



# Camden Ridge Home Owners Association

11<sup>th</sup> Annual Meeting  
September 28, 2005

Good to Great



# Agenda

- **Call to Order**
- **Introduction of the Board**
- **Welcome New residents**
- **Management Plus Report**
  - **Budget and Finance Review**
- **2005/2006 Initiatives**
  - **Our new Website**
  - **Introduction of the Vendor List and other docs**
  - **Neighborhood Watch**
  - **Good to Great Presentation**
- **Reminder Issues**
- **Call for New Officers**

**Good to Great**



# Door Prize

- Please look under your Seat.

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# Introduction of the Board

- Joe Lawson / David Glaser (President)
- David Glaser (VP Treasurer)
- Lydia Kinkead (Director)
- Pat Kane (Director)
- Wendy Rohm (Director)
- Matt NeSmith (Director)
- Joe Zine (Director)



# New Residents Welcome

- Sara Lindquist
- Hoover Cuesta
- Jukka & Ludmila Haapasaari
  - Anthony Kinard
  - Erdogan Ukuk
  - Russell Bolton
  - Susan Ramseur
    - Kevin Lowe
    - Shelly Job



# Management Plus Report

## Budget and Finance Report

As of August 2005

• Current Assets	
– First Union (Wachovia) National Bank	\$10,912.27
– Wachovia Money Market – (Maintenance Reserve)	<u>\$ 3519.38</u>
<b>Total Assets</b>	<b>\$14,431.65</b>
• Liabilities & Equity	
– Opening Balance Equity	\$7,800.00
– Retained Earnings	- 768.19
– Net Income	<u>\$7399.84</u>
<b>Total Equity</b>	<b>\$14,431.65</b>



# Management Plus Report Budget and Finance Report

Aging Report

As of August 2005

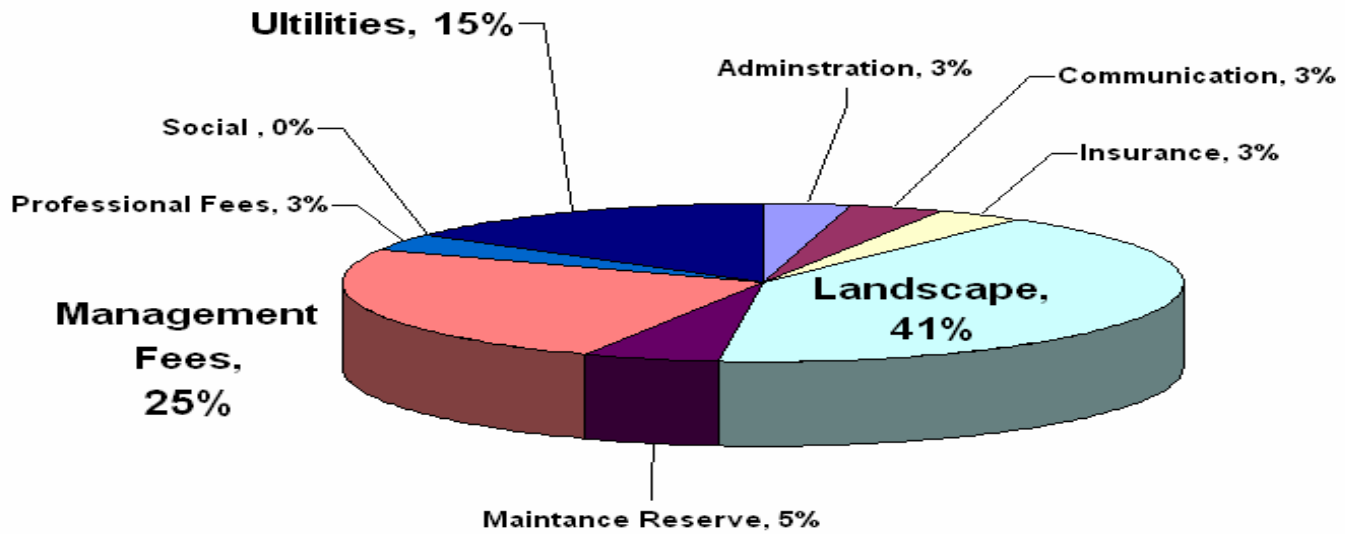
**\$2,338.73** Outstanding....



