And one last thing. Just try to proceed. it's, we do try. Just super perfectly, I got three bits. One last thing.

WHITEWATER CREEK BOARD (53:52.876)

So I somebody about that line might as well share. Questions? So I mentioned, so we have about 77,000 square yards left to pay. You guys know what the prices are now. That comes out to \$6,546 per household. But guys, that is just for the paving. In the capital reserve study, we have air conditioning units. All right.

We have the roofing, we have the pool, we have the tennis ball courts, have the pickleball courts. Furniture. Furniture. They drill down to the furniture around the pool, the gate arms. Again, I'll say it, we have 40,000 vehicles that come into our neighborhood every

residents and visitors. Those gates are going up and down constantly. And so the useful life for those for what they're called are the residential. But we have a thriving residential neighborhood because we all have a cleaner, a yard guy, a yard guy that has the chemicals. We have friends, have groceries delivered, we have food delivered, we have golfers. There's just so many moving parts to this neighborhood that we just need to collect some more.

because again the gates are closed.

WHITEWATER CREEK BOARD (55:09.774)

They were here first. own two lots in here. So they pay... So they pay about \$5,000 a year. Yeah, so they pay. But in terms of road access in specific, they have right of way to their property. that's part of it. So guys, I've been through a lot of this. This is lot of words of Mrs. Mosley for the folks that aren't here.

But the damn clearing, clubhouse, interior upgrades downstairs, it's in tough shape, it's a little bit rough shape. The bathroom fixtures, the doors, you can see where people scratch graffiti and that was just painted over, but you can still read the graffiti. Things like that that we just want to clean up, make it little bit more professional. The pool deck's a big one. The roads, obviously a big one. And on top of the pavement of the roads, we're going to have areas that are going be paved. We're have other areas that need to be addressed as well, from cracking and potholes and things, and that's just little...

The entry monuments. We don't know what to do with those because you can't get the brick anymore. So we've got to really address that. the board and the landscape committee and infrastructure committee will all be working together. But we tried to even just put little nails or grommets into the brick to hang those banners that you saw, the patriotic banners. And they don't hold that well. mean, that brick is crumbling.

out is crumbling and they've been hit several times at the south gate so you've got one and can see a crack going down it and that has to be stabilized so it's just more expense that we have to have to do the playground equipment on here always keep that in focus it's not new right now but it has a useful life on it and if we're gonna have a playground there's a required time to swap that out to be decoded

And now just to make one thing clear, this is additional that's come up on 2024, right? So these are all the additional things that have hit the survey in 2024, above and beyond what was already previously recommended in the still under.

WHITEWATER CREEK BOARD (57:11.854)

You guys will be able to, we don't have the final report, but we have the draft, but when we get the final report, we'll send that in on us, it'll be next You'll be able download it and see it, it for yourself, you'll be able read the executive summary stating, these are the items that we said needed to be done, they weren't done. This is the money we said needed to be collected, it wasn't collected. This was the cost of asphalt, this is now the cost of asphalt.

WHITEWATER CREEK BOARD (57:37.016)

Here's the recommendation going forward. showed you guys the chart. So what last you saw was 2024 and either we need to withhold 470,000. It's now up to 550. And that's why I called the meeting. And I'm telling you the first draft of this, it was even higher. I said, no.

How long can we stretch out paving without a critical failure to get caught up? And they had it on a five-year plan, we stretched it out to a nine-year plan. So that's the other thing I want

to tell everybody. If you're on the street that doesn't look good, depending on where you live, you may have to wait another eight years. Tell us once the end of the story there, there too many numbers there frozen in the back of your mind.

WHITEWATER CREEK BOARD (58:23.182)

So we need to increase our capital reserve contribution for next year up to \$550,000. And I've actually got a better slide to get to the story.

WHITEWATER CREEK BOARD (58:39.182)

It's down here. An extra \$130 per month per resident. Above what we're already paying. No, above dues. Above dues. Yeah, so this is above dues. It to \$158.178, and then it gets to \$183 month. And that's just for infrastructure. dues is a separate issue, right? That's a of 50 % of dues. Yeah.

WHITEWATER CREEK BOARD (59:08.654)

2600? It will be another 2600. It will be another 1600. So in our current operating budget, it's 2664, about \$400 \$500 of that already goes to the capital reserve.

So going forward, we're going to present to you your operating budget and what that costs and the capital expense budget and what that is. And they're going to be mutually exclusive because right now we collect one number and then based on how we did over here, we kick it over at the end of the year. We can't do that anymore because it's not a straightforward approach to the numbers. So that is \$1.83 a month, but you're already paying some of that at \$1.30 a month. So it's totally...

We're looking at somewhere around for next year around a thousand to twelve hundred dollar increase about a hundred dollars a month per unit in order for us to stretch the lake in order for us to recirculate the pool in order for us to pay our new steepest outpaces. Fix the lights. Fix the lights that are falling over in practice. Fix the dam that could give way. And what's your horizon there? We do this and I'm going to...