# Management Plus Report

## Budget and Finance Report (Cont'd)

**Total Expense**

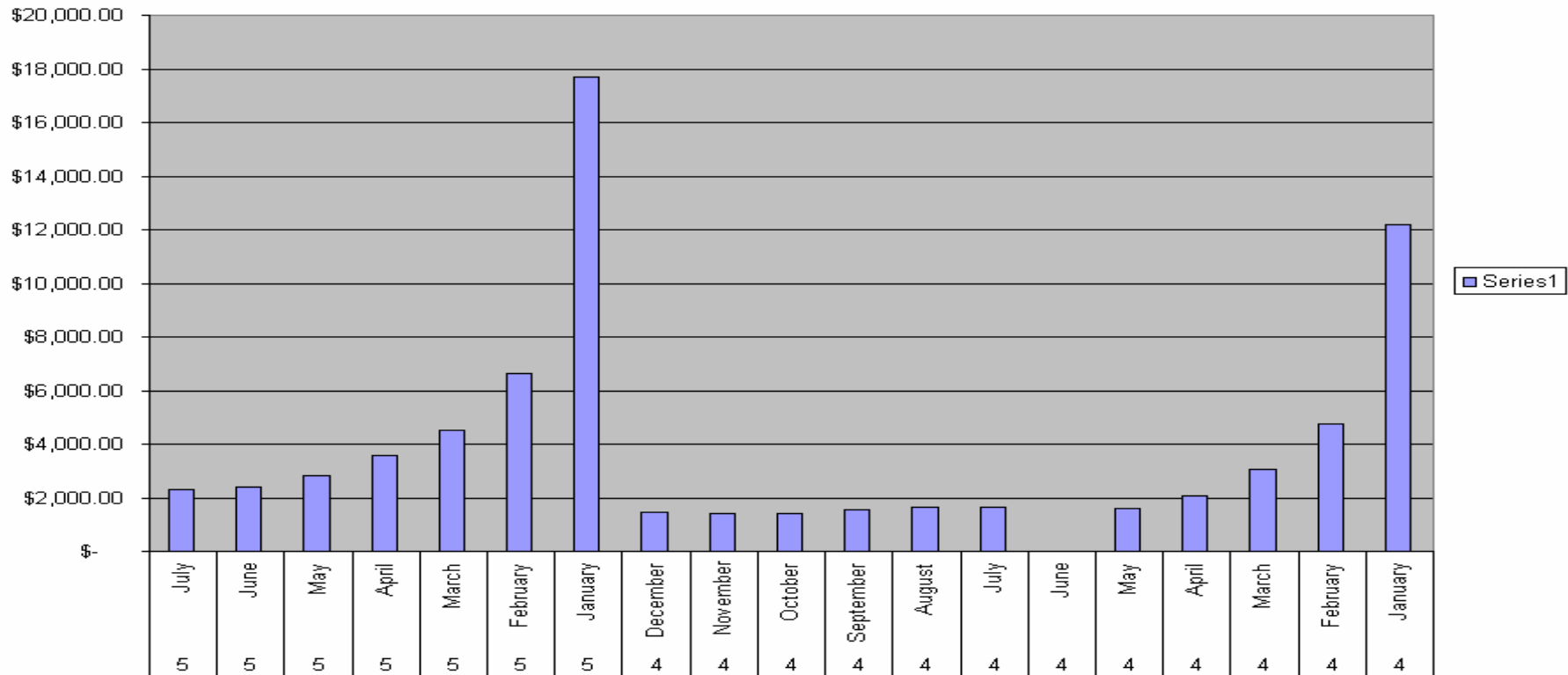




# Management Plus Report

## Budget and Finance Report (Cont'd)

Accounts Recievable Outstanding (By Aging Report)





# 2005/2006 Initiatives

- **Camden Ridge - A year in Review**
  - Our New Camden Ridge Website
  - Introduction of the Vendor List and other docs
  - Neighborhood Watch
- **Good to Great Presentation**
  - Good News to Report
  - Opportunities to work
  - Setting Clear Expectations
  - Accountability
- Goals

**Good to Great**



# Choose the Best Landscaping

# 1



Good to Great



# Choose the Best Landscaping

# 2



Good to Great



# Choose the Best Landscaping

# 3



Good to Great



# Choose the Best Landscaping

# 4





# Choose the Best Landscaping

# 5





# Our New Camden Ridge Website

The screenshot shows the homepage of the Camden Ridge website. At the top, the title "CAMDEN RIDGE" is displayed in a large, white, serif font against a dark green background. Below the title, the tagline "a great place to live since 1994." is written in a smaller, italicized font. A navigation menu is located below the tagline, with links for "Why Camden Ridge", "HOA", "News", "Calendar", "Management Plus", and "Resources". The main content area is divided into two columns. The left column features a large photograph of a brick sign that reads "CAMDEN RIDGE" set against a backdrop of greenery and flowers. The right column contains a section titled "Sponsors of this Web Site" with a list of four sponsors, each providing contact information. Below the sponsors is a weather widget for Roswell, GA, showing a current temperature of 72°F, a cloudy sky, and other weather details like "Feels Like: 72°F", "Humidity: 77%", and "Wind: ENE at 5 mph". The widget also includes a "GO!" button and a link to "Download Desktop Weather".

**CAMDEN RIDGE**  
*a great place to live since 1994.*

[Why Camden Ridge](#)   [HOA](#)   [News](#)   [Calendar](#)   [Management Plus](#)   [Resources](#)

**Sponsors of this Web Site**

- Company XYZ - Deck and fence builder: Call 770-555-1212
- Company XYZ - Heating and Air Conditioning services: Call 770-555-1212
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- Company XYZ - Deck and fence builder: Call 770-555-1212

**Roswell, GA**  
Get the 10 day forecast

**72°F**  
Cloudy

Feels Like: 72°F  
Humidity: 77%  
Wind: ENE at 5 mph

Enter city/zip **GO!**

[Download Desktop Weather](#)

[Garden Calendar For Your Lawn For Your Garden](#)

[The Weather Channel weather.com](#)

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# Introduction of the Vendor List and other docs

- Vendor List
- English / Spanish Architectural Forms
- FAQ's for Roswell Code enforcement and the Camden Ridge Homeowners Association



# Neighborhood Watch

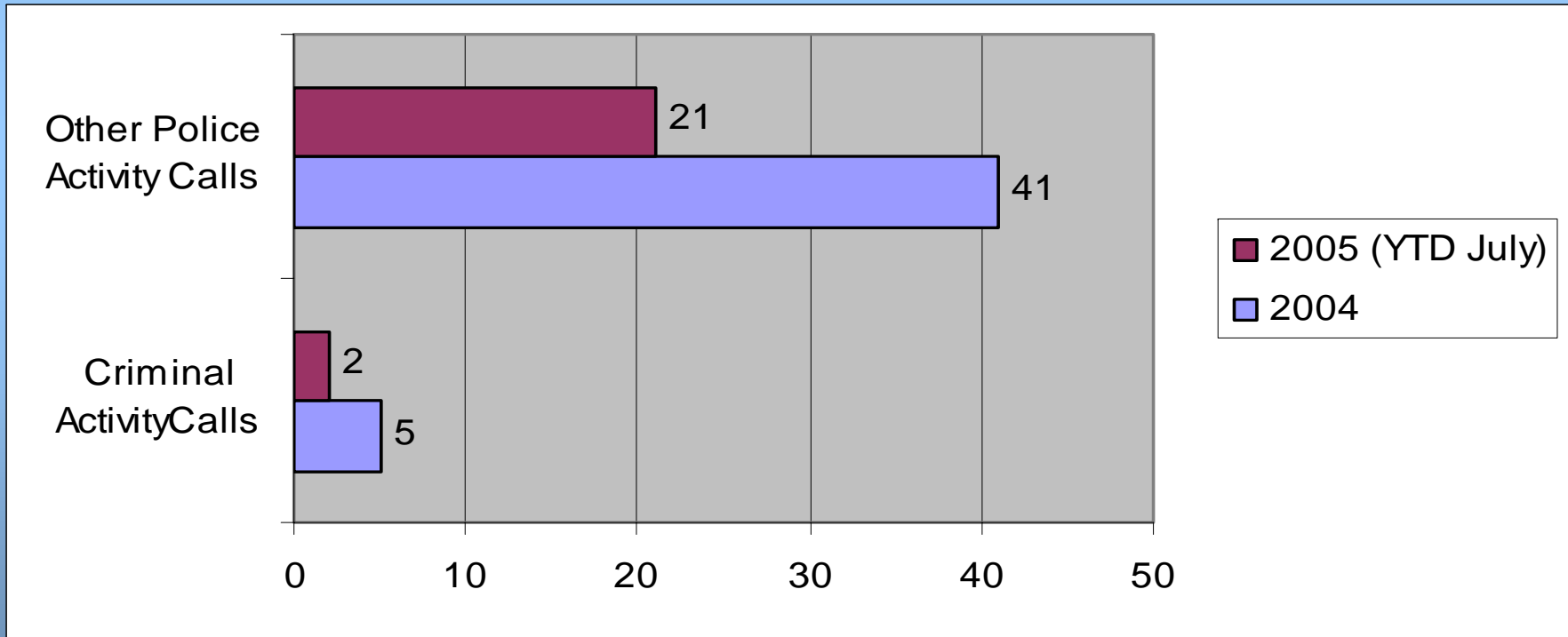
Joe Zine Presentation

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# Neighborhood Watch

- Crime in our community is down Year over Year.