This covers the survey that we've got today, right, on a nine-year plan. I have that answered. This assumes 3 % inflation and beyond the 183 a month it doesn't go up again for 20 years. So long as we fix things when they're supposed to be fixed. That's the biggest difference, we've got to stay on top of it. We have a lot of money right now in the bank, but that's because we weren't doing what we needed to.

Does this require 60 %? Yes. So what happens if you don't get that vote? Do you have any information on how that could...

WHITEWATER CREEK BOARD (01:01:09.656)

then as a resident, I cry with you. Right. I'm just the We understand what you're saying. That's why I want to educate. That's why I'm willing to make phone calls. I'm willing to go

door to door. I'm hoping that you guys can help out as well. If you agree with what you see, you may not. No, but my question is if you don't get the vote.

Is there any numbers or is there any data available that you can present to the neighborhood as to how that affects the value of the properties? want to sell the property or so actually want to know. We have a lot of realtors in the neighborhood. We all have good realtors. That is probably a separate conversation we need to have in a quick way. But remember, realtor is, that's the set of paintings. We probably need to be addressing appraisers, but.

We're the only native community within 50 miles, so all we're going to do is opinion. What I would implore is if our streets look bad and our dues are really high, it's going to affect the property buyers. That's all I'm going say. Yes, sir?

or he wants to say something so I don't understand. No, no, you can, I'll on. Earlier you presented a number for what it would cost, what we would like to have right now to get all of this done. So whatever the number was doesn't matter. What I'm gonna say, your figures there are, if you were not to receive all that money today in the form of a one-time assessment,

Are those advertised numbers, do they assume an interest rate against that number? Is that what you're? I'm just trying to get some understanding. Yeah, I don't understand. So would we then be taking out a loan like we did for the clubhouse, or a fund immediately? Or are you saying that if the community chooses an elongated process, we would also spread the repairs out over that period of time?

WHITEWATER CREEK BOARD (01:03:04.494)

Yeah, repairs are going to important to do that. We can. By afford, mean will the infrastructure support that option? So those are great questions, and I'm so glad you asked them. The first thing we looked at was what does a loan look like? Because we actually, as a board, could go get a loan, and we don't need approval.

do it. But the amount of just the payments on the loan because of where interest rates are, are more than what the dues would It doesn't fix your problem, right? Because then all the money that you collect from the dues to pay for the loan, you can't add a right amount. And so we took out a two million dollar loan. By the time we pay that loan back, we'll have paid five million because of the amortization. So that one we did look at.

It's not it's not by and the rates are hideous for now. They're absolutely hideous So so just for you to think about You could propose to the residents if you up front some of the money there's a discount Because of the inflation the quicker we get it done

cheaper it costs today and the less damage it costs tomorrow. that's what we're up Your question on can we withstand, according to the engineering company, our roads can be

spread out over the next nine years to be paved. And in year nine is where the cycle restarts to start repaving Burtdale again. But, sorry, me finish It's what I was going say. No, let me finish this off.

We've done this too many times together now. The problem is we have to follow the plan. And that is the most critical part of what I think I want to go across to you guys. If we do not follow the plan that we've been given, the problem we have today is the same problem you have with a different group of people in two or three years' time. We have to follow the plan. Hi. My name's Cheryl.

WHITEWATER CREEK BOARD (01:05:05.294)

Maintaining this unregulated community. 2021. And where, how is input collected? So the thing is, if we wanted to not negate it, I think what you're saying is, what if we just said, get rid of the cards and let the county. We have to bring it up 100 % before they'll assume it.

How much would that be? 6.5 dollars. Okay, so if you take a look at the... let's just use some rough numbers. \$2,000 or...

For 347 homes times eight years, five and a half million. \$600,000 a year for the guards times eight years, 4.8 million. You're looking at... One more, sir, 200 a year for the guards. 200,000 a year? Yeah. Okay, times eight years, that's another 1.6 million. You're looking at \$7.5 million over an eight-year period that would cover getting rid of the guards, getting the roads paid, and from then on, the county would

property values. Yeah. Our property

WHITEWATER CREEK BOARD (01:06:26.926)

Yeah, so let me explain something. I don't want to hurt anybody's feelings. I really don't believe what they're saying. There are houses in here that are about 10 years old or less that are built with modern wiring, that have the circle driveways, that are on the golf course. Those are going to be just fine.

But if you're in an older home that is not on the golf course, or you only have 4,000 square feet, or God forbid you only have a two-car garage, we are not going to demand the same price per square foot any longer and compete with Hybrover New Haven because they are so much newer.

so much more modern and you guys can look into that. There are residents that have beautiful houses that are on the golf course that today are probably worth one, one point two million. We take away the guards, we take away the exclusivity, they're going to take a big hit and the rest of us may take a smaller hit or no hit. Bye.

So we're paying then over the next eight years, seven and half million dollars to maintain our property values. but they will not just maintain it, they have not been sustained. It will

continue to And not only that, but when you look at what you have gained on property, I think if you've been here at least five plus years, we've all made a significant gain on property. When you break this down into what it costs you to contribute to the time that we have, it's only a small portion of what you've gained.

It's only a small portion of your family.

WHITEWATER CREEK BOARD (01:07:58.67)

And I have never been part of any feedback solicited that I know of that I can remember from 2021.

WHITEWATER CREEK BOARD (01:08:10.446)

here anymore. as I'm saying, we get input from people.

WHITEWATER CREEK BOARD (01:08:22.189)

But I just think it's a good thing. Look, there's so many things to consider. think being an elite neighborhood, having the guards, having the gates, having an area of extreme growth of people moving into this area because of the movie studio and the amount of money. We just had a record sale over here at Carnustio, \$1.795 million for a

that's sold in four days. I think the area is trending to where there's a lot of wants and needs and I think taking away the garbage would be a huge issue not just in terms of property value but in determined crime. We don't have the same petty thefts and issues that even New Haven and hybrid have because of the opportunistic crimes. And the other thing that I'll say is you we're talking about

improving our property value and we have ACC for things to what color you're going to paint your house. I'm going to tell you within five years a request that has never happened before.

We will get within the next five years a request to tear our home down completely and rebuild it. And that's coming. And the market supports it. What's happening to us is going to support it. And if you look at what's happening in El Ferreira and in Milton and the north side of town, of what's happened to those guys, homes that were \$700,000 are now 2.8. We're on that path.

get there but we're not going to get there overnight and while we get there we don't want to be looked over and seen as not being secure not having not taking care of what we have and I think a lot of you guys agree with that but but the reason I'm going tell you that I have so much heartburn with this is because we have folks in the neighborhood that built here 30 years ago their house is paid off they're on fixed income

WHITEWATER CREEK BOARD (01:10:06.326)

And they probably would have appreciated knowing 10 years ago that maybe an extra 50 bucks a month could have avoided what's needed now. And I feel terrible for them. And we

just kicked the can down the road to where then we have other people that were here. They just moved. They left. They got out before this grenade exploded. And then somebody moves in and they're about to get hit with this huge increase from what they would. It's just, it's wrong. And that's why we're having the meeting. Yes, sir.

there that you were about to answer to your point about when you do one-time kind of things like that versus spreading them out, then people who are there at that moment pay for it, but nobody before or after if you have a right. So that's why my question about, so when you present it as an option to spread the costs out, we are in fact not going to incur any greater gap between green and

we will in fact be able to do these repairs on our level work. that right? That we know.

So that is something then that we're not essentially then taking the can further down the road line, stretching it out over these five years, rather than doing a one-time assessment. This is the plan to address the problems. yeah, but he's saying, you're saying if we follow the plan, we can count on this plan.

Yes, that's essentially the question and we're not going to be kicking it in and out of road by not doing a one-time assessment. Because that's what we're doing, is you're saying, which of these two? A one-time assessment or a month? That's the road this comes down to in terms of the vote that you're going to put out to the community. And I just want to understand that or be assured that if we do in vote individually in favor of something that's spread out over time, that we're not inadvertently shooting ourselves in the foot because what we're

WHITEWATER CREEK BOARD (01:12:10.35)

So we need next year \$730,000. And the way the assessment would work would be as follows. And it still needs to be voted on.

How much of an assessment do we need to issue today while we increase dues 10 % until we catch up to where we need to be? It would be a bridge. We do a bridge analysis, and that's the \$6,500. And then in five or six years' time, when you go up 10 % every year, then it just sits here, barring inflation, barring...

Something else. but along that same line, if you're looking at, we'll take paving, right? You're paving them in sections, so you're bidding each section. So now you have far more leverage to spread out if you're doing the full thing versus each little section. We do all at once our cost per square yard goes from \$28 to \$21. To \$24?

But I think what you're saying is if we were to combine this into one project, would have a better price. Can you combine year one, year two, leverage it down 20 %? because when we price it out to pay the 31,500 square yard increments, the price comes out to about \$24.70 a square yard.

When we broke this into the nine-year plan of 11,500 square yard increments, price went up to \$28. Because it was a smaller project, they still have mobilization fees. They've still got to put us in their schedule. They still got to reserve the asphalt. They still got to get the dump trucks. They still got to get them delivered over here, and they pay all over the state. So they'd rather do all that and come pay for two weeks, or three weeks, or four weeks, rather than a week and a half.

WHITEWATER CREEK BOARD (01:14:08.334)

So yes, you're absolutely right. And some of that applies to the culverts as well and the drainage as well. Every time we send them out or they come out, there is a mobilization fee for them to come and settle their equipment up.