# Good to Great Good News to Report

- Contingency fund of over \$3500
- Income and expenses are in line
- Vendors committed to no rate increases in 2006.
- Neighborhood Watch Program
- Vendor list for community
- Camden Ridge Website to access legal documents

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# Good to Great Opportunities to work

- Realtors selling houses in the neighborhood are complaining about the upkeep of the neighborhood.
- More notices are going out from the Home Owners Association
- Home values have not appreciated at the same rate as the average in Roswell.

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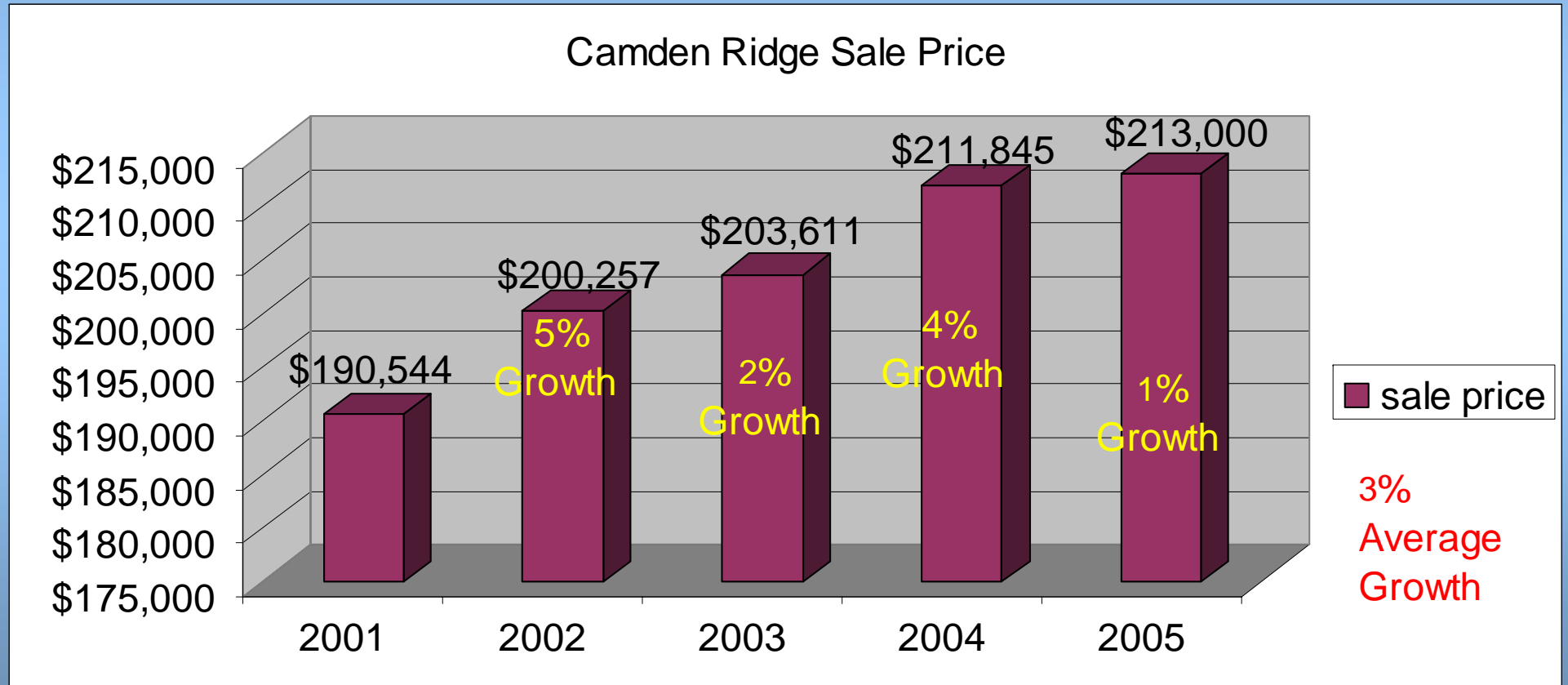
# Good to Great

## Opportunities to work

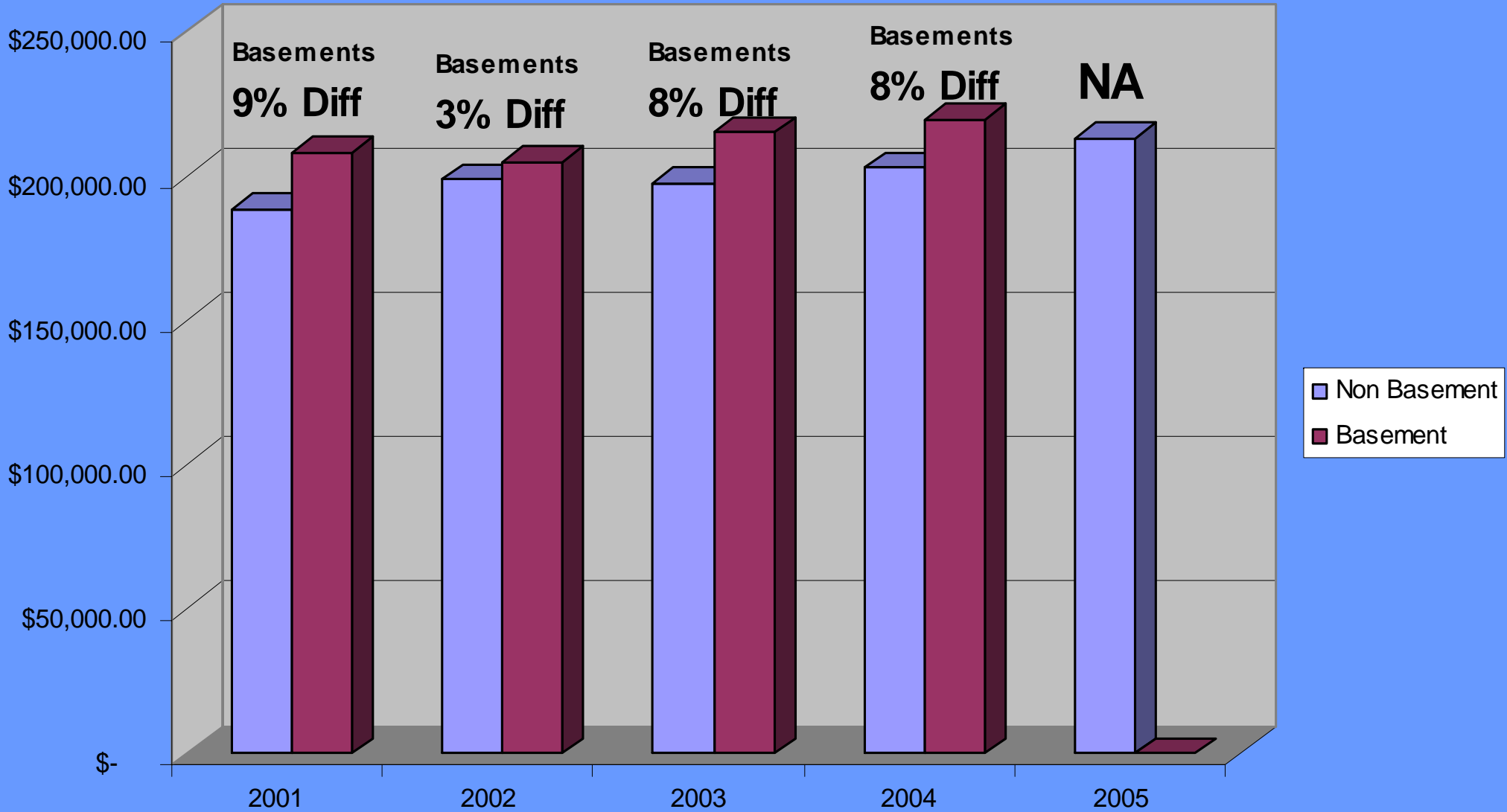
- Stucco Front
- No fence
- Larger yard
- Tile
- Hardwood floors
- No carpet in master bathroom
- Windows
- Curb appeal
- Too many cars/trucks in driveway