And so, know, we still should run two scenarios, right? You run one scenario that you do that piecemeal year by year or you do, hey, we're going to bundle this and we're going to bundle this and we're bundle this, cost per square or whatever. I have both scenarios. I already have them. I have the original scenario that I almost fell out of my chair. And I have the nine-year plan, which at least is palatable, which is \$178.

WHITEWATER CREEK BOARD (01:14:59.79)

Every time you go back to these companies for a bid, they're going to raise their price. mean, no, no, There's market rates and over time, like when they gave us a bid, they gave us a five year plan and the plan didn't say \$24.70, 2024, \$24.70 2025. They incremented based on their pre-plan price increase to where it basically goes up a dollar a yard every year.

which is the 3 % on that. when next year we do Carnoosty, that's \$24.70. When we come back on the second year after that and we redo Turnberry, North End and Broadmoor, and the ones that we didn't get to this year, then that was 25 and 26. So we're saying the same thing, but yes, prices escalate over time. So then you're not rebidding each section. You're picking one company now, you already have a pro-rate in the contract? No, we're going to sign up, I can't sign a multi-year.

So they have to be rebid every year. We'd love to just do it once because honestly, I mean just think about how much work it is to keep rebuilding it, but we've got to keep rebuilding it. You have a question? Yes, since we are in the same taxes as the other neighborhoods, isn't it possible we could partner with the county to take advantage of all of

We've talked to them about it and they, it's just... Be careful when you want to the government away. Yeah. And I've had that conversation because we had this huge mobilization out here for this roundabout and it was the McElroy that that group was doing it. They didn't want anything, anything to do with it. They literally bid on the government jobs and then they go into their next government job and they're big jobs. But some companies that do government...

We're considered a parking lot project. In the world, there schemes of asphalt and pavement. So that's the bread and butter of who we want to try to do business with. And they don't want to deal with it. They give a resident surcharge because there's cars.

WHITEWATER CREEK BOARD (01:17:08.014)

They don't want to come in neighborhoods. They want to get their flagman, stay out until 11, 12 o'clock at night. That's another part of their deal. If we bring in a government contract, we have thrown out the window hours of pay. If they say, we'll do it, but we're going to pay 24-7, they're going to do it. But good question. And trust me, we've tried to figure out how to do better with that. Yes?

30 years. We've been through the battle of should we be gated or should we not be gated, how much do the guards cost. Unfortunately back then we didn't know how expensive the stormwater frames would be. The battle back and forth people arguing, this neighborhood wanted to be gated irregardless of the cost. We have been through, there was no reserve fund and we were assessed to pay the vote.

And it was a couple year process, two or three assessments per household. If you lived here during those two years, you pay. If you didn't live here during those two years, you got free roads. So it is much more appropriate.

because as we are such a transient society, you may think one woman

WHITEWATER CREEK BOARD (01:18:33.223)

So it's very inappropriate to have a large assessment and that's going punish the people who happen to live there at that time.

At 1571, if we would increase our dues by that much, all these expenses that you've talked about can be handled incrementally over the years moving forward. Over the next nine years, yes. But it goes on. At that point, we'll be talking.

WHITEWATER CREEK BOARD (01:19:10.734)

It goes up to \$2,200 and it's a 40-year study, and you guys will be able to see it. Once we get to where the capital reserve is being funded at \$2,200, plus the operating budget.

WHITEWATER CREEK BOARD (01:19:31.662)

to be in line with other neighborhoods. If we go to 1500 or whatever.

WHITEWATER CREEK BOARD (01:19:40.302)

out of line our way with surrounding neighborhoods. So the closest neighborhood in Laura, thank you for Laura knew this would come up. The closest neighborhoods that we have to compare, one of them is Village on the Green. There's 600 a month but that includes their lawn care so you have to take an adjustment in trash. But I think the closest one is Eagles Landing. Eagles Landing Country Club in NK about 3,600 a year.

It's about the cost of the market to run a product.

WHITEWATER CREEK BOARD (01:20:28.398)

Who doesn't compare with you anymore?

Alright, so Trilla is 500. And they're not gated.

WHITEWATER CREEK BOARD (01:20:47.662)

can't do this press one because it includes all the amenities. that's a good idea. And for the old air, I tried to just... Sure, so you have to make an adjustment from there. And there aren't really any of the communities around. But we don't have a peer to say, I'll let you what these guys are doing. Eagle's Landing is the closest one that we have. And they have two gates that are manned 24-7. And they have a patrol. And they have an extra resident gate. The problem will be, really, you have to have somebody to...

really cares about being in gay community to want to...

this new head.

WHITEWATER CREEK BOARD (01:21:27.086)

and then you're having to pay, you know, four or five. That's correct, but that's not a unique challenge to Whitewater Creek. Well, they keep themselves quickly. I mean, at the end of the day, we're talking 300.