# Camden Ridge Average Sale Price



# Camden Rideg Basements vs. Non Basement Sale Prices





# Roswell, GA

Population, town and surrounding area: 90,538

<b>Financial</b>	<b>City Stats</b>	<b>Best places average</b>
Median household income (per year)	\$83,925	\$68,311
Sales tax	6.40%	6.77%
State income tax rate (highest bracket)	6.00%*	n/a
State income tax rate (lowest bracket)	1.00%*	n/a
Auto insurance premiums (Average for the state)	\$808	\$855
<b>Housing</b>	<b>City Stats</b>	<b>Best places average</b>
Median home price	\$252,475	\$315,033
Home price gain (2-5 year gain)	8.05%	20.05%

From CNN/Money Best Places to Live Roswell GA September 2005

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# Camden Ridge Against Roswell Annual Housing Inflation



**The GAP is getting better unless we make a change!**



## Good to Great

How can we all improve our community

- We all want to live and enjoy our community.
- We all need to be vigilant through our Neighborhood Watch program.
- We all need to have clear expectations of what it is a be home owner in this neighborhood.
- We all need to be accountable.

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# Good to Great

## Setting Clear Expectations

- New responsibilities of the Architectural Committee (AC)
  - The Board has created a new standard for the evaluating homes in the neighborhood. This standard is designed to ensure our neighborhood is well maintained and attracts people to live in Camden Ridge.

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# Good to Great Setting Clear Expectations

**The Design Standards are broken down into 6 categories.**

- 1.) House Appearance – Paint Discoloration, mold, etc.**
- 2.) House Structure – Wood rot, gutters, garage doors, etc.**
- 3.) External Structures – Mailbox, Fence, etc.**
- 4.) Concrete – Driveway and walkway**
- 5.) Yard – Excessive weeds, edging, etc.**
- 6.) Shrubs and trees – Beds, pruning, low limbs, etc.**



# Good to Great Examples



Good to Great



# Good to Great Examples



Before



After

**Good to Great**



# Good to Great Examples



Good to Great



# Good to Great Initial Inspection

- House Appearance - 27
- House Structure - 29
- External Structures - 21
- Concrete - 33
- Yard - 26
- Shrubs and trees - 34



# Good to Great Accountability

**What happens if the Architectural Committee (AC) has identified an issue?**

**The Board has accepted a Communication Policy that provides a path to resolution.**

- First Letter is a **"Friendly Reminder"** to inform the home owner that the AC has identified an issue. Depending on whether this is a Housing Structure or House Appearance issue, the board has decided that the next communication will be either be 30 or 15 days respectively.
- Second Letter **"We have not heard back from you"**, is once again stating the issue and verbally communicating that fines may be assessed up to \$15 a day until the matter is resolved. In addition, we offer to the home owner the opportunity to meet with the Board to discuss any issues that might be involved. The Board Meeting Schedule will be posted on our Website. The next letter will be either 30 or 15 Days depending on the infraction.

**Good to Great**



# Good to Great Accountability

## Definition of Housing Structure vs. House Appearance

### Housing Structure

- Exterior Painting
- Exterior Pressure Washing
- Exterior Wood Replacement
- Driveway or Walkway Repair

### House Appearance

- Lawn Care
- Brushes and Shrubs
- Boats, Trailers and Cars parked in or around the house visible from the street.
- Lawn Furniture / Basketball goals



# Good to Great Accountability

- Third Letter "**Fines are now starting to be assessed**", and the board would like to inform the homeowner that there is a maximum penalty of \$500 before we proceed to the next and final step which is a lien placed on your property. Once again the home owner is invited to attend a Board Meeting to discuss the situation. The next letter will be either 30 or 15 Days depending on the infraction.
- Four and Final Letter "**Lien Process**". The last letter explains that the board has followed the approved process to contact you homeowner and it we are now proceeding with placing a lien on your property. Our Attorney will follow you with you a certified letter that will be forwarded on to the Title Search Companies. Once again the board offers you the opportunity to meet with the board to discuss your specific issues.



## Good to Great Goals

- Raising the selling price in the Neighborhood from \$213,300 to \$217,000 by 2<sup>nd</sup> quarter 2006.
- Have more meet and greet Community Activities. (such as a Halloween Party)
- Have more recognition for home owners who exhibit Good to Great care of their homes.

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# Reminder Issues

- Committees
  - Architectural Committee
  - Newcomer
  - Neighborhood Watch
  - Newsletter staff
  
- Bulk Trash Day October 1<sup>st</sup>
- Neighborhood Improvement Day TBD



# Call for New Officers

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# Q&A

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