WHITEWATER CREEK BOARD (01:21:46.23)

to live in the neighborhood with a golf course, with a restaurant.

tennis courts, pickleball courts, a big pool, 24-7 security, this room that we're in here, \$350 a month when you start to break it down is reasonable. The sticker shock is the percentage of the increase, not necessarily what you're getting for \$350 a month. So how are you planning to get the support for this because when you cannot raise, according to the confidence and restriction of the files,

You can't raise the dues more than 10 % per year. And if it's more than that, you have to have the approval of the members. So how do you anticipate doing that? So just like we're doing today, education, that's all we can do. All we can do is get the word out and make sure people understand what the impact is, what's required, what the costs are, and what needs to be done. So, the ANBLA, I know you were at least at me, but we...

All of this information in this deck is going to be...

WHITEWATER CREEK BOARD (01:22:59.31)

asking a lot of these questions in the survey to try to understand at least before the vote.

WHITEWATER CREEK BOARD (01:23:12.142)

I think you guys could all help us, right? Because as a community, it would be great if you guys would help educate others as well. We'll supply the materials, but we need your help. We talked about that. David action wants to speak to that. So we're going to make a close on the annual meeting. could be.

WHITEWATER CREEK BOARD (01:23:31.022)

and approve is 10%. But that's not the end of cycle. We have to write the raising capital. But in terms of raising capital funds, that could be shot down. People may not want that. But we're not going to stop there. We're going to just keep talking about this and keep putting it in everybody's face until eventually people wake up to the fact this has to be done. December's not a date circle of when your dues are going to go up.

But that's going to be, we need two-thirds majority to let it happen. And at some point, I do think people would erupt.

WHITEWATER CREEK BOARD (01:24:12.046)

So one recommendation I'll make is that there has to be a more transparent to the community on priorities of spending, right? Because think about this, you ask for something that I agree 100%.

Okay, that needs to be done. And then someone may see some spend somewhere else and say, why did we spend money here? So I think that transparency on priorities and the priorities are not hard to get. What is more important to keep the tennis court looking good? Because we don't want that looking like crap.

But it's discretionary, and this is not. So I understand the challenge there, but I think this needs to be leveraged. And that's message of making sure people know, because it's the old saying, we're redecorating the living room while the kitchen's on fire, right? And so that's why we're trying to get, yes, you had a question. Well, I was just going to add, like, I agree with what he was saying. I think you guys have a.

You're going to have a little problem because you've done so much stuff without telling anybody like the gates and the speed bumps and none of us knew about it and so everyone's going to be kind of going, these guys are spending like a drunken sailor. know, I think you're going to have a little problem. But the perception and reality, so let's talk about the gates.

I understand, but what we've got to do is how to get the support that we need to support right here during that time. How to get the support.

WHITEWATER CREEK BOARD (01:26:03.822)

If everybody says we need to cut the budget back so much that we don't even want to spend the money for electricity to turn the tennis court blanks over. We're going to have to consider that. And if it comes back and it says, you've got X amount of dollars in there for social committee, have your parties, but we're happy to pay \$20. Don't worry, Vicki, you'll get to charge us.

Vicki, every line in the budget is going to be screwed by us. There are no secret gallons.

WHITEWATER CREEK BOARD (01:26:57.518)

But those rules are required and have the law of the false courses.

WHITEWATER CREEK BOARD (01:27:13.45)

It's amazing the opposition say, if we don't get this money, this is what are the solutions because we have to fix the pipes.

The gates will be open during the day. maybe we have... And any sports are not going to have lights anymore. There needs to be the consequence. So those are the examples... That's exactly what I'm doing. And maybe the pool can open in six weeks. Ella makes a good point actually. One thing I think a lot of people, some people do realize and I thank those of you that do comment on the amount of sheer work we put in as volunteers to this. A lot of people don't appreciate it, right?

And I've learned that very quickly. What I'd say is we need volunteers on committees. If you're willing to contribute and help. There's people that are always just going to have an opinion but they actually want to do the work. If you would like to contribute and help, we'll take it because there's only so much we can do. There's only nine people on the board, right? The committees are weak at best. We're trying to bolster them up. A couple of them are the Pickleball Committee. The Test Committee is getting stronger, but we need more help.

Because writing the communication, checking on surveys, I'll tell you, we saved \$40,000 on the Butterfly Next project by doing the implementation ourselves. This was over 200 hours of work. It was a significant amount of work. So we have specific tasks where you don't have to dedicate 40 hours a week, but we need captains for the North Cape, South Cape, Cape when they go down to where the captains have a text group of two or three people that they go down to train on how to go down.

see if it still has power to it, see if somebody hid it. There's lots of tasks that we can do from the gate arms to the pool. If the pool is low on water, who do they call? They call me. I've got to come down here and figure out, and I've got to set a timer and come back. Angela helps me out with it. But there's tasks in the neighborhood that we don't pay for a superintendent like in an apartment building to go handle all this. It's all volunteer. And we need the help. Yes?

WHITEWATER CREEK BOARD (01:29:24.142)

We could let...

for activities or functions that are not the community, same thing with school? Always, so let me explain, and this is going to be on the survey because there's a big divide amongst the neighbors that we want to finally get everybody's opinion on. We charge a tennis coach to come out here as an amenity and he pays us an enominal amount each month. We did raise that this year. We raised it. 500 a month. It's 500 a month, so 6,000 a year.

That \$6,000 a year over the time that the court has a rare and tear will actually pay for the resurfacing of that court. But that's just one more.

So that we monetize. In this red line room, it's \$200 for a resident to come have an event here. And I think there's a slightly higher rate, either 300 or 325 for a non-resident. 450. 450. Maybe it needs to be higher, because if you rent out an event for a wedding at a hotel or any other place, that starts at \$2,500. But then we have to say, do we really want an amenity for the residents hosting weddings here every weekend? Same with the pool.

a pool unavailable to residents while somebody rents it out. Do we want it? But here's what I would say. I would say it wouldn't hurt to have a QR code.

WHITEWATER CREEK BOARD (01:30:45.294)

out there on the tennis courts and as long as you have a resident playing, if they bring a guest, scan the QR code and pay five bucks. How hard is it to pay five bucks for an hour if you're a guest? But that's up to the neighborhood to decide. That's up to look at it, say what does it mean, what does it get us. But no, we don't monetize a lot because those are amenities for the neighborhood. Yeah, I think that goes into when we propose to say we have to do this or else we will have to do it. Right?

And these are the things that we will have to do. And these are how many dollars that we would have to do cuts in order to fund that. then people will start getting more. I can't imagine what's the consequence of just saying no to this. Yeah, no, I agree. That's why we're having this meeting. Yes, ma'am.

Okay, first of all, I was on the board for a short period of time and I wanted to do exactly this project. So to your committee, incredible job. Because that's why when you said who's read this study before, I read the study because I was trying to get a spreadsheet of what had been completed, what needed to be completed to attach dollar amounts to that, to attach years to that. And I was unable to get the information that I

needed to compile this. So I actually do know a portion of how, not exactly, because I wasn't able to get it done in the time that I had and I didn't get the information that I needed. Great job to your committee. The second thing I want to say is in my attempt to try to do this project

I had lot of conversations with Stephanie Mason, who owns the management company. And because I was exploring every option of, you you're going to have a certain amount of people who want

WHITEWATER CREEK BOARD (01:32:43.906)

get rid of the guards, you're going to have people who want to keep them. And I wanted to do this project and say, okay, here's this option, here's this option, here's that option. We can get rid of the guards, we can open the gates, but the county is not going to take it back as is. So we still have to, and that was marginally touched on, like it was said, but I wanted to make sure that everybody understood that.

bullet point, which is so important because that was one of things I asked Stephanie. said if we're so upside down, why can't I know they, you I'm new so I don't have the history of being in the neighborhood anymore or for 20 years, but why can't we just open the gates and say, okay, county, please take care of it. She said, no, that's not how it works. So then you go back to we have to take care of it or we'll have to take care of it. And so I just wanted to point that out. That's going to be a real

important message that goes along that we have to understand as residents. And I do, there's so many valuable comments that have been made that, you know, I want to talk to you offline. Some people have made some really good suggestions about how to try to incentivize us because no one wants to pay more. I'm sure you're not happy about this.

I'm sure nobody is happy about this. I wish I had paid more earlier and it had been done. Two comments left and then we'll wrap it up. I wouldn't care about paying more if you had rid of the speed bumps.

trained you three dead children.

WHITEWATER CREEK BOARD (01:34:47.118)

the yard. Unfortunately, is bad timing for the board to try to get work because I mean, the neighborhood, I'll say okay, bad timing for the neighborhood to get the support because I believe

WHITEWATER CREEK BOARD (01:35:08.694)

listening to what the

WHITEWATER CREEK BOARD (01:35:16.014)

to what you guys are proposing because there's a little bit of a lack of trust in that. I just wish that when we all had voiced our concerns that there had been a little bit more a...

hear you, we're listening to you, we're going to, you know, take that directly to you. We said that directly to you. What you're upset about is we haven't reacted quick enough, but there's nine of us. have to gather quotes and we have to vote on them.

So instead of listening to our concerns around the speed bumps, you guys proceeded with putting the rocks out there and doing things so there's been no action or voice to anything to the residents that are very unhappy about that. So I'm just saying it's going to be an uphill battle to get this because of any concerns to neighborhood.

And we hear you, but the rocks were in response to children and adults and people with no regard for private property driving up into the playground, driving on the private property, driving on the residents houses, breaking a water main. That became a whole different unanticipated issue that had to be addressed immediately. And we put the boulders back.

and they were moved again, and then they were moved back, and they were moved again. So, we're removing the boulders, just so everybody knows. We have video of everybody who's been driving over them. Unfortunately, some of you in this room... Some of us drove over because their son had a broken back when we were coming home from the hospital. I'm sorry, I'm not, for Christ's sake, vertebrae, I'm not driving over them. And maybe you should stay at the hospital or rehab facility when you have a

WHITEWATER CREEK BOARD (01:37:16.718)

Thank you.

WHITEWATER CREEK BOARD (01:37:40.974)

Here's what we have discussed. We're going to have a quick talk about this. Those bumps are the ones that slow cars down the most. stop you guys. Yes. Well, twice. stop you twice. Don't say that. They have better bumps. They do. They do. We've met yet two. complained about this. drive slower. You want to slow people down as well?

Yeah.

Exactly.

finish what he's going to say about what we can discuss with his people. We're give him a minute to finish. We've looked at everything he's said. Let him speak. We know that they're severe, but they're the only tool that we have at this time to slow down. We can't write tickets.

Nobody's speaking. You cannot write tickets. That's to the residents. What about all of the vehicles that going to be taken? We could write tickets, but to do that, we've got to add another full-time employee to the security team. That's at \$20 an hour. Then we've got to rent a car for \$1,500 an hour. Then we've got to equip it with a radar.

WHITEWATER CREEK BOARD (01:39:58.544)

\$1,500 a month. Then we've got to equip it with a forward-facing, rear-facing camera. Then we've got to equip it with a speed gun and insure it. What I'm going to say here is marketing on your face.

Remove the speed bumps, put them aside with them because they need to come back later. come back later. Remove that and tell the residents because how many years you weren't there without them. Remove them, put them aside, say guys, we're going to get to the end of it. We're going to get the best solution that the community thinks is right. In the meantime, you have had an opportunity to evaluate. You've got some good will. This is just marketing. It's not safety. It's not being...

may not know is there has been a lot of communication to us verbally through email, through text messages, people saying thank you. We are so glad these are here and they don't want to engage on social media. Because some people have been not very kind. I'm a fish and a shark. So we are here at a good time. Let's all take a fall.

We don't want on a time frame. All I'm trying to say is you guys may not see that we are seeing another side. So we are listening to everyone and evaluating, just because people are here speaking up in favor of it doesn't mean that they're not letting us know that they're happy. So I know you guys are upset when we hear that. But we are also hearing another side and they don't want to engage with the people on social media because people are being ugly.

We can all agree that the speed bumps are very divisive. There's a strong camp that says we've never had an issue.

WHITEWATER CREEK BOARD (01:42:11.676)

We shouldn't have to. There's another camp that says, we probably need something, but I don't want to have to stop my car. And then there's the camp that says, I've almost been hit. I've been fearful. I've had accidents. I've had issues. I've had to jump on the curbs. Every camp exists. But I will tell you that two thirds say we need something.

And that's what we're listening to. And there have been multiple proposals for other things and we are seriously considering them. But this unfortunate thing of the Capital Reserve study takes some of them to a level of funding. These speed humps were \$700 each. They cost each of us here \$3.60 a month. \$3.60 a month. But a speed hump, the ones that look like they should be in the construction zone, the plastic ones that you see in broken.

Those are 4,000. If we want to get concrete ones that are asphalt built up and look nice and would be more appropriate for this neighborhood, those are 5,000. If you want a Your Speed Is sign that says Your Speed Is and it gives you the sign, that's \$8,000 to \$13,000. The \$13,000 one will take a picture of it and send you a ticket automatically. So there's lots of

options that we can do. We chose to do something because it was so bad and what we agree is two-thirds of the...

residents that have responded not just Facebook but privately through camp through text messages through emails is thank you for doing something please continue their conversation. Where are you getting the two thirds from? That's their friends texting. No actually there's people I didn't know. Yes, Angela. I have a question. You guys really consider making these meetings virtual?

or hybrid. think that like during this by zoom to include more of the neighborhood. You can record a zoom meeting as well so people can go back and watch it later to hear you know questions and answers. I do think I don't know if President Ward has met.

WHITEWATER CREEK BOARD (01:44:20.568)

you know, the last meeting that you held, you limited comments to two minutes, you you stick to a format and you follow the format. I think that that's gonna serve everybody really well. So I just think that if you want people to be informed, then you really need to start considering some of these other things. Like, and people need to understand what's happening and they need to hear from you.

And then people need to have a voice. So you need to listen to them. And so I think that, I would really recommend that you guys start doing this virtually. Well, you want to run for the board and select it to be your first project if you get on the board because it's one more project that we just have other things to I don't She did that during, so we've done that. That's nine months.

There's an infrastructure set up to do that. If we do record it in Zoom, you're not going to be legible of who's talking, who's saying what. The discussion, it's a lot more than just running the Zoom meeting. We can do that. You do it with, you have a structure. I do it It's a project. No, it's not so difficult. You're making it sound very difficult. You're making it sound very easy. It is super easy. I do it at the board all the time.

WHITEWATER CREEK BOARD (01:46:06.478)

We should do it, but we gotta say it. We've taken up two hours of your time. I appreciate it. We hear you. We got a lot to discuss. And you owe that family an apology. I will give them an apology because I didn't get to finish from the uproar.

that there are so many plop holes and curbs and bumps along the way home that that is just of all the things that happened before you get to the neighborhood because I read the comment that said hey get them extra pillows get them extra padding get them extra blankets because those speed bumps are not the biggest issue coming home there's there's so much more out there of unpaved roads and dips and things and that's what I was going to try to get to.

adults and it can be respectful. I appreciate how get it. I get it. I have been around those types of injuries. My dad was a quadriplegic. He was in a wheelchair. I know all about constipation. I know all about that. I've been to the Shepherd Center more times than anybody in this room and I can guarantee you that I understand what they're talking about. And I get it. you're, again, it's more about transparency, how you're treating people in the room.

I understand tensions are high on this side, understand tensions are high on that side. But you're asking us for a lot of money. And so the least that we could do is be respectful to our neighbors, especially when talking about their children. Okay, and that's gotta happen on both sides. I agree with you because there has been as much or more from this direction that way. And that is what has made me just heartbroken over this whole situation. And I'm not one, I'm a fighter, not a flight person.

But what is happening in our neighborhood is absolutely heartbreaking to me. And you know what? Like when you're the one in the spotlight, I mean, no one was expecting that exchange. So I know that there's been many times in my life where I wish I had a redo. It didn't come out in the way that I thought it was gonna be in my head. I love that you said, I wanna call them and reach out to them. So we all need to give the same grace that we

WHITEWATER CREEK BOARD (01:48:36.112)
would like.

This is certainly a maybe this shows, puts a little perspective on it. We've had these big arguments before and I've been here for around 20,000, 200,000, it's 20,000, however many years I'm a little part of. The gate issue was a huge one a long time ago. That took years to settle. People were throwing garbage on the precedents, the board precedents lawn. were fights. There were threats of,

violence and all that kind of thing. This is not the biggest thing, but this is the biggest thing we've had since then. If everyone would kind of keep in mind just a little bit that a lot of this is going to be communications and PR. We've already kind of cracked the bed a little bit. Just, you know, you're all working hard. That's fantastic. But the messaging wasn't good. Now you've got, you've taken two steps back to get what's really an existential problem we've got going forward.

not sure if anybody's going to listen to this existential problem going forward. Thank you. I just want to finish what I was going to say. So, with all that, everybody's chiming in on Facebook, going off doing surveys, doing this, that, the other way. Lots and lots of comments. There are members of the board of career action this year. Only two people out of 347 homes, only two people decided to step up and try it.

So there is a big delta between people who want get on Facebook and make all these comments and berate the board and berate the work going into it. But they're also not

willing to step up and help. And it's not that I don't have a full-time job, as I do. It's not that I don't have two kids at home that need golf and swim and a wife and two parents. I have all that too, right? And so do these guys. They've all got families. So it is this heart of it that people want to a significant amount of time from what I can see and make them all factually incorrect comments on Facebook.

WHITEWATER CREEK BOARD (01:51:02.544)

I know the social media platform, but then they don't want to step up and actually say, you know what, I'll make a difference. I'll do something to make a difference. Which is why I'm standing here in support, because I want to make a difference. Last question. I just have a question for this comment. say thank you guys so much because I've been here since 2004. And some of the board meetings that I had to come to in 2004 when we first looked at the community were freaking horrible.

I came to some of the recently, but not from back in 2004 because it was just totally disarray. So I want to thank you for what I see right now. This is remarkable improvement as far as the information and what you shared. Sorry, didn't want to seem angry in my comment right there that I just gave you, but I appreciate all that you do.

WHITEWATER CREEK BOARD (01:52:12.406)

I'm okay with the speed hunk, but not the speed hunk. So I'm just saying, you don't want to tick people off before you get a chance to like, hunk. So I'm just saying thank you. I am so appreciative of you.

WHITEWATER CREEK BOARD (01:52:35.47)

Okay, a survey is going out tomorrow. All of your email addresses that are in the butterfly app. One butterfly max. It's a little bit of a lengthy survey, but please, please, please take the time to complete it. Really provide that valuable feedback that we're looking for.

Secondly, have to, it's going to be a very tight time turnaround. I think we're going to give you two days, two, three days to do it because we have to get the budget to CAM by the end of the week because she's mailing all the packets on Monday. So I apologize. This is where, you know, this is the tight timeline, but this is when we had to have a meeting. We hope to the survey back quicker than we did. still only have to find out where the funding Make sure they take it because we're going to use that feedback.

to determine what we're ultimately going to propose in the neighborhood as far as the communities are concerned. So thank you. Thank you, everyone. Thank you